

JANUARY TO MARCH 2024

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JANUARY TO MARCH 2024



Cervellopages

**An International Multi-disciplinary, Peer- reviewed
Refereed E-Research Journal**

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Issue:01

Cerevellopages

From the Editors Desk



Dr Md Shamshad Akhtar

Welcome to the Cerevellopages, We earnestly hope you will find it a bonanza for all research activities beyond the classroom and around the globe. Cerevellopages is committed to academic excellence and serving others. Our main objective to explore a diverse range of

issues from art and culture to Rocket science, thrust for interfaith harmony and peaceful co-existence and pursuit for global peace,

making us a society devoted to understanding and improving our planet.

We as all know, launching an E- Research journal is not an easy job as it has multiple challenges; however, we have worked hard to create an intellectual platform that is conducive to the discovery and communication of new knowledge and a better world.

The heads behind Cerevellopages felt an underlying need to kickoff a Research journal, which could provide an ideal environment for researchers, teachers and scholars in the desired fashion. We would like to know how much we became successful in this mission and the Cerevellopages influenced you because your precious feedback is crucial for us.

Vision

Cerevellopages aspires to provide an academic medium and an important reference for the advancement and dissemination of research results that support high-level learning, teaching and research in all disciplines including Medical Sciences, Engineering & Technology. Original Research Work, Theoretical work, application-based studies, which contribute to a better understanding of the subject.

Mission

The mission of this Journal is to provide the global community with a stage for the innovative research and developments in all fields of all disciplines. This Journal

1. Emphasises on interdisciplinary techniques and state-of-the-art research among numerous disciplines related to the diverse fields.
2. Promote and support, by any means, high quality basic, strategic and applied research & development in all fields
3. Advance knowledge and technology

4. Publish knowledge

Goal:

1. To provide a publishing platform to researchers and scholars from different field.
2. To give scholars a chance to be part of the scholarly community who assists and helps others in publication and review.
3. To make research papers and scholarly articles available to all users.
4. To create avenues for promotion and publication of research papers about and from socially, economically and culturally weakened sections of society across the world.
5. Make available every kind of research articles to scholars & researchers
6. Meaningfully contribute to publishing highly empirical research data
7. To make research publication hassle-free to ensure sharing of knowledge in due time.

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Rural Entrepreneurship: Innovation as Strategic Tool

Dr. Anjani Kumar

ABSTRACT

The Rural Population earns their livelihood from agriculture and income from other\ miscellaneous services to community. The incomes of rural people are very low except the land lords. The urban population on the other hand earns more income due to the entrepreneurial spirit. The Entrepreneurship Development is lacking in the midst of rural population. Whatever the measures are taken by the Government; unless people take the benefits; the government efforts only would lie on paper. People need to be innovative in developing their production and service activities. The quality of service rendered all need to be more appropriate and more economical and acceptable to society. This would lead to reduction of poverty and uneven distribution of income in the country. In this context a paper was prepared using Innovation as a strategic tool for development of Entrepreneurship. Innovation can be used as a strategic tool for development of Rural Entrepreneurship. Since most of the Indian populations reside in rural villages, entrepreneurship awareness has to be created among them. The multidimensional aspects of Rural Entrepreneurship are studied with the help of small sample size. The findings and suggestions were given at the end of the paper. It was also found that a small innovation in the rural area would definitely catch up the most of the population and that would lead to improvement of Quality of life of many people in the country.

INTRODUCTION

Innovation and Quality of life:

The art of inventing or introducing something new in the production system or in any functional areas of management could be called as innovation. To tackle the problems of rural population innovative technology is needed. This business imitative is an essential attitude for a progressive

entrepreneur who wants to succeed in his entrepreneurial career. Invention aims at transferring thoughts into ideas. Innovation is using the ideas to the end user and chanelising the creative idea into an useful product to society. It is nothing but application of invention and commercializing the ideas. Invention is a scientific fact and innovation is an economic fact. An Entrepreneur is sum of invention and innovation. Gramophone is an invention and i-pod and i-phone are all innovations. Hence the people like different products and old products go out of market. Therefore, innovation helps to bring in new products to increase the standard living.

Azimpremji says people who produce innovative technologies to customers; they will definitely succeed. TCS Ramadorai and Bill gates opine that entrepreneurs are people who do things differently and by sheer perseverance they build the enterprise to a greater height.

In each and every activity an entrepreneur is faced with problems of mobilizing the resources effectively to produce good quality output. In order to get good reputation and to achieve profits, innovative technology is to be adopted. If the products are new and services are good; the customers also would get good satisfaction leading to improved quality of life on customers.

Objectives of the Study:

Rural Entrepreneurs are very few and they are facing lot of problems and the objective of the study is to use of innovative technologies in rural entrepreneurship and its appropriateness.

Sampling framework:

Samples were selected from Allahabad district of Uttar Pradesh state. In this analysis the samples selected on the basis of non-probability sampling method the principles of convenient sampling are chosen for the analysis.

Research Design:

The analysis is designed as an empirical one based on survey method. The entrepreneurship being a social subject, the aspects of social survey method is applied in this analysis. The primary data was obtained with the help of structured questionnaire. The respondents being educated were cooperative in providing information that was necessary for the purpose of analysis. With the help of five entrepreneurs the data was collected with the help of telephonic Interview; since the sample were too busy. Secondary data was prepared from various articles collected from different journals in the fields of entrepreneurship, different journals, text books on entrepreneurship and other websites dealing with specific areas of entrepreneurship

Promotion of Rural Entrepreneurship

The promotion of rural entrepreneurship is vital in the context of generating gainful employment and minimizing the widening of disparities between rural and urban population. For reducing poverty and to overcome low productivity in the farm sector rural entrepreneurship is necessary. The local politicians, the village administrators and the senior persons in rural villages who want things to improve only can implement the innovative rural development programs on target groups. Voluntary efforts are getting due recognition and new thrust has been given in policy support of Government. Government also has programmes like IRDP, JAWAHAR, ROZJAR, and YOAJANA & PMRY etc., which are recommended by the local senior people in rural village.

Need for Development of Industrial Facilities

Many engineering industries are getting low productivity because of very few ancillary units in rural areas and it is to be developed and there is no opportunity for them to sub contract part of the work. The testing and inspection facilities are inadequate and the decision makers are not fully qualified. So, the first step is to strengthen the grass root level organization to respond suitably to the emerging needs of rural entrepreneur by providing better social and economic inputs, training and motivational campaigns. Market information and latest development in Technology should also be disseminated to rural entrepreneurs.

The Rural entrepreneurs want to earn more income, but most of them are not aware of innovative ways of selling their ideas and services to customers in a productive way. Most of them are lethargic and their beliefs are to earn minimum return or want to minimize losses. Their attitude towards innovation is negligible. Telephonic interview was conducted with 10 entrepreneurs and they were of the view that if they are motivated to start new production methods and if they are financially supported with suitable training they would be able to increase the production and achieve large scale economy in production. Many in rural areas are having depleted hopes of surviving and much less thinking towards innovative strategies for bringing hope and sustainability. The rural entrepreneurs are isolated and they are not aware of the latest happenings around the world and a network of entrepreneurs needs to be done to share the success stories of each of them in their pursuit with other rural village enterprising people. Hence Rural Entrepreneurship Awareness Camp becomes more essential.

Importance of Branding:

In Branding a personal message about the product and the company's intention to give good product of world class quality is communicated to the customers. The consumers also expect the same. Branding is more than a slogan and people can easily recognize the same.

Identifying Rural Entrepreneurs:

The young group of talented people in the local community need to be selected, Identify the strength and weakness of small businessman and a chance need to be given for selling their Business Plan. Then they have to be trained to become entrepreneurs. Especially the young generation of engineering entrepreneurs who have specialized in different branches of engineering would be ideal people who can be asked to expand the production capacity of the existing manufacturing units with the help of high-tech machineries. The young generation of entrepreneurs must do the savings from the earlier stages and inform to his communities about his intention to start enterprise. Innovators club could be started in rural villages to support the youth who are interested in pursuing a business carrier.

Need for Rural Entrepreneurship Campaign:

People are united in the rural areas to attend to various family functions, but on the industrial management side, they lack the managerial skills and hence Management Training is to be imparted to create awareness of innovative spirit among the entrepreneurs. For this purpose, Government is conducting frequent camps in rural areas and select entrepreneurs to train on

innovative technologies found else where in the world. Innovations can be learnt and practiced to a larger extent which would give lot of scope for improvement in small scale industry thereby giving more employment opportunities for young people who could not get gainful employment in MNC's. Innovations are created by individual and not by Government. The individual must take initiative in developing new product and services after the scanning the environment and it becomes more important since employment in MNC's are getting saturated.

About 75% of populations who live in villages have to utilize the village resources and they are abundantly available and people are not utilizing it effectively due to mass ill- literacy. For example the Wind- energy can be fully exploited for rural electrification. The risk aversion people can be transformed into risk taking innovative entrepreneur by proper training and can be allowed to modernize the agricultural production. The inputs and innovative methods of cultivation can be adopted; this will dynamite the rural economy and lead to improved quality of life. Hence promoting good farm management techniques, better use of drip-irrigation, use of better manures from the local sources by using latest technology and promoting agro-base industries, cottage, and small scale industries would serve the purpose of rural entrepreneurship development.

Role of Government in Development of Rural Entrepreneurship:

The different between rural and urban entrepreneur is only a matter of degree rather than the content. Many successful entrepreneurs are prospering in the cities who are hailing from rural areas. It is essential to have a balanced regional development of the country and to avoid the concentration of industry in one place. Rural areas must try for better utilization of human resources to improve the rural economy. Government has moral responsibility in designing,

promoting, innovating rural entrepreneurial development Programme for the up- liftment of the rural economy on which the urban economy is build upon.

Implementing Innovative Technologies in Rural Village:

To built rural entrepreneurship certain past experience and other observations need to be taken into account. The rural entrepreneur represent complex heterogeneous group and any innovative technology found must be publicly announced to give reassurance to rural entrepreneur. Once the community is exposed to the entrepreneurial ventures and reached the level of acceptance on the attitude towards innovation; the rural entrepreneur builds activities on individual basis or on a group basis. In case of individual approach the entrepreneur may come from relatively better of categories such as business community, prosperous farmers, and technocrat's who where already running some business in rural areas.

In case of group approach, the entrepreneurs may be artisans, small and marginal farmers, women, people trained in technical schools, tribal and specialized communities. All the approaches need to be on a group basis according to the product specialization, project specialization, or in the service area specialization. For product area specialization, every effort is to be taken to import innovative production technologies and similarly in project implementation new ways of completing the project is to be taught. In case of area approach wherever the facilities are not available they have to identified and efforts to be made to improve the same.

It is hard to be successful as entrepreneur and it is still very harder to become a successful rural entrepreneur. Every Rural entrepreneur must try the new ideas and test for its outcome with little investment and if it is successful; entrepreneur can go ahead in implementation of innovative technologies to a larger extent.

Entrepreneurs can plot the necessary steps from idea to actualization. Successful entrepreneurs learn to overcome mistakes and manage the risk. Innovations should inspire belief, enjoyment and dedication. Ideas can come from brainstorming, by talking with co-workers from diverse fields, Individual curiosity, market research and current company projects and technology are to be seen

constantly from various secondary data and suitable directions are to be given to team members with full freedom to give new ideas and respect members in the team to listen to colleagues and make final decision on the use of innovative technology.

Improvement of Credit Facilities for development of Rural Entrepreneurship:

Provision of essential infra-structural facilities like land, power, raw materials and finance at concessional rates to entrepreneurs by Government agencies, and financial institutions will be of immense use for promoting innovative spirit in rural areas. Monitoring rural development programs by providing right information at right time and providing timely credit with sufficient amount of finance and continuous motivation of bankers, panchayat union leaders, and voluntary service organization will build the rural entrepreneurship.

Poor and uneducated people are literally scared to approach banks resulting in a poor loan repayment culture and market distortion led to a decline in the provision of financial service to rural areas. Commercial lending institutions focus on large-scale farmers and ignore small-scale farmers because of transaction costs, collateral and risks involved agricultural credit. Rural people tend to be very mobile between rural and urban areas which could easily facilitate debt evasion. The loan officers are not ready to travel to remote villages and often do not "speak the same language" of the poor farmers. Credit history information of rural entrepreneur is not available and not operative in rural branches because of the high transaction cost and this has to be developed. Recently the self help group scheme of micro-finance has taken a new shape and found to be more successful and the key point is to deliver the finance based on bottom up approach as opposed to top down approach.

Participative approach showed itself to be highly effective in developing the rural financial market. The project needs to be adequately researched by conducting feasibility studies and eventually training needs to be planned before the actual implementation. The potential beneficiaries are often not aware of their potential capability and generally not used to speak out and dedicate time to discussions with credit officials thus leading to sanction of low credit amount

than that is required by the entrepreneur.

Findings:

1. The major samples of the total rural entrepreneurs were found to be in the age group of 40-45 and they are found well qualified. They have selected entrepreneurial career because they didn't get employment. They strongly suggest that the impact of innovation is great and it helped them to rise in their business career.
2. The entrepreneurs said that they have almost all the latest facilities like internet, mobile etc., to know the pulse of customers and they are confident of making immediate corrections if there is any change required in the product.
3. In the analysis it was found that the young entrepreneurs are very active. They are ready to face the challenges and are willing to work hard but they are insisting on the profits. For this purpose they are ready to apply all the innovative techniques.
4. In the survey it was found that they are having positive attitude about the long term future of their business and of the economy.
5. Around 70% of entrepreneurs believe that they can promote innovation and improve the quality of life for their customers.
6. All latest technology around the globe is to be disseminated to all the rural areas by Government through Toll Free Number.
7. Appointment of SSI Ombudsman and having a one stop centre for needs of rural entrepreneurs need to be established. State Government must invest in more development of the rural

Entrepreneurship by making the required facilities for the Rural Entrepreneurs.

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Homophobia And Gender Discrimination

Dr. Rajesh Kumar

The idea of talking to children and youth about homophobia and sexual diversity can elicit resistance and fear. In some instances, this may be due to confusion between anti-homophobia education and teaching about "gay sex". We can talk to young people about the varied forms of human sexual and expression in age-appropriate ways. Leaving room for many possibilities in our discussions about families and relationships is one way of being inclusive. Knowing the systemic roots of homophobia can prompt us to explore what we have unwittingly learned as products of our society and to commit ourselves to "unlearning" that which is false and hurtful.

Description of Homophobia

Homophobia and/or heterosexism exist when heterosexuality is expected and assumed and any other form of sexuality is rendered invisible or actively discouraged, suppressed and feared. Society is homophobic and/or heterosexist when it is organized and structured so that heterosexual dominance is reinforced at all levels (in our institutions, policies, culture and interactions). Stereotypes about people who are LGBTQ justify and reinforce this form of social organization, which excludes same sex couples, families with same sex parents and many others.

Through gender discrimination, homophobia and are inextricably and profoundly interconnected, with insidious consequences for the way people learn to behave and identify as girls and boys, women and men. A strict polarization of what is considered "masculine" and what is considered "feminine" (behaviour, attributes, appearance, activity, etc.) is manufactured and enforced through rigid gender norms. A hierarchy is established between the two poles whereby the masculine is valued above the feminine. The result is the undervaluing, hatred or disparagement of everything that is labelled feminine, known as "misogyny".

Gender discrimination occurs when people are targeted because they do not adhere to gender norms related to their biological sex.

Targeted groups of Homophobia

Homophobia and gender discrimination affect everyone to some degree. At one level, those of us who are straight are affected when we are punished for straying outside gender norms. For example, if a woman expresses anger assertively, or if a man expresses fear or cries, each may be ostracized. It may be assumed that each is lesbian and gay, because stereotypes about LGBTQ people abound.

Those of us who are LGBTQ are affected when we transgress gender norms either through a same-sex relationship, or throughout gender identity. For example, a person may be a man biologically, yet identify with the female gender and with traits that are labelled "feminine". Other people may locate themselves somewhere between feminine and masculine. In some instances, people who identify with a gender that does not reflect their biology may choose to undergo treatment so their biology reflects their gender identify. Trans-gendered and transsexual people are actively persecuted and excluded in our society.

In a school setting, homophobia and gender discrimination may be directed against students, parents, teachers, support staff or members of the administration, for example:

- students and adults who are straight and labelled as "gay" due to stereotyping;
- students and adults who have come out as LGBTQ;
- students and adults who are attempting to hide their sexual orientation or gender identify;
- students and adults who are attempting to explore and question their gender identity; students with same sex parents.

Forms of homophobia

Society is deep-seated homophobia and heterosexual dominance are reproduced in schools and classrooms in many ways. Homophobia can lead to blatant and aggressive expressions of disdain or hatred, for example:

- **Homophobic slurs :** These are normalized to such a degree they are not always said with hatred, though they are extremely hurtful. Homophobic slurs are often comprised of misogynous comments directed against gay men or people assumed to be gay.

- **Physical violence** :LGBTQ youth may experience being hit, punched, kicked, threatened, chased home, chased at school, spat upon, persecuted, or tied up and beaten.
- **Rejection** : When a LGBTQ youth or adult comes out at school they risk being rejected by their parents (in the case of youth) and by their peers (co-workers or students).
- **Exclusion** : LGBTQ youth (or straight youth labelled as LGBTQ) may be excluded from gender-specific activities and teams by their peers. In some instances, they may feel uncomfortable participating in gender-specific activities, since they do not feel a sense of belonging and safety with either girls or boys. That sense of discomfort is a form of exclusion.
- **Suppression** : LGBTQ youth may be actively discouraged from growing into their chosen sexual identity. For example, they may be told, "You're too young to know, wait until you're older". Trans-gendered youth may be forbidden from dressing the way they wish.
- **Homophobic cyber-bullying or "outing", for example, on Facebook.**
- **Homophobic websites** : Some websites may contain homophobic attacks by students against teachers, or by students against other students.

Heterosexual dominance in schools can also lead to more subtle or implicit expressions of assumptions and stereotypes, for example :

- **Assuming someone is straight** : Unless presented with other information, it is usually assumed that someone is heterosexual, and that a student's parents are heterosexual.
- **Assuming someone is gay** : Assumptions about someone's sexual orientation are usually based on stereotypes and preconceived notions that obliterate individuality.
- **Making assumptions about someone's gender identity** : People's biology does not always correspond with their gender identity.
- **Gender-specific activities are facilities** : Trans-gendered youth may be forced to use washrooms and changing rooms where they do not feel safe and comfortable.
- **Silence, secrecy and invisibility** : Schools maintain silence, secrecy and invisibility about gender diversity with unspoken, unwritten policy that can best be described as "don't ask, don't tell". Schools where no one talks about sexual diversity, where it is never mentioned in the curriculum, are enforcing a code of silence around the issue.

Homophobia affects all members of school communities across Ontario. Each of us suffers from rigid gender norms. There is no absolute, fixed formula for being a man or a woman. Gender traits are different aspects of human character, personality and potential. Gender discrimination imprisons us all in conditions that prevent us from being fully human, fully ourselves. Moreover, in every school there are LGBTQ students and staff who have the right to feel respected and included.

The reality of homophobia in our society and schools highlights the need for dialogue. Teachers can encourage initiatives in schools recognizing and validating the existence of diversity in sexual orientations and gender identity. We can seek to provide safe forums for those of us with diverse sexual orientations and gender identities (students, staff and parents) to :give voice to our needs and experiences;

- be heard and have our experiences and concerns validated by the school community;
- engage in a process with all members of the school community at every level to build bridges and create a climate of fairness and belonging for all.

For tools and resources to stimulate discussion on these issues with students.

Power and Privilege

Discussions about power and privilege may be emotionally challenging, triggering feelings of guilt or defensiveness. However, it is important to recognize that in our society, heterosexuality confers power and status, such that it is an advantage to be straight. As a result, those of us who are heterosexual have certain automatic privileges that tend to reinforce and perpetuate the power imbalance between straight people and 1 LGBTQ people Heterosexual privileges may come to be seen as "normal".

Like any other form of inequity and exclusion, homophobia has negative consequences for an individual's mental and physical health and well-being. Those of us who are targeted by homophobia feel shame, guilt, powerlessness and fear or terror. We feel violated and voiceless. Hopelessness, broken self-esteem and mental health issues such as depression are further repercussions.

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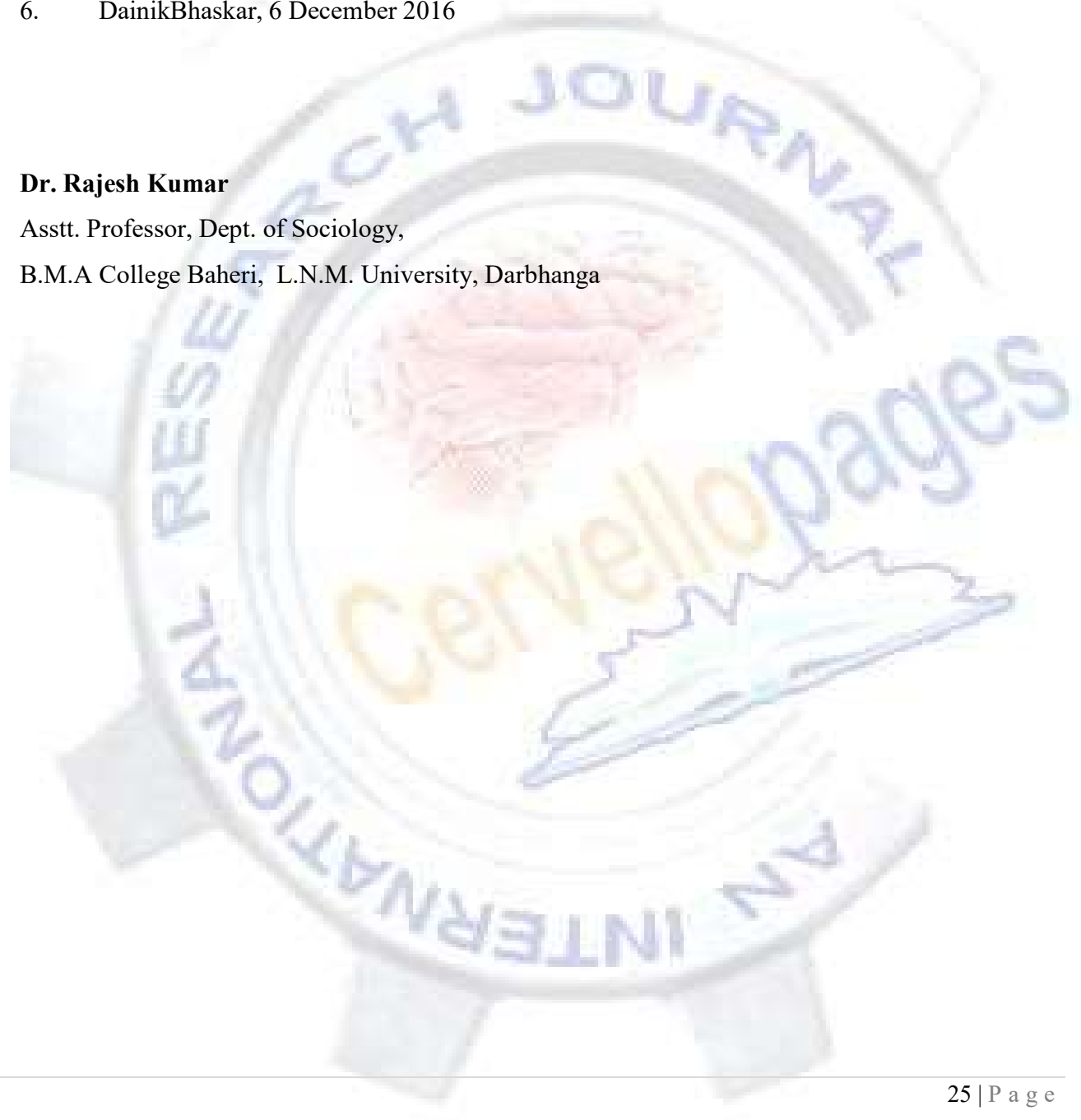
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IMPACT OF FEAR AND GREED IN FINANCIAL MARKET

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ABSTRACT

Fear and Greed are mirror images of each other. Fearful investors tend to panic and sell their assets less than worth and greedy investors purchase these assets.

In this Paper we will explore human behavior, stock market trading is just another human endeavor. Trading in stock market is controlled by human emotions, i.e., fear and greed. Both fear and greed take out extremes in human behavior, yet this is the very ammunition a trader looks for. It brings out new prospect on every day. The elements of fear and greed are lively and healthy for all Players, because large amount of money taken from banks, equity, mutual funds, pension funds and money managers drive the market. They also operate the environment. Are they immune from emotions? Does their job performance depend on their portfolio's performance? Don't they have to answer to their board of directors, their shareholders? So we can conclude that all the people in market have to suffer from fear and greed.

KEY WORDS: *Financial Decision, Emotions, Financial Market, Investor, Fear and Greed.*

Introduction:

Behavioral approach is an approach to understand the movement in financial markets which is contrary to the Efficient Market Hypothesis (EMH) which has been the key position of traditional finance. A group of academicians believed that the financial markets are efficient and highly analytical but **Fama** defined efficient markets as those markets in which, "Security prices always fully reflect the available information".

The Efficient Market Hypothesis was unchallenged for about half of the century. The theoretical and empirical success of efficient Market Hypothesis strongly influenced the

investors and in turn popularized “index funds” as investment option.

as they could not be explained in the Neo-classical framework. To answer the increased number and types of market anomalies, a new approach to financial markets had emerged-the behavioral finance. It focuses on investor’s behavior and their investment decision- making process.

Contrary to the classical view, behavioral finance assumes that due to the irrational behavior of investor advisors and the combined and multiplied effect of the personalities of investors, markets will not always be efficient. This inefficiency of financial markets causes the stock prices to deviate from the predictions of traditional market models.

Financial Decision –Making and Emotions

Emotions play a very important part in our decisions. But most of rational and objective people believe that there is no room for emotions in their decision making. But it is not considered as a right statement, because while understanding the emotions it helps the businessman to make better choices and also take better decisions particularly in the uncertain world of financial market. Decision making with the help of emotions occurs throughout the boom and bust cycle of stock market. The chief driver of emotions is Fear and Greed. And these two emotions are counterproductive for most investors. Or we can say emotions lead to poor investment.

Introduction of Greed:

Greed is defined as an irresistible urge to possess more and more, than an individual actually needs. This greed may be of money, status, food or any other materialistic pleasure.

Some researchers say that greed is like love or other say that it is like an addiction. If we consider greed as love, it has the power to change our minds, keep out of the way our senses, control the individual and provoke our mind and body to change. On the other hand if we consider greed like an addiction, because greed is like smoking and drinking. If person comes out of the addictions it is possible to get over from the bad effect of it but on the other hand if someone

does not resist its inducement, he can easily be brushed away by it. Or in other words we can addictions. In addition, as drug creates an absurd and risky feeling, the same way human minds are naturally activate by financial awards. However, there is no established research on biochemistry of the greed.

Introduction of Fear:

Emotion is a feeling of inconvenience and stressful state in adverse conditions, whereas a feeling of pleasure in favorable conditions.

Fear is an unpleasant, often strong emotion, of anticipation or awareness of danger. As markets turn to be overwhelmed with greed in the same way it can take place with the fear. When there are huge losses for some period and they continue for sustained period, the whole market is caught in a fearful situation and it sustains further losses. As being too greedy is not good in the same way being too fearful also a costly trade.

Fear Power:

Dot- com bubble or internet boom is not only dominated by greed investors in the market but also contribute as good features for fear following bust. As a market stem their losses after the colliding internet boom, fearful investors take a decision to come out quickly from the stock market and search for the more certain, stable, valuable funds that are less risky in nature, investors want to bid their money in the money market securities and principal protected funds and all of them are low risk and return securities.

Types of Investors:

Regular investors: Regular investors are very uncommon in the market. They take decision of investment for long term as compared to short- term equity. They invest money when they have surplus with them and withdraw when are in need.

Only Savers: Most of the investors in India are of this category. They never invest in equity asthey think equity is risky so why take the risk. They basically invest in FDs, RDs, PPF, etc.

Seasonal Traders: They are experienced investors who have not earned much from their investments. These are generally close to employees of trading house or investing

professionals.

Business Investors: These are investors who make investments either directly or via captive fund.

Risks –Taker Investors: These investors are those types of investors who never panic, are ready to take risks, and are very much confident.

Average investor: Average investor refers to *“the universe of all mutual fund investors whose action and financial result are restated to represent a single investor”*. This universe would include small and large investors as well as professionally advised and self-advised investors.

Characteristics of Extremely Successful Investors:

Following are characteristics of extremely successfully investors:

Proactive Learners: Highly successful investors are proactive learners. They spend more time studying and analyzing than average investors.

Invest with a Designed Exit strategy: Successful investors plan exit strategy first before entering into the market. They know that there are always two sides of an investment.

Investors Should be Patient: Successful investors are very patient. When they make their decision on an investment, they are prepared to wait make sure their plan becomes visible.

Strong Emotional Control: The market is controlled by two emotions i.e. fear and greed and every true investor know that the market is driven by these two sentiments. Investments of average investors are based on these emotions but successful investors have a stronger control over these emotions.

Investors Should be Focused: Successful investors are focused on their investment vehicle. They always take one step at a time and one investment at a time.

Flourishing Investors use Trend to their Advantage: Another characteristic of successful investors is that they know to their advantage. Average investors fear over market fluctuations but professional investors welcome these fluctuations because it's based on these fluctuations that they make their money.

Investors Should be Determined: From the above quote can conclude that, sticking to your investment policy whether you are winning or losing requires a great deal of determination.

Investor Should Prosper on Risk: Investment or investing is a risk but not knowing what you are doing is a greater risk. Every specialized investor, whether on the winning or losing side still respect the 50-50 probability of success or failure?

Investors should be Disciplined: Successful investors are much disciplined when it comes to investing.

Investors Know How to use Leverage to their advantages: Before I discuss further, one should know the major difference between a successful investor and the average investor? The answer of this question is that a successful investor knows how to make money by investing with other people's money while an average investor invests with personal funds. Investing with other people's money is a form of leverage.

Investors learn Quickly from their Mistake: Successful investors learn from their mistakes, they don't get disheartened by these mistakes because they know mistakes are the part of process to become a better investor.

Investors Have a Team of Professional Advisors: If you observe successful investors closely, you will notice they have a team of specialized advisor. Average investors try to punch the market alone while specialized investors invest as part of a team.

knowledge. Successful investors have a solid financial background: a background molded on the streets.

Successful Investors are passionate about the Game of Investing: Why are you and investor? Your answer to this question will determine if you will be successful in the world of investing or not.

Emotion and Finance:

According to R.S Woodworth, *“Emotion is that state of mind where we find certain psychological changes which are known only to be individual who is experiencing an emotion. Emotion is also a stirred up state of body in the sense it brings about certain bodily changes which are external and hence can be seen by other for example striking behavior is typical of anger”*.

From past two decades research has been significantly increased on emotions in many fields such as neuroscience, medicine, finance, psychology, sociology and even in computer science also. Many theories explain the origin and experience of emotions but now a days, current research on emotion includes the development of materials.

Components of Emotion in Financial Decision:

Cognitive appraisal: To decide what to feel after interpreting or explaining what happened just after interpreting; **Bodily Symptoms:** Symptoms are the way your body alerts you to how you are out of balance. Both animals and human beings show the bodily symptoms; **Action Tendencies:** Readiness to execute an action related to the undergone feeling; **Expression:** Facial and vocal Expression and **Feeling:** They are subjective representation of emotions.

Emotional Stage of an investor in Financial Decision

Optimism: It normally characterizes the start of the cycle as investors buy their stocks, naturally with a positive outlook for the future and anticipation of potential gains.

Thrill: It comes after yet more success, as investors begins to delight in their wins and congratulate themselves for their smart decisions.

Euphoria: It sets in as wins come quick and fast, bringing in a stream of easy profits and pushing investor's sentiment to dizzying heights.

Anxiety: It inevitability interrupts the climb, as the market surprises us by moving downwards. Faced with their first potential loss, investors reassure themselves that their well- calculated strategy will deliver in the long term.

Denial: It takes this to the next level, when markets still show no signs of a rebound. At this stage, the investor begins to deny that he made a poor choice, clinging on to the belief that things are set to improve.

Fear: It finally takes hold when the market realities set in, amidst the confusion of getting things wrong, it is easy for sentiment to drop drastically, and for doubt to set in as fears that the market will never move in our favor escalate.

Desperation: It sees a frantic attempt to salvage the situation with any idea that might have a chance of helping us break even.

Panic: It follows when all options are exhausted and the road downhill is imminent.

Capitulation: It sees the tormented investor admitting defeat and giving up hope of things turning around, shifting his focus from recovery to damage control, and existing in order to avoid making further losses.

Despondency: It is the lowest point of the emotional roller coaster. Investors cash out whatever remaining stocks they have, having given up hope of the markets ever recovering. With the wounds still raw and stinging, they vow never to buy stocks again to avoid getting burnt a second time.

Depression: It sinks in as the fallen investors ruminate on their failure and the regrettable decisions that contributed to their predicament.

opportunity.

Relief: It is when faith is renewed after their next buy has turned profitable setting the stage for sentiment to turn optimistic once more.

Coping with the Emotion:

Investors can reduce the effect of emotions and take a better decision. There are some steps which can take in to consideration as follows:

Boarded your Horizon: An investor should properly balance the portfolio which reduces the probability of large losses and convert that losses to short term and makes emotional brain in to overdrive.

Ignore the Short- Term Fluctuations: As a human being our brain is hardwired to make projections based on past trends and some projections are those which does not exist in the market. It can be very dangerous for financial decision. An investor should focused on the long run return and ignore the short term fluctuations.

Investment Policy: An investor should develop an investment policy statement and follow it which outlines the important goals and a strategy to achieve them. With a written policy makes it more comfortable to follow a prudent path when emotions are not able to tell us.

Rebalance: Consistently repositioning your portfolio to target allocations is a time-tested way to keep your investment portfolio at a predetermined level of risk.

Stay Disciplined: Putting too much emphasis on short-term market movements or popular, alarmist market forecasts might cause you to develop an irrational sense of fear. Turn off the investment “noise”. Have faith that market work, and stay committed to your long-term objectives.

CONCLUSION:

Behavioral Finance is concerned with both individual investment behavior and aggregated price formation on financial market. There is direct and more prominent effect of feelings in case of individual investors. Emotions can be negative or positive which produced more optimistic and pessimistic expectations which are more observed in short term period.

At last the final decision is in the hand of the investor of their portfolio and they are responsible for any losses and gains in their investment. Taking a correct and sound decision of investment while controlling emotions, i.e., Fear and Greed and not following the market sentiments blindly, it is the crucial to successful investing and maintaining your long- term strategy. Think twice before resolute in to an investment strategy during a period of high emotions in the market because it can curse a disaster.

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The Quality Assurance in Teacher Education : Need & Importance

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Kothari Commission begins its report with this remark 'The destiny of India is being shaped in its classroom', no doubt a sound programme of education plays a significant role in natural development and the quality of education programme is greatly determined by the quality of teacher.

Quality Development in Higher Education is needed due to growing thirst for knowledge, giving importance to knowledge and sharing knowledge on global aspects. As Teacher Education is a part of Higher Education and related to prepare quality teachers for the welfare of the students, importance must be given in this regard. A quality teacher can produce a quality student and a quality student can change the epitome of the nation qualitatively. The purpose is to provide prosperity, welfare, security of people and prepare human beings capable, competent and wise to meet the challenges of life. Due to creation of work force, good quality of Teacher Education is must because Teacher Education becomes a tradable commodity like Higher Education so quality cannot be avoided as per GATS (General Agreement of Trade Service). Therefore, it is imperative to focus on the quality of Teacher Education.

Hence, in order to improve the quality of education, it is necessary to have a sound programme of Professional Education of Teachers. Because quality assurance is before and during the process of education. It is proactive and anticipatory. Standards and procedures are clearly defined in advance and

the workers are trained to be able to meet them. Its concern is to prevent faults occurring in the first place. Quality is designed in to the process to attempt to ensure that the product is produced to a predetermined specification. In a simple way, it is the systematic review of educational programme to ensure that acceptable standard of education, scholarships and

infrastructure are being maintained. Quality standards are maintained by following the procedures laid down in the quality assurance system (QAS).

In higher education including teacher education, it means to lay down the:

- Curriculum of high quality
- Faculty for quality teaching
- Laboratories, Libraries and other facilities for quality research
- Administrative set up for quality support
- Managerial system for providing quality culture
- Physical infrastructure of high standards for effective functioning of academic process.

For this purpose, Universities and colleges are expected to set-up Internal Quality Assurance Cell (IQAC) for continuous quality assessment and academic audit.

Quality and excellence in the education sector is one of the major initiative of the Government of India in its plans. To achieve the outcome of enhanced quality at all levels of education, Govt. of India has been focusing its attention on quality and excellence in higher education and teacher education. Teacher quality has produced voluminous studies that line many a research library. Discussion on what it is, how it is developed, and its connection to student achievement have become the feature of educational slang ion the 21st century. These seek to look at teacher quality in a way in which it brings: as a means to review how the terms excellence and quality is cultivated in teachers. Within this scope. This articles provides an overview of teacher education and evaluation in India and lastly we discus about issues and challenges in teacher education. Several studies related to classroom environment and teacher behaviour in selected subjects are referenced. The results from different papers and articles and some interview with teachers from different schools and colleges indicated that some items may be irrelevant in the Indian context (e.g, physical characteristics), while more items may be needed to reflect good teachings in India (e.g., questionings skills). In addition, the potential use of teacher profiles to drive staff developments and academic improvement is explored.

The present teacher education programme is inadequate to meet the challenges of diverse Indian socio-cultural contexts. The pedagogic reform from this perspective needs to invest on building on teachers' capacity to act as autonomous reflective groups of professionals who are sensitive to their social mandate and to the professional ethics and to the needs of heterogeneous groups of learners. The National Curriculum Framework for Teacher Education (2009) promises to translate the vision into reality and prepare humanistic and reflective teachers that has the potential to develop more professional teachers and improve the quality of education. A number of countries have developed standards for various levels of school teachers which provide the basis for the formulation of the courses of studies. In India, development of teacher education curriculum framework is mostly an academic exercise due to the absence of such notified standard for school teachers.

Teachers education is a programme that is related to the development of teacher proficiency and competence that would enable and empower the teacher to meet the requirements of the profession and face the challenges therein. According to Good's Dictionary of Education Teacher education means- all the formal and non-formal activities and experiences that help to qualify a person to assume responsibilities of a member of the educational profession or to discharge his responsibilities more effectively.

Today we are living in the world of information revolution where the mass media plays a vital role in creating an atmosphere of awareness among masses. The growth of instructional technology has occurred because of direct needs, problems and goals from society. Application of IT in planning instruction first developed in the United States with the Department of Defense during World War II. The purpose was to meet immediate concerns for effective training of larger number of military personnel. From that beginning IT has rapidly expanded into applications in industrial and executive training, Vocational training, classroom learning and professional education. Recent trends and emerging communication technologies posed certain challenges before teacher education. A product of this is E-learning.

E-learning is process of learning at a computer which is usually connected to a network, giving the opportunity to learn the required from any where at any time. In present

age it is recongnizedas one of the methods of learning and some of the courses are offered based on e-learning. E-learning is

an experience with new communication technologies hence, needs mastery of new knowledge and skills.

E-learning deals with time both past and present, places ion immediate vicinity as well as in different corners of the world, people nearby as well as in different parts of the world, mere chalking and taking will not help to make all these realistic and vivid before the pupils. Audio and visual aids will have to be harnessed to make the teaching lively and interesting. To give a welcome relief from normal routine a variety of aids should be drawn into the course.

The idea of improving teaching quality may, at first sight, seem a seductively simple one. However, a few second's thought suggests that it is not nearly as simple as it may have appeared. When little longer time is spent in considering it and it becomes evident that the issue is fraught with difficulties. Lecturers do not function on their own, teaching whatever happens to appeal to them at the time each one, in conjunction with colleagues has part of an agreed curriculum do deliver. Many would argue that the curriculum is central to good teaching.

They suggest that in the absence of a well thought-out curriculum, the teaching that students experience lacks coherence, falls into a series of fragmented lectures and can ultimately become meaningless. However, the curriculum is not everything. Lecturers are dependent upon support services the library, computer services, staff with pastoral responsibilities, technicians, secretarial, clerical and administrative staff, porters, to ensure that the equipment required is in the right place, cleaners to maintain pleasant conditions for lecturers and students to work in etc. The list rapidly expands to include everyone in the university. All have to perform their parts efficiently if the lecturer is to perform effectively.

There is also the matter of developing instruments to measure improvement. If teaching quality is to be improved, logic suggests that a measurement of existing quality has to be made to act as a baseline against which improvement can be established. Regrettably, no such unified instrument exists, because of the complexity of processes involved and the variations in the student populations, within, as well as between universities. Nor is such an instrument

ever likely to be created. However, this does not mean that nothing can be done. What it does mean is that a range of strategies has to be developed and applied to give reasonable assurance of teaching quality and to encourage its improvement.

The purpose of teaching is to provide students with knowledge, competencies and skills. The quality of the teaching can be assessed in relation to the degree to which students achieve that knowledge, those competencies, those skills, but that assessment can only be made within the framework supplied by the course objectives. It is a measure of the professionalism, the competence of the lecturer, that those agreed objectives remain at the forefront of his or her teaching.

To map our quality improvement programme in Teacher Education is not an easy task. In fact, it is observed that most of the universities of India are facing problems related to access, equity, number, relevance, quality and resource crunch. Quality Education is the all-time factor which can overcome the constraints from teacher education. From the educational standpoint of view, improvement of quality of Teacher Education depends on resources, up to date

curriculum and evaluation. Ensuring quality of Teacher Education, some regulatory bodies such as NCTE, NCERT, SCERT and NAAC have been set up for quality maintenance and accreditation of the institutions of Teacher Education on the following aspects such as- (i) Curriculum aspects, (ii) Teaching-Learning and Evaluation, (iii) Research consultancy and Extension, (iv) Infrastructure and Learning Resources, (v) Student support and Progression, (vi) Organization and Management and (vii) Healthy Practices.

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Synthesis and Characterization of Copper (II) Complexes With Thiosemicarbazone Derivatives as Ligands

Dr. Md. Salamuddin

INTRODUCTION

It is the prime instinct of scientist to be curious to understand the natural phenomena occurring around him. Most researches are outcome of this curiosity. Coordination compounds such as chlorophyll hemoglobin, vitamin B12 etc. are acting as metalloenzyme. These have metal ions coordinated through nitrogen and oxygen so in order to understand a large amount of work has been appeared in literature on coordination compounds with nitrogen-oxygen donor ligands. Recently sulphur is the third element playing its role in natural phenomena.

RECOVERY OF COPPER

Copper was determined with salicylaldoxime. 2n sodium hydroxide was added to the copper solution (100ml.), which contained a known weight of Cu compound, until a slight permanent precipitate was formed. It was dissolved in little dilute acetic acid. Salicylaldoxime reagent was added in slight excess at room temperature. Precipitated complex was filtered off on a weighed

sintered glass crucible, washed with water until the washing give no colour with ferric chloride, and dried to constant weight at 100-105 C (about one hour). It was weighed as $\text{Cu}(\text{C}_7\text{H}_6\text{O}_2\text{N})_2$.

PREPARATION OF O-METHOXYBENZALIDINETHIOSEMICARBAZONE COPPER (II)

1 gram $\text{CuSO}_4 \cdot 5\text{H}_2\text{O}$ was dissolved in distilled water and treated with 1.85 gram of the ligand dissolved in acetone.

The whole mass was digested on steam-bath for half an hour. The red-brown precipitate was filtered off and dried in air.

Found :	Cu.....	13.20%
	C.....	45.00%
	H.....	4.02%

N..... 17.70%

Required for $[\text{Cu}(\text{C}_9\text{H}_{10}\text{N}_3\text{OS})_2]$:-

Cu..... 13.24%

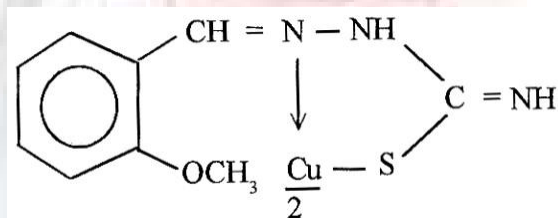
C..... 45.05%

H..... 4.17%

N..... 17.52%

The complex is insoluble in water but dissolves in acetone, ethanol and methanol. The compound does not lose any weight up to 120°C , above this temperature the complex begins to decompose.

The complex is square planar as indicated by its μ_B which is equal to 1.73^{27} B.M. The i.r. spectra²⁶ of the complex indicate the following structure of the complex (Fig.1)



(Fig.1)

ESTIMATION OF CU(II) WITH O-

METHOXYBENZALIDINETHIOSEMICRABAZONE The reagent was prepared as in the case of Ni(II) estimation. The solutions of Cu(II) with varying concentration were used for the Iodometric determination of the metal.

results obtained in this case are tabulated below:-

Volume of Cu(II) solution (ml.)	Concentration of Cu(II) in 100ml. of the solution (gm.)	Expected weight of precipitate (gm.)	Experimental weight of precipitate (gm.)
100	0.001	0.0059	0.0058
100	0.002	0.0118	0.0117
100	0.003	0.0177	0.0175
100	0.004	0.0236	0.0235
100	0.005	0.0295	0.0295
100	0.006	0.0354	0.0355
100	0.007	0.0413	0.0413
100	0.008	0.0472	0.0472
100	0.009	0.0531	0.0532
100	0.01	0.0590	0.0590

Volume of Cu(II) solution (ml.)	Concentration of Cu(II) per 100ml. of the solution (gm.)	Expected volume of $\text{Na}_2\text{S}_2\text{O}_3$ (N/100) solution	Experimental volume of $\text{Na}_2\text{S}_2\text{O}_3$ (N/100) solution
100	0.003	4.38	4.40
100	0.004	5.84	5.95
100	0.005	7.30	7.40
100	0.006	8.76	8.80
100	0.007	10.22	10.25
100	0.008	11.68	11.70
100	0.009	13.14	13.10
100	0.01	14.60	14.60

Burettes having the graduation of 0.1 ml. were used. The end points were determined by using starch solution.

The results can be compared with the results obtained in the gravimetric estimation of Cu(II) with the new reagents. The results show that these new reagents have all the properties of quantitative reagents. The precipitates are quite stable at normal temperature. They can be very easily precipitated and dried to constant weight.

We have also determined Cu (II) gravimetrically with α -benzoionoxime (cupron) reagent using the same Cu (II) solution. The

100 ml. of Cu(II) solutions containing 0.001 gram copper to 0.01 gram Cu(II) were used.

Concentration (100ml.)	Experimental weight of the complex	Expected weight on the basis of the formula $\text{Cu}(\text{C}_9\text{H}_{10}\text{N}_3\text{OS})_2$
0.001	0.0075	0.0076
0.001	0.0074	
0.001	0.0073	
0.002	0.0150	0.0152
0.002	0.0151	
0.002	0.0149	
0.003	0.0226	0.0228
0.003	0.0225	
0.003	0.0225	
0.004	0.0302	0.0304
0.004	0.0303	
0.004	0.0303	
0.005	0.0381	0.0380
0.005	0.0381	
0.005	0.0381	
0.006	0.0457	0.0456
0.006	0.0457	
0.006	0.0456	
0.007	0.0532	0.0532
0.007	0.0533	
0.007	0.0532	
0.008	0.0609	0.0608
0.008	0.0609	
0.008	0.0608	
0.009	0.0684	0.0684
0.009	0.0685	
0.009	0.0685	
0.01	0.0760	0.0760
0.01	0.0761	
0.01	0.0761	

ass was dije-sted on steam-bath for about half an hour and then filtered through a weighed sintered glass crucible. The precipitate was washed with hot ter ill from the acid ion and dried in an air oven to a constant weight at 120-130 C. Three such periments were performed for each concentration.

RESULT & DISCUSSION

Result are tabulated below:-

Thus the result obtained with the reagent are not so good in the low concentrations. Besides the reagents cannot be used in neutral medium. There agent is specific for copper only in ammoniacal medium.

On the other hand our new reagents are very susceptible for the precipitation of Cu(II) from the low concentration. The precipitates are very easy to filter and they can be dried at 110-130°C to constant weight.

The precipitate with α – benzoinoxime is green which may be confused with Cu(II) hydroxides. The precipitate obtained with the new regents are brown to black and hence the confusion is eliminated.

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Innovation and Creativity in Rural Retail Marketing in India

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ABSTRACT

Marketers make consistent attempts to innovate tools and strategies to overcome the challenges they face in the business arena. Business innovations are broadly classified under two heads, namely Product / Service innovation. Marketers need to design creative solutions to overcome challenges typical of the rural environment such as physical distribution, channel management, promotion and communication.

India's rural markets offer a sea of opportunity. The urban rural split in consumer spending stands at 9: 11, with rural India accounting for 55 percent of private retail consumption. Indeed the market can be tapped with focused attention and strategy. Currently the Indian retail market is estimated at Rs. 13,30,000 Crore and almost half of this growing retail market at present lies in rural India, which is a tremendous growth sector that needs to be tapped with care. This paper examines how the corporate sectors with their innovation and creativity tapping the Indian rural market with their retail marketing.

Keywords: Innovation, Retail Marketing, Rural Retailing and Rural India.

INTRODUCTION

According to the great management guru Peter Ducker "the organizations have only two functions, one is marketing and other is innovation." Rural markets are characterized with huge potential for marketers, but at the same time pose several challenges to serve them with similar set of marketing mix used in urban settings. The main challenges in rural marketing are:

- Physical distribution
- Channel management
- Promotion and communication
- Poor infrastructure
- Uneconomical market size
- Diverse socio-economic Consumer profile

Against the backdrop of such a market environment, marketers need to design creative solutions to achieve success in rural markets. The problems of physical distribution and channel management adversely affect the quality of service (delivery) and cost. With poor or even no means of communication to exchange information with rural consumers directly, the success of a brand depends largely on the village retailers. Therefore, rural marketers have felt a great need to overcome the existing limitations across business stages in general and distribution in particular of which retailing is the final stage.

NEED OF INNOVATION FOR RURAL MARKET

As the competition increases in the rural market there might be the need for competitively priced products that are developed as per the needs of the rural consumers. Non-consumers of yesteryears are entering into the rural market as first time buyers for a large number of products in a large numbers. This calls for shift in management thinking from gross margin to higher profit from high value unit sales to game of high volumes, capital efficiency and from one solution fits all thinking to market innovation.

PRINCIPLES OF INNOVATIONS FOR RURAL MARKETS

The principles and practices of innovation to be adopted in rural market have to take into consideration: needs, lifestyles and consumer behavior of the rural population. It is extremely important that the product, pricing, promotion and distribution strategy are not just innovative alone but they must make product value proposition attractive and relevant for rural consumers.

PROCESS INNOVATION

Process innovations are critical in rural markets. Innovation must focus on building a logistics infrastructure, including manufacturing that is in accordance with the prevailing conditions and can deliver solutions in a cost effective manner.

PRODUCT INNOVATION

Product development must start from a deep understanding of functionality, not just form. Marginal changes to products developed for customers in the towns might not be that effective in rural market. The infrastructure and environment, in which the rural consumers live and work in, demand a rethinking of the functionality a new. Poor consumer's problems cannot be solved with old technologies. New technologies need to be developed to make the product relevant to the rural consumers whose product use environment is very different from urban consumers.

PRICE INNOVATION

Conserving resources is the mantra; the product meant for rural market must eliminate or reduce. The various recurring costs and thus should reduce resource intensity. The option of reuse, refill and recycle are critical principles in product development for rural market as they reduce the overall cost of the product. India is a value for money society- while the value may range from a few rupees to millions. The basic instinct remains the same. Market strategies must ensure the prices of the product are reduced either through re-engineering cost saving in operations, reduction in pack sizes, deletion of frills from the core product, etc. but this reduction I price should not be at the cost of quality and service. Organizations have to focus on price performance of the product.

PROMOTIONAL INNOVATION

Changing Demographic and spending profiles present countless opportunities for a creative response by the corporate sector. Promotional campaigns have to be innovative to target the youngsters by engaging them through combination of media options. Promotional campaign such

.as video mounted on trucks traveling low cost theatrical need to be undertaken for any serious promotional effort in rural areas.

RURAL RETAILING

Retailing in India is slowly on the rise with changing consumer preferences and tastes and evolution of a global structure. Rural markets are relatively virgin markets, which have evolved on their own with very little direct contact with them by the corporate world, but their size is compelling and attractive. Retail sector offers opportunities for exploration and investment in rural areas, with Corporate and Entrepreneurs having made a foray in the past. India's largely rural population has caught the eye of retailers looking for new areas of growth. Market structure in India is dichotomous having rural and urban markets.

Retail outlets have sprung up practically in all the villages. In interior villages retailing is a part time chore unlike the case of the retailer in town. In a part of their house, the villagers make retail counter. The maintenance costs for retail outlets in interior villages are also low with most of the cost spent on traveling and transportation.

One of the principal reasons behind the explosion of retail outlets and its fragmented nature is that retailing is probably the primary form of disguised unemployment/ underemployment. The overcrowded agricultural sector, stagnating manufacturing sector, the hard nature of jobs and low wages in both virtually force many Indians to the service sector. So, it is almost a natural decision to open a small shop or store depending on the available means and capitals due to the lack of opportunities. This phenomenon explains the million of kirana shops and small stores. ITC launched the country's first rural mall ' ChaupalSagar', offering a diverse product range from FMCG to electronics appliance to automobiles, attempting to provide farmers a one-stop destination for all of their needs. There has been yet another initiative by the DCM Sriram Group called the ' Hariyali Bazaar' that has initially started off by providing farm related inputs and services but plans to introduce the complete shopping basket in due course. Other corporate bodies

include Escorts and Tata Chemicals (with Tata KisanSansar) setting up agri-stores to provide products/services targeted at the farmer in order to tap the vast rural market.

To tap the vast potential of rural India, the models of marketing which is for the urban markets will not fruitful. Innovative models are required to tap the potential of the rural India. Some proved innovative models which are being used by the corporate, in the rural India are discussed below.

Godrej's Aadhaar and manthan

Manthan focuses on supplying animal feeds for dairy and poultry. On the other hand Aadhar is a supermarket, which retails agricultural inputs such as fertilizers, pesticides, animal feeds and small implements along with FMCGs, appliance and also services, like valuable technical guidance, soil & water testing services.

HUL PROJECT SHAKTI

Hindustan Unilever Limited (HUL) and its constituent companies have been in India since 1931. HUL has been proactively engaged in rural development since 1976. The principal issue in rural development is to create income-generating opportunities for the rural population. Such initiatives are successful and sustainable when linked with the company's core business and is mutually beneficial to both the population for whom the program is intended and for the company. Based on these insights, HUL launched Project Shakti in the year 2001, in keeping with the purpose of integrating business interests with national interests there are more than 40,000 Shakti Entrepreneurs across India.

HUL: Shaktimaans-To-Power-Rural-Reach

The company is utilizing the skills of the likes of Sudharkar to distribute its products in remote villages which have a demand for such products, .But have a distribution network. Every day, Sudharkar sets out on a bicycle which has been

provided by HUL for him to commute to villages to distribute products and sachets of popular

brands like Wheel, Lifebuoy, Pond's, Brooke Bond, among others, to aspiring consumers. Earlier, these consumers had to satisfy their needs by purchasing products from nearby villages where the company has direct distribution. Now, their needs will be met in their own villages by the visiting shaktimaans.

A shaktimaan is a male member of a shakti entrepreneur family. In 2000, HUL collaborated with self-help groups to expand its rural reach under project shakti. It partnered women entrepreneurs called shaktiammas from rural areas of Andhra Pradesh and 14 other states by offering them opportunities for business. HUL soon figured out that the menfolk from shakti households, who would by now be familiar with the operations and product range of the company, could be used for the next leap — to reach villages with a population of less than 2,000. They have been christened shaktimaans. **DSCL HARYALI STORES**

DCM Shriram Consolidated Ltd. (DSCL), capitalizing its over 35 years of experience in the agri-input markets & first hand knowledge of Indian farmers, is setting up a chain of centers aimed at providing end-to-end ground level support to the Indian farmer & thereby improving his "profitability" & "productivity"

"Hariyali Kisaan Bazaar" is a pioneering micro level effort, which is creating a far-reaching positive impact in bringing a qualitative change and revolutionizing the farming sector in India. It is also an example of how well meaning corporate can contribute to development of agriculture by building sustainable business models. It seeks to empower the farmer by setting up centers, which provide all encompassing solutions to the farmers under one roof. Each "Hariyali Kisaan Bazaar" centre operates in a catchment of about 20 kms. A typical centre caters to agricultural land of about 50000-70000 acres and impacts the life of approx. 15000 farmers

ITC E-CHOUPAL

ITC's trail-blazing answer to these problems is the e-Choupal initiative; the single-largest information technology-based intervention by a corporate entity in rural India, enriching the farmer with knowledge; elevating him to a new order of empowerment. E-Choupal delivers real-time information and customized knowledge to improve the farmer's decision-making ability, thereby better aligning farm output to market demands; securing better quality, productivity and improved price discovery. The model helps aggregate demand in the nature of a virtual producers' co-operative, in the process facilitating access to higher quality farm inputs at lower costs for the farmer. The e-Choupal initiative also creates a direct marketing channel, eliminating wasteful intermediation and multiple handling, thus reducing transaction costs and making logistics efficient. The e-Choupal project is already benefiting over 3.5 million farmers. By 2012, the e-Choupal network will cover over 100,000 villages, representing 1/6th of rural India, and create more than 10 million e-farmers

M & M SHUBH LABH STORES

The venture will leverage on Mahindra's agribusiness division, which is involved in contract farming, contract services, exports and agri retailing. MSSL is involved in contract farming across 100,000 acres in eight states, covering 30,000 farmers. The company had set up agri centers in various districts of the country either under the Mahindra KrishiVihar franchisee model or directly as Mahindra Agribusiness. These centres are one-stop shop for agro service, retailing of agro inputs and procurement of produce.

BHARAT PETROLEUM

Bharat Petroleum is planning to target cluster of smaller villages with a population of about 200 to 250 households. It is planning to set up the pumps for these small villages will be smaller in size and therefore will be low priced units in terms of the cost of the infrastructure to establish these outlets. These retail outlets will serve a radius of seven to eight such villages.

RELIANCE RURAL HUB

It is piloting a rural-business-hub (RBH) model in a Gujarat village, which if successful and implemented could rival that of DSCL's HariyaliKisan Bazaar and Future Group's Aadhar. RBH would offer farm input, food, grocery, consumer durables, and financial and health services. It will also provide farmers a platform to sell their produce, an equivalent of village haat.

WARNA BAZAAR

Warna Bazaar is the name of two superstores in Kolhapur and Sanghli in Maharashtra, which are set up in the area of 10,000 sq. ft. Along with that they have 30 stores of 500-1,000 sq. ft at the village level. These stores retail products like apparel, food, grocery, agri-inputs, vehicles, consumer durables and hardware.

TATA KISAN KENDRAS

The Tata KisanSansar network reflects the Tata Group's belief that technology can and must be harnessed to solve India's social and economic problems. The concept of precision farming being implemented by the TKS has the potential to catapult rural India from the bullock-cart age into the new era of satellites and IT. TKSs stock seeds, pesticides and fertilizers that farmers can buy at affordable prices, and they lease out farm equipment and implements to farmers who cannot afford to buy expensive modern machinery. One of the biggest worries for small farmers in India is finance. The sansars take care of this need too. Farmers can get credit, insure their crops against natural disasters, and even avail of buyback facilities.

CONCLUSION

The world is changing like never before. This change is more attributed to the way business practices and strategies are changing across the globe. Business organizations are rapidly changing their domain and strategy to take benefit of this emerging global order. Rural marketing endeavors have to be seen and implemented as investment for better tomorrow. Thus successful company will be one which meets consumer's expectations through products offered at affordable cost and

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Professionalization of Teacher Education in India: A Review of Curriculum Frameworks'

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Abstract

Effective curriculum frameworks for initial teacher education aimed at developing Professionalism in pre- service teachers are expected to have their base in well Defined standards for various categories of school teachers. Two important documents that influenced the process of teacher curriculum reform in the country are: the report of the Education Commission (1964-66), and the National Policy on Education 1986. The teacher education curriculum in India has been revised in 1978, 1988, 1998 and 2009 to reflect and incorporate the cultural, linguistic and geographical diversities of the country and keep pace with the changing knowledge structure of the world as the result of socio-political, economic upheavals ,and technological and communication advancements. This paper will make a systematic analysis of the teacher education curriculum reforms in India, and its effectiveness in developing an identity and professionalizing teacher education system of the country independent of its colonial roots.

Key Words: Teacher education, teacher education curriculum framework

Introduction

Teachers are the greatest assets of any education system. They stand in the interface of the transmission of knowledge, skills and values. They are the backbone of education system. The Education Commission (1964-66) of India accepted this influence of teachers in powerful words, "No system can rise above the status of its teacher..." Similar sentiments have been expressed by the Delors report (1996), and UNESCO report on *Teacher and Educational Quality: Monitoring Global Needs for 2015* (2006). So teachers help in shaping and reshaping the society and determine the quality of life in the community and the nation. In each society, therefore, makes some provision for pre-service education and continuous professional development of teachers in order to help them contribute in the growth of society.

The organization of teacher education in any system can be visualized at two levels. At the systemic level, the positioning of teacher education determines its nature. The second level is the structure of curriculum i.e. what should be taught and how it should be taught. According to Shulman (1987) a teacher should possess subject content knowledge, general pedagogical knowledge, and the knowledge of educational contexts and goals; and should be able to use this knowledge creatively to deal with ever changing classroom situations.

Teacher Education; Curriculum Reform

India has made concentrated efforts to modify and modernize teacher education curricula to suit the requirements of contemporary educational needs of the society and instill greater professionalism and commitment in practicing teachers through pre-service and continuous in-service teacher education programs. The National Policy of Education (NPE, 1986) reflects this commitment by considering pre-service and in-service teacher education as a continuous process and two ends of a continuum. An analysis of the recommendations of various commissions, committees and the education policy of India reveals the efforts of policy planners to bring qualitative improvement in teacher education system along with quantitative expansion of the facilities.

The concern for quality improvement and indigenization of teacher education had been the top priority of educational planners which is reflected in the concerns expressed, And recommendations made by various commissions and committees appointed by the government of India from time to time since independence. The University Education

Commission (1948), Secondary Education Commission (1953), Chattopadhyay Committee Report (1983-85), Acharya Ramamurthy Committee (1990) and several seminars and study groups that were set up to discuss improvements in elementary and secondary teacher education, from time to time expressed concern over the poor quality of teacher education, and its isolation from, both, the mainstream of university life, and the ground realities of schools. These commissions stressed on the need for flexibility, and local specificity; and strongly felt, that, the whole teacher education program needs to be remodeled to strike more balance between the theory and practice, and assessment of students' performance.

Accepting that the existing teacher education programs are largely divorced from the realities of schools, it recommended re orientation of subject knowledge; vitalization of professional studies and to root the entire curriculum in Indian conditions; development of special courses and programs; and revision and improvement of curricula. The commission

stressed that the prospective teachers need courses which will help them to build up a proper perspective of life, of our cultural heritage, and, of problems and aspirations of the nation as well as of human culture, and civilization in general”). The committee known as the Yashpal Committee (1993), appointed to analyze the academic burden on students and unsatisfactory quality of learning expressed concern over the poor quality of teacher preparation programs in the country, which leads to unsatisfactory quality of learning in schools. This committee also suggested restructuring of the course content of teacher education programs to ensure its relevance to the changing needs of school education, longer duration of training ,emphasis on self-learning and independent thinking and making whole teacher education program more practicum-oriented .All these commissions, committees, and study groups expressed concern over the irrelevance of teacher education program.

Curriculum Frameworks for Teacher Education Steps To Move Towards Professionalization

Teacher development is considered as the continuous process of developing and Maintaining professional competence in teachers through pre-service, induction Training, in-service training and on-going professional development programs. Pre service is the first step in the ladder of developing professionalism in teachers that is, in turn, dependent on the professional preparation of teachers through well designed teacher education courses suited to the needs of contemporary educational system. Teacher education has a symbiotic relationship with the school education. India has tried to put this theoretical ideology into practice. Four such major attempts have been made by the policy planners of the country so far to provide conceptual directions in uniformity and quality of teacher education curriculum according to the socio-culture, and socio-economic ethos of the country. The first comprehensive attempt was made in 1978 with the publication “Teacher Education Curriculum: A Framework’ by the National Council for Teacher education (NCTE), an non-statutory body located in the National Council of Educational Research and Training (NCERT). Major recommendations of this Framework included:

- Interdisciplinary and integrated approach in teacher education curriculum should be so designed that integration among theory courses takes place, and this integrated pedagogical understanding flows into the skill dominated areas of methodology of teaching various subjects as well as into the attitude-building areas of work experience, health, physical and recreational education, along with social service.

- Flexibility within the framework of acceptable national goals and values. Flexibility for relevance, mobility and continuing education was emphasized.
- Teacher education must be treated as an “exercise of training a teacher for handling a variety of tasks inside and outside the classroom.
- Relevance of the Curriculum to the personal and social needs of children and schools; as well as aspirations of people and ideology of nation.
- The framework suggested that student teachers should be put through a series of simulating, microteaching situations before being pushed into actual classrooms.
- Semester system was suggested to replace the year wise course and promotion of research and experimentation in teacher education institutions.
- Evaluation system to be made more reliable and valid.

This Curriculum Framework recommended an explicit task-oriented approach by exposing teacher trainees to the complex socio-economic problems through actual work situations in society. The need to address rural urban contexts, and different stages of child development was highlighted in this framework, and it suggested various core and special courses to address the context specific, and stage specific requirements through teacher education programs.

On the lines of Kothari Commission, the Framework (1978) emphasized pre-practice teaching activities including simulated teaching and model lessons delivered by teacher educators, actual teaching through block teaching approach instead of delivering one lesson per day, and post teaching follow up by taking up related practical work in evaluation etc. A significant feature of this framework was the conceptualization of paper- ‘teacher and education in emerging Indian society’ replacing philosophical and sociological foundations of education, and the space provided for core training and skill developing program. Another significant attempt to bring qualitative improvement and professionalize teacher education curricula was made in 1988.

The curriculum framework of 1988, developed against the backdrop of the National Policy on Education (1986), has significant implications for strengthening and restructuring the curricula of all the stages of teacher education. and emphasized the need to accommodate the developments taken place in knowledge and technology in the teacher education curricula. The

need for having a balance between theory and practice was manifested in the framework as The course content therefore included:

- a) **Foundation Courses**, emphasizing mainly the philosophical and social perspectives, and psychological bases of education at the stage concerned;
- b) **Stage- relevant specializations**, emphasizing understanding of the professional Functions of the teacher in a general way relevant to the stage and competencies and skills of teaching relevant school subjects.
- c) **Field Work or Practicum**, emphasizing application of theory in classroom teaching and in the practical activities involving students, parents and the community.

With the establishment of the National Council for Teacher Education (NCTE) as a statutory body by an Act of Parliament in 1993, another 'Curriculum Framework for Quality Teacher Education' was brought out in 1998. While the 1978 teacher education curriculum framework was developed on the backdrop of 1975 school education curriculum reform, and 1988 framework on the backdrop of NPE1986, the 1998 framework for teacher education preceded school curriculum framework which was developed by the National Council of Educational Research and Training (NCERT) in 2000. This framework (1998) tried to address and reflect on the changing international scenario as the result of globalization, privatization, and communication technology etc.

1988 framework emphasized the need to incorporate and accommodate technological advances and know how, and indicated towards the changing role of teacher as an effective communicator, a designer, and user of learning resources, a learning facilitator, and an active participant in community life. The 1998 framework provided a futuristic, dynamic and forward looking perspective in teacher education curriculum while reinforcing the indigenous culture and identity of the nation. The 1978 framework gave 80% weight age to working with the community and organization of content-cum-methodology and practice teaching component including related practical work. The curriculum framework of 1998 reduced the weight age on theory papers up to 40%, and provided more opportunity to student teachers for practice teaching, and related practical work.

The changes suggested by these curriculum frameworks have not been fully implemented at the ground level. The only visible change this framework brought was the introduction of two years secondary teacher education program at the Regional Institutes of Education of NCERT, and the Gujarat Vidyapeeth. Consequently, the whole teacher education curricula is heavily loaded with western psychological, philosophical and sociological theories

and information. Even the Model Curriculum (2001) developed by the University Grants Commission (UGC) on the eve of twenty first century had very little new ideas to offer. The existing curriculum, however fails miserably to bring to the surface this applied aspect of various philosophical, sociological and psychological ideas, and hence the whole teacher education program remains theoretical and divorced from the grass root realities of classrooms.

A major problem facing teacher education program in India is the un-relatedness of the theoretical discourses at the training college and classroom realities of schools. This divorce between the classroom realities a teacher has to face and the teacher-education programs he/she receives also finds an expression in the World Bank Report (1997) as “in India teachers need but do not receive-preparation for teaching in the situation that two thirds of them have to face. It fails to develop a deeper understanding in student teachers about the learners, their socio-cultural environment, their developmental stages, physical and psychological changes they are undergoing, and influence of these factors on their learning styles. Teachers in the existing socio-cultural context of the country need to be logical and reflective because of increasing racial, ethnic, and cultural and linguistic diversities in the schools and in society which demands broad minded citizens. Teacher education curriculum, therefore need to be planned and organized to develop the spirit of inquiry, initiative, scientific temper, conceptual clarity and linguistic skills through rigorous practice teaching and/or internship which has so far remained a neglected area of teacher preparation.

A major effort to rejuvenate school education as well as teacher education towards modernization, contextualization and professionalization has been made in 2005 and 2009 through the National Curriculum Framework for School Education (2005), and National Curriculum Framework for Teacher Education (2009) respectively. Emphasis has, now, shifted towards constructivist approach of learning. Learning is also perceived as an integral part of learner's physical, social, and cultural contexts. It has tried to incorporate the changing school contexts and demands in the light of recently implemented Right to Education Act (RTE 2009), issue of academic burden of students, and universalization of secondary education that have implication for teacher education. The major concerns addressed by this framework include inclusive education, ensuring equitable and sustainable development, utilizing community knowledge in education, and integration of ICT and e-learning in the curriculum of teacher education which is in tune with the thrust of NCF 2005 and the needs of contemporary Indian society.

Professionalization In Teaching

The recently developed curriculum for teacher preparation at the B.Ed and M.Ed level by the NCERT for its Regional Institutes of Education, and NCTE for the country reflects major change in the content and themes included in various courses of studies that have considerable possibility of developing reflective teachers with the ability to comprehend the applied nature of education, and utilise the knowledge gained through teacher preparation courses in actual classrooms, thereby bridging the gap between the unrelatedness of actual classroom realities and theoretical discourses of a training institution. None of the policy documents and teacher education curriculum frameworks contested over the need of longer duration of teacher education programme for ensuring professionalism in prospective teachers and the general consensus for the duration of B.Ed course has been at least of two years, yet the ground realities never changed.

Therefore, though the framework of teacher education (2009) recommends two years of teacher preparation programme. Which creates apprehension about the intent of those at the helm of affair to withstand pressures from different quarters and break away from the traditional path to bring any real change in the teacher education system. Another contradiction that can be observed is, that, in spite of constructivism being regarded the acceptable approach for both school education and teacher education institutions, efforts and achievements of learners are still being evaluated using behaviorists approaches and quantitative grading systems. In addition to this the pressure for 'teaching for understanding' as opposed to rote memorisation, and 'innovative' as opposed to time tested traditional methods add to the challenges of teacher preparation which the system has to respond. The NCF 2005 focuses on pedagogical and curricular approach which behests a lot of responsibility and ownership on the part of teachers such as use of culture specific context, examples, folk lores, folk stories, and experiences of individual learners in the classroom. This requires a more realistic and empirically established model of teacher preparation to enable them to develop the required skills, abilities and attitudes among teachers.

Conclusion

So we can say that any effective teacher education curriculum calls for systematic task analysis of teachers at various levels and inclusion of relevant contents, which alone can infuse confidence among the prospective teachers to negotiate the school curriculum in

classroom. The present teacher education programme is inadequate to meet the challenges of diverse Indian socio-cultural contexts and the paradigm shift envisaged in the NCF 2005.

The National Curriculum Framework for Teacher Education (2009) promises to translate the vision into reality and prepare humanistic and reflective teachers that has the potential to develop more professional teachers and improve the quality of education. Professionalism needs to be instilled in each and every phase of teacher preparation starting from conceptualization to evaluation and appraisal to prepare professionals and improve the quality of education.

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Female Protagonist as an Existential Outsiders in Anita Desai's Novel

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Abstract

This paper critically examines the fictional world of Anita Desai, a great Indian women writer. It tries its best to show her clear outlook and standpoint on the issues of freedom and empowerment of her female characters. Her novel revolves around the psychological plight, like- their problem, feelings, fantasies, resentment and their alienation. The paper also shows how authentically the writer represents the deplorable condition of women in Indian patriarchal society.

Key words: Feminism, resentment, alienation, hyper-sensitive, insensitive, silent cry, yield, miserable

Anita Desai is a great novelist. Her works are associated with the reality of her time. The socio-cultural, political milieu finds artistic interventions in her text. Desai's female protagonists have little power in the family and remain marginal. Maya, Monisha, Sita, Nanda Kaul, Sarla, Uma, etc. are all best examples. They don't have respectable identity in the male dominated society. They are forced to live according to the traditional roles ascribed to them. Her women characters are hyper-sensitive and individualistic. They do not voice their protest against unpleasant surroundings and insensitive people. They let out a silent cry and suffer intensely. They refuse to yield and compromise and prefer death and miserable life. The settings of her novels are entirely in India.

Anita Desai is an Anglo Indian writer. She is recognized as one of the major voices in Indian writing in English. Desai was born on June 24, 1937 in Mussoorie, India. Her father Dhiren Mazumdar was a Bengali and her mother, was a German Lady. She grew up in Delhi and received her education at first at Queen Mary's School and then at Miranda House. Her father Dhiren Mazumdar was a Bengali and her mother, was a German Lady. Desai had the advantage of mixed parentage. She grew up knowing four languages, German, Bengali, Hindi and English. She says,

“We spoke German at home, it was the language in which I learned nursery rhymes
and fairy tales. We spoke Hindi to all our friends and neighbors. I learned
English when I went to School.”

As Anita Desai had a multilingual background, she could have chosen any one of the four languages, to write. She chose English Language, as she felt she would be able to express her feelings in a better way,

“My language (of the novels) is English, and I find it answers all my needs. It is rich and flexible, supple and adaptable, varied and vital. I think it is even capable of reflecting the Indian character and situation.”

She began to write in English at the age of seven and published her first story at the age of nine. She completed her B.A English in Literature from the Miranda House of the University of Delhi in 1957. In the following year she married Ashvin Desai, a businessman.

Indian English Literature began as a by- product of the Indo- British encounter. The first Indian author writing in English was Dean Mohamed (1759- 1851). He published his memoirs; *The Travel of Dean Mohammad* in 1794. It consists of thirty eight letters. The book was written more than two centuries ago, when the British was taking over the country. Bankim Chandra Chatterjee, wrote the first Indian Novel in English, *Rajmohan's Wife* which was published in 1864.

The increasing fondness of English among the people compelled many writers to write scholarly books. Some of the famous Indian diasporic writers are: NiradChoudhary, Ved Mehta, Anita Desai, Bharti Mukherjee, JhumpaLahiri, Salman Rushdie, Uma Parameswaran and V. S. Naipaul. Books written by these diasporic are well acclaimed and awarded. *A House for Mr. Biswas* and *A Wounded Civilization* (V. S Naipaul), *Jasmine* (Bharti Mukherjee), *Interpreter of Maladies* and *The Namesake* (JhumpaLahiri), *Midnight Children* and *Shame* (Salman Rusdie), *Clear Light of the Day* and *Fasting Feasting* (Anita Desai).

As far as women writers of India are concerned, they have made visible contribution to World Literature. Their works are recognized for carrying originality and indigenous flavour of the soil. In the Indian literary scene they have done exceptionally well. But still it can be said about Anita Desai that her works carry very fine feminine sensibility which began to emerge after World War II.

Anita Desai emerged as a promising novelist on the Indian Literary horizon in 1963 with the publication of her novel, *Cry, the peacock*. She has secured unique place due to her innovative theme and deals in her fiction with feminine sensibility. She has written eleven novels. Each novel has added new dimension to the Indian English Literature. She has been honored with prestigious awards for her creative writings. In 1978, she was awarded with Winfred Holtby Memorial Prize for *Fire On The Mountain*. She also got Sahitya Academy Award for the same novel. She was thrice shortlisted for Bookers Prize, once in 1980 for her novel *Clear Light of the Day*, in 1984 for her fiction *In Custody* and in 1999 for her fiction *Fasting Feasting*. In 2000, she was awarded Alberto Moravia Prize for Literature (Italy). She was awarded Padma Bhushan in 2014 (Wikepedia).

Feminist issues such as- identity crisis and freedom from the male dominated world are the main agenda in her novels. Her female characters are sensitive, intelligent and gifted women and they are married to dutiful and insensitive men. These unmatched marriages ultimately led to sinking in the bog of dull matrimonial relationship. Her women characters suffer in one way or the other at the hands of men or in the society. She exploits the situation of women suffering in her novels to present problems that confronts women in a male dominated society. Her novels deal with the upper middle class society.

Desai's novels had added bright stars to her career. Anita Desai published her first novel, *Cry, the Peacock* in 1963. Here, she has made use of interior monologue and the stream of consciousness technique to portray the lonely life of Maya who is married to Gautama- a middle aged lawyer. Gautama wanted his wife to be submissive, patient, tolerant, traditional, compromising and demanding. In the initial year of her marriage, Maya tried to live her life as desired by her husband, but when she realized that her physical and emotional needs were not taken care of, she became an easy prey to solitude, silence and loneliness. Maya is pushed beyond endurance to insanity because of her husband inability to relate to her.

A voice in the City (1965) is the second novel of Anita Desai. Monisha, one of the characters of this novel is in many ways like Maya. She is not satisfied with her husband Jiban. Monisha has to suffer not only because of her husband's insensitivity but also because of her in-laws. Her's is a joint family household. Her psychological distance from her husband leaves her with emptiness and devoid of any kind of love. Many times she thought of ending her life as a mode of escape and ultimately, she sets herself ablaze. The common factor between the two women is that they are deprived of love and affection and they both are childless. Neither Maya nor Monisha find alternatives to their existence.

In *Where Shall We Go This Summer?* (1975), Desai deals with loneliness and depression felt by her novel character, Sita. She is trapped in unhappy marriage to Raman- a successful businessman. They are blessed with four children. She wants to avoid giving birth to her fifth child in this cruel world. The bond of love and affection between husband and wife, to lead a happy and successful marriage life was not present in their relationship. Sita represents a world of emotion and feminine sensibility, while Raman believes in different values like, rationality, sanity and believed in norms and values of society. Raman cannot understand her problem. Peace eludes her. She started hating her husband's friends and acquaintances. She says,

"They are nothing- nothing but appetite and sex. Only food, sex and money matter, Animals."

In *Fire on the Mountain* (1977) Nanda Kaul is the heroine of the novel. Here, Desai has dealt with the feminine sensibility. In the novel, Nanda Kaul and her husband Prof. Kaul do not have good relationship. Prof. Kaul had a long affair with a woman. Outwardly, they are considered as

ideal couple by the University Community, but the reality is quite different. Their life is all barren. Her position is no better than a housekeeper. In order to forget the infidelity of her husband she retires to a haunted house 'Carignano' in Kasauli. Nanda gets psychologically disturbed when she gets the news of the arrival of her great granddaughter. Raka is coming to stay with her as her presence would break her cherished isolation. Raka is devoid of love and affection from her parents as they are always quarreling with each other. She is a victim of broken family. This made her life full of loneliness and devoid of emotions. As she was neglected by her parents, she shifted to Carignano. Things get complicated further when Nanda Kaul's friend, Ila Das- a welfare officer is raped and murdered. She finds it difficult to accept the news and finally succumbs to the shock. Nanda Kaul, who longed for calmness attain it in a very peculiar way.

In Custody (1984) focuses on the theme of marital discord and relationship problem. Deven Sharma and his wife Sharla are quite different in their temperaments. He is a Hindi lecturer in a college and Sharla has no interest in literature. She is ignorant and feels her husband frequent visits to Delhi as for meeting his girl friend. She is a picture of an abandoned wife. Deven Sharma, though teaches Hindi but is fond of Urdu. His friend, Murad asks him to take interview of an old Urdu poet Nur for a magazine that he edits. As the novel progress, this simple project becomes complicated as Deven takes the responsibility of writing the entire biography of Nur. While implementing this project, he faces a number of problems and almost loses his job and gets used to the poet and his sycophants. The experience of life makes him understand about human limitations. Finally, through a number of series of events he becomes the custodian of Nur and his poetry.

The novel *Fasting Feasting* (1999) of Anita Desai is divided into two parts. The first part deals with Uma's story, the plight of an isolated girl, whose life is full of frustration. The parents think that she is to be married to a boy with huge dowry and her education means to qualify as a desirable bride to a perspective groom. So the birth of a girl child is seen as compulsive expenditure in a family. This is the implication of 'Fasting'. Whereas on the birth of a son there is environment of rejoice and it is to be 'Feasted' upon. There is great rejoice at the birth of her brother Arun. The novel consists of three chief characters: Uma, Arun, Anamica. Uma is plain and she craves for education to be economically free but she is married to a man who is already married and is much older than her age. He had married her just for dowry. He has no feelings for her. She also undergoes humiliation by her in-laws. Her father brings her home, but she had no life either in her parental home where she is expected to serve her parents. The other character

Anamica is beautiful, clever and talented but all these qualities of her could not save her from meeting a tragic end. She was married in a joint family. She was beaten by her mother in-law and her husband use to be mute observer of her humiliation. Finally, she meets her gruesome death. Such events are not uncommon in Indian middle class household.

Lastly, we can say that all the novels of Anita Desai are superb in technical skill. Her novels explore the agonies of women trapped in the domestic walls of family life. Her protagonists are always women. Her novels focus on those areas which were previously ignored. This is the reason she is recognized as one of the major voices in Indian writing in English.

Summing up

Anita Desai explores patriarchal oppression of her women characters. They are too repressed to find their subjectivity. Desai seek to find out through her novels how women in Indian middle class society are bound by tradition and is a silent sufferer. The novels also raise questions on the thinking of Indian male who's intellectual and psychological dimensions are not much widened.

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Dicey's Rule of Law: Perspectives and Relevance to a Just Legal Order

AJAY PRATAP SINGH

Law may be defined as an assemblage of signs, declarative of volition, conceived or adopted by the sovereign in a state, concerning the conduct to be observed in a certain case by a certain person or class of persons who, in the case in question, are or are supposed to be subject to his powers. In this sense law may be defined as an ordering of human behavior through certain rules made by competent Sovereign Authority which has jurisdiction to do so within constitutional limits.

One of the basic principles of the English constitution is the rule of law. This doctrine is also accepted in the constitution of U.S.A. and in the constitution of India. Now a days 'rule of law' is one of the most discussed subjects of developing countries. Developed countries and donor agencies always instruct the developing countries for sustainable development and good governance. Actually sustainable development and good governance mostly depend on the proper application of rule of law. Laws are made for the welfare of the people, to bring a balance in society, a harmony between the conflicting forces in society. One of the prime objects of making laws is to maintain law and order in society, a peaceful environment for the progress of the people. Moreover, in a democratic form of Government, where desire of the people assumes vital significance the concept of 'Rule of Law' has assumed different dimensions and means that the holders of public powers must be able to justify publicly that the exercise of power is legally valid and socially just.

The basic concept of the 'Rule of Law' is not a well-defined concept. As it is a viable and dynamic concept, so like many other such concepts, is not capable of any exact definition. The term 'Rule of Law' can be used in two senses (1) formalistic sense,

(2) ideological sense. If used in the formalistic sense it refers to organized power as opposed to a rule made by one man only and if used in an ideological sense it represents an ethical code for the exercise of public power in any country. In this sense, it refers to the regulation of the relationship of the citizens and to the government. Although strategies of this code may differ from society to society depending on the societal needs at any given time, but its basic postulates are universal covering all space and time. These postulates include equality, freedom and accountability.

The term 'Rule of Law' is derived from the French Phrase 'La principe de Legality (the principle of legality)', which refers to a government based on principles of law and not of men. In this sense the concept of 'La principe de Legality' was opposed to arbitrary powers.¹

The 'rule of law' is of old origin. In thirteenth century Bracton, a judge in the reign of Henry III wrote- "The king himself ought to be subject to God and the law, because law makes him king".²

Edward Coke is said to be the originator of this concept. When he said that the king must be under God and law and thus. Vindicated the supremacy of the law over the pretensions of the executives. Professor A.V.Dicey later on developed on this concept in his classic book 'The Law of The Constitution' published in the year 1885.³ Dicey's concept of the 'rule of law' contemplated the absence of wide powers in the hands of government officials. According to him wherever there is discretion there is room for arbitrariness.⁴

Though, the concept is not capable of any exact definition, its simplest meaning is that everything must be done according to law but in that sense it gives little comfort

¹ Massey, I.P. Conceptual objections against the Growth of Administrative Law, 5th Ed., Eastern Book Company, 34, Lalbagh, Lucknow.

² Halim, M.A., Rule of Law, Constitution.

³ Dicey, A.V. The Rule of Law : Its Nature and applications. Introduction to The Study of the Law of the Constitution, 8th Ed. Macmillan and Co. Limited Martins Streets, London, 1915

⁴ Dicey, A.V. Ibid, 198

unless it also means that the law must not give the government too much power. The rule of law is opposed to the rule of arbitrary power.⁵

Although like U.S.A., India also practices constitutional governance by rule of law. Be it legislature, executive or judiciary, all are creatures of the constitution of India 1950. Though it has become fashion to criticize Dicey's Theory of rule of law- the three Important things-absence of arbitrary power, guarantee of citizen's right and the equality before law over which he made emphasis, are universally recognized as the case of traditional theory of rule of law.

As we have seen, while the 'rule of law' pre-dated democratic regions, in modern times, the 'rule of law' has also been used either as a synonym for democratic government, on at least linked to it.⁶The argument being that pluralistic or multiparty democratic politics will be more likely to keep a government within bounds than would regimes that are not subject to these descriptions.

There are instances where a modern legal order has either been imposed upon, or adopted by, a society that operates at variance with the assumptions of the rule of law. The 'rule of law' is actually based on the assumption that particular leaders make mistakes. Therefore, they are not infallible, that since they are expected to rule in the interest of the public good and not merely their own personal interest, they should be held accountable for what they do.

In practice, most 'rule of law' systems recognize that large congeries of power are potentially dangerous and have sought to either divide power or at least balance off the various branches of government, and have also recognized that the executive in particular, ought to be accountable for what it does.

In practice, the operation of a rule of law assumes that public officials are aware of the legal limits on their power, and will for the most part accept limits. The evidence

⁵ Wake, H.W.R. Some Constitutional Principles- The Rule of Law, Administrative Law, 3rd Ed. Clarendon Press Oxford, 1971 6

⁶ Re Buchanan (1964) 65 SR (NSW) 9, 10, 'Every truly democratic system of Government rests upon the rule of law, and no system is truly democratic if it does not.'

shows that this is not always so and that even in established legal orders, the executive will sometimes manipulate the law to get round judicial rulings, though this is normally not so widespread or blatant as to undermine the legitimacy of the legal system as a whole but its corrosive effects on public sentiment towards the legal system ought not to be undermined.

Another assumption is that legitimacy comes from obeying the law, and in democratic systems by having attained power by free and fair elections, and also that the state recognizes a relatively autonomous civil society consisting of voluntary organizations e.g. clubs societies, professional associations, political parties trade unions and churches, which the state does not directly control and in operations of which it does not interfere.

It is further submitted that today Dicey's theory of 'Rule of Law' cannot be accepted in its totality. The modern concept of the Rule of law is fairly wide and therefore sets up an ideal for any government to achieve. This concept was developed by the International Commission of jurists, known as Delhi declaration, 1959, which was later on confirmed at logos in 1961. According to this formulation 'the rule of law' implies that the functions of the government in a free society should be so exercised as to create conditions in which the dignity of man as an individual is upheld. This dignity requires not only the recognition of certain civil and political rights but also creation of certain political, social, economical, educational and cultural conditions which are essential to the full development of his personality.

According to Davis, there are seven principal meanings of term 'Rule of Law'. (1) Law and order (2) Fixed Rules, (3) Elimination of Discretion (4) Due process of law or fairness, (5) Natural law or observance of the principles of Natural Justice, (6) Preference for Judges and ordinary courts of Law to executive authorities and administrative tribunals and, (7) Judicial Review of Administration actions.⁷

So finally, it is humbly suggested that rule of law does not mean and cannot mean any government under any law. It means the rule by a democratic law, a law which is passed in a democratically elected Parliament after adequate debate and discussion. Sir Ivor

⁷ Thakker, C.K. Basic Constitutional Principles Administrative Law, 1st ed., Eastern Book Company, 34 Lalbagh, Lucknow 226001, India

Jennings rightly says-"In proper sense rule of law implies a democratic system, a constitutional government where criticism of the government is not only permissible but also a positive merit and where parties based on competing politics or interests are not only allowed but encouraged, where this exists, the other consequences of Rule of Law must follow."

Therefore it is suggested and what is needed for the very cause of the principle of democratic rule of law is-

1. To separate the judiciary immediately from the executive.
2. To appoint an ombudsman for the sake of transparency and democratic accountability,
3. To make Parliament effective and to let the law making body to do its business in cooperation with each other government and opposition.
4. To reform the law enforcing agencies and police force to rid them out of corruption and to free them from political influence so that they could truly maintain the rule of law.
5. To forge national unity and politics of consensus built around the basic values of the constitution, namely democracy, respect for each other, human rights, tolerance and communal harmony etc.

Thus we can say that the rule of law is the bedrock of democracy, and the primary responsibility of implementation of the rule of law lies with the Judiciary. This is now a basic feature of every constitution, which cannot be altered even by the exercise of new powers from Parliament. It is the significance of judicial review to ensure that democracy is inclusive and there is accountability of everyone who wields or exercises public power. As Edmund Burke said. "All persons in positions of power ought to be strongly and

lawfully impressed with an idea that "they act in trust" and must account for their conduct to one great master, to those in whom the political sovereignty rests, the people."⁸

Requirements of a just Legal order:

1. Thus to conclude we can say that rule of law requires a just legal order. A Just Legal System is mostly based on a constitution or similar document, which not only enshrines basic rights of individuals but also provides for the system of governance and the maintenance of an orderly society. Most legal systems have provisions which permit this attribute to be discarded in extreme circumstances, but it is important to note that these are exceptions and must be treated as such. When the exceptions become the rule as under certain autocratic regimes, the whole concept of rule of law is abandoned.
2. With regard to its own functioning a just legal order requires that individuals be subjected to as few constraints as possible, and that the province of the law does not extend beyond that which is absolutely essential for the maintenance of public security, the protection of individuals and the guarantee of basic rights. It also requires that there is a provision for judicial discretion.
3. Another basic attribute of a just legal system is that laws should serve a public purpose and should be legislated with the object of regulating general conducts, laws which are passed with the specific intent of penalizing a particular individual or group of individuals are unjust.
4. Promotion and maintenance of the Rule of Law requires an adequate and functioning legal system which can both meet the demands of a rapidly changing environment and ensure the protection of basic rights. This is major challenge which a number of world countries are facing. Although the constitutions adopted

⁸ J.S. Verma, "Ensuring Accountability and the Rule of Law: the Role of the Judiciary", A Speech delivered by him at the Inaugural Conference to the Asian Centre for Democratic Governance titles "Making Democracy work: Accountability and Trawpar.

5. by most countries are comprehensive and in line with internationally accepted norms, the problem is to ensure that the provisions of their constitutions, and the rights enshrined in them, are Upheld by the rule of Law.
6. The independence of the Judiciary is a key element of an effective legal system. Since the onset of political liberalization, judiciaries have begun to assert their independence in most part of the world. However, this needs to be institutionalized and checks and balances put in place to ensure that the judicial system is free from political interference issues such as the appointment of members of the judiciary, and the responsibilities of oversight bodies still need to be addressed in a number of countries like India, while the shortage of well-qualified and experienced candidates continues to limit legal professionalism.
7. Developing an effective and just legal system requires more than the Independence of the judiciary and the existence of appropriate legal expertise. A functioning court system is also central to the concept of Due Process. Among other things computerized record, keeping, access to reference documents and library facilities would greatly improve the functioning of the Court Systems.
8. Revision of Legislation is also essential for the maintenance of a just legal order. New constitutional provision need to be introduced into law. At the same time, the outdated law which remains on the statute Books needs to be removed or revised.
9. The establishment of independent watchdog bodies such as the office of the Ombudsman, anticorruption agencies, and human rights and electoral commission which report to parliament can be very helpful in promoting the Rule of Law. Such bodies provided that they function effectively, send signal that no-one is above the laws and that there is recourse in cases of abuse of the law.
10. Provision of information about rights and access to the legal system are also essential if rule of law is to prevail. Provision of legal aid, and developments of para-legal services and citizens advice centers, would greatly improve legal

11. Access in most countries, and there are some innovative experiences which could be built upon.

Thus ultimately we reach on the conclusion that 'The Rule of Law' provides the formal rules by which societies can be governed and also induces democratic behavior by providing redress and sanction in cases of abuse. In short by providing for the promotion and protection of human rights, governance by the will of the people, and countervailing forces to balance the power of the executive, the rule of law lays the cornerstone of democracy.

So governments, in Principle, should ensure that the rule of law predominates. In instances whereby the government is unable to do this. Its ability to govern is called into question. In instances in which the government itself violates the basic tenets of the rule of law, it cannot be said to govern lawfully. Democratic government which behaves in an unlawful manner will be voted out of office, while autocratic regimes tend to enter into an ever increasing spiral of repression in order to stay in order. The legacy of such brutal regimes is often a popular disregard for the rule of law, and a lack of trust in political and legal process.

The existence of a constitution, in which basic rights are enshrined and which is not subject to governmental manipulation, contributes greatly to a sense of security and predictability. However, if constitutions are to be effective, they need to be relevant to the needs of the people. They also need to be supported by legislation, and upheld by both the states and civil society. The mere existence of a constitution, however comprehensive, will do little to increase a stable environment for democracy and development unless people know and understand its provisions, have faith that their government will not overrule it, and believe that their rights as promulgated within it will indeed be upheld. Therefore, the existence of an independent judiciary and legislative, a free and competent press, and a vibrant civil society are all necessary to ensure that constitutional provisions are translated into reality.

The new concept of welfare state emerged as a reaction against the old gospel of *laissez faire* in 20th century. The welfare state believes in the common good. The

Common good requires maximum satisfaction of human wants with minimum of fraction. It is only through the concept of rule of law the welfare concept can be made meaningful. Therefore, it would be wrong to say that along with emergence of welfare state, rule of law disappeared.

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GREEN MARKETING PRACTICES IN INDIAN COMPANIES

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ABSTRACT

Going green is the buzzword in today's business environment catching the attention of both the marketers and the consumers. In India, around 25% of the consumers prefer environmental-friendly products, and around 28% may be considered health conscious. Therefore, green marketers have diverse and fairly sizeable segments to cater to. Green marketing aims at marketing sustainable and socially-responsible products and services. In this era of recyclable, non-toxic and environment-friendly goods this has become the new mantra for marketers to satisfy the needs of consumers and earn better profits. Keeping in mind the subset of concerned environment friendly consumers this paper basically studies few Indian companies to explore different strategies they adopt concerning green product. The paper focuses on the green marketing activities of top Indian companies and their concern to tackle social and environmental problem using innovative solutions. Though their initiatives are different but the goals are similar and

the initiatives have resulted in competitive advantage for these organizations. This paper describes the various initiatives introduced by selected companies for promoting green marketing-revolution and concludes that green marketing is something that will continuously grow in both practice and demand.

Key Words: Green Marketing, Green Product, Sustainable Development

GREEN MARKETING:

A radical change in Indian consumer's lifestyle, preferences and attitudes has brought about sudden emergence in green marketing activities. The companies are actively trying to increase

their impact on the environment while making a shift from traditional marketing to green marketing.

The wave of Green Marketing has started very quietly although it has taken a steady statesince the past two decades.Green marketing is a relatively quiet recent phenomenon and it is growing awareness amongst consumers and businesses about minimizing the adverse impact on the environment. Communicators are using the trend to spark consumer interest and drive sales. It has captured the market in every ways and at all places such as Labels with green color schemes, print advertisements with “natural” images and commercials boasting environmental claims both intentionally and subliminally address the green movement .

The term Green came into dominance in the late 1980s, when the American Marketing Association (AMA) held its first workshop on ‘ecological marketing’ in 1975 and defined it as: the study of the positive and negative aspects of marketing activities on pollution, energy depletion and non-energy resource depletion [Henion and Kinnear].

AMA defines green marketing as the marketing of products that are presumed to be environmentally safe; it incorporates several activities such as product modification, changes to production processes, and packaging, advertising strategies and also increases awareness on compliance marketing amongst industries.

Green marketing is a much broader concept, one that can be applied to consumer goods, industrial goods and even services. For example, around the world there are resorts that are beginning to promote themselves as "ecotourist" facilities, i.e., facilities that "specialize" in experiencing nature or operating in a fashion that minimizes their environmental impact [May 1991, Ingram and Durst 1989, Troumbis 1991]. Thus green marketing incorporates a broad range of activities, including product modification, changes to the production process, packaging changes, as well as modifying advertising. Yet defining green marketing is not a simple task.

Importance of Green Marketing

Green Marketing offers business bottom line incentives and top line growth possibilities. While modifying of business or production processes may involve start-up costs. It will save money in

the long-term .When looking through the literature there are several suggested for firms increased use of Green-marketing. Possible reasons are as follows:-

1. Organization's perceives environmental marketing to be opportunities that can be used to achieve its objectives.
2. Organization believes they have a moral obligation to be more socially responsible.
3. Governmental bodies forcing firms to become more responsible.
4. Competitor's environmental activities pressure firms to change their environmental marketing activities.

Life-cycle assessment - During the late 1980s, new instruments such as life-cycle assessment (LCA) were invented which allowed ecological considerations to be introduced into marketing decisions.

The life cycle assessment model seeks to identify the main types of environmental impact throughout the life cycle of a product. LCA was developed according to ISO 14040. The main goal of the LCA is to define the energy and environmental profile of the finished products. The reasons to use LCA arose from the need to have a precise process accounting and to highlight potential improvements that could be used in order to increase the environmental, energy and economic efficiency and overall effectiveness of the processes. In addition, the purpose was to quantify the environmental advantages deriving from the use of recycled raw material

Which consumer should be targeted?

LOHAS stands for Lifestyles of Health and Sustainability, and describes an integrated, rapidly growing market for goods and services that appeal to consumers whose sense of environmental and social responsibility influences their purchase decisions.

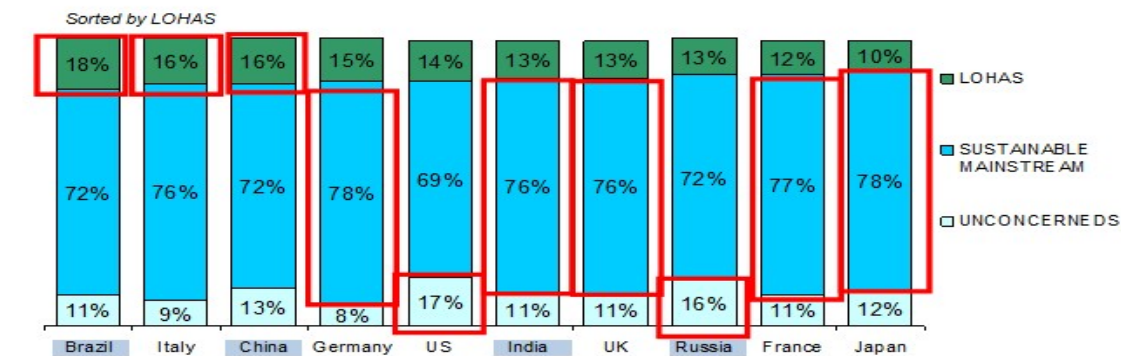
The five LOHAS segments as defined by NMI(Natural Marketing Institute) include:

- **LOHAS:** Active environmental stewards dedicated to personal and planetary health. These are the heaviest purchasers of green and socially responsible products and the early adopters who influence others heavily.

- **Naturalites:** Motivated primarily by personal health considerations. They tend to purchase more LOHAS consumable products vs. durable items.
- **Drifters:** While their intentions may be good, DRIFTERS follow trends when it is easy and affordable. They are currently quite engaged in green purchasing behaviours.
- **Conventionals:** Pragmatists who embrace LOHAS behaviour when they believe they can make a difference, but are primarily focused on being very careful with their resources and doing the 'right' thing because it will save them money.
- **Unconcerned:** Either unaware or unconcerned about the environment and societal issues mainly because they do not have the time or the means – these consumers are largely focused on getting by.

Hence, LOHAS consumers can be a prime target for companies marketing green, socially-responsible, or healthy products. Another reason to target them is that often their buy-in is fundamental to reaching other consumer segments.

Figure 1 (% (Country) LOHAS segments)



"Developing" countries

Percentages may not add to 100% due to rounding

Source: Natural Marketing Institute (NMI) 2010 LOHAS Global

The Sustainable Mainstream is comprised of the following three segments: Naturalites, Drifters and Conventionals.

Green Marketing Mix

Every company has its own favorite marketing mix. Some have 4 P's and some have 7 P's of marketing mix. The 4 P's of green marketing are that of a conventional marketing but the challenge before marketers is to use 4 P's in an innovative manner.

Product-The ecological objectives in planning products are to reduce resource consumption and pollution and to increase conservation of scarce resources (Keller man, 1978).

Price: Price is a critical and important factor of green marketing mix. Most consumers will only be prepared to pay additional value if there is a perception of extra product value. This value may be improved performance, function, design, visual appeal, or taste. Green marketing should take all these facts into consideration while charging a premium price.

Promotion: According to Scholossberg (1993) as quoted by Polonsky (1997), green promotion helps consumers to overcome the “greatest environmental hazard”, that is, the lack of environmental information. To lessen the gap on environmental information through promotion Ottman (1997) has suggested several green promotion strategies.

There are three types of green advertising:

- Ads that address a relationship between a product/service and the biophysical environment;
- Those that promote a green lifestyle by highlighting a product or service;
- Ads that present a corporate image of environmental responsibility.

Place: The choice of where and when to make a product available will have significant impact on the customers. Very few customers will go out of their way to buy green products. Marketers looking to successfully introduce new green products should, in most cases, position them broadly in the market place so they are not just appealing to a small green niche market.

WHAT ARE GREEN COMPANIES?

Firms contributing to the conservation of environment through Biodiversity, producing environment friendly products, conservation of energy, water and natural resources, climate

protection, maintenance of schools, roads, parks, providing assistance for upliftment of the rural sector and the underprivileged, and so on so forth.

The Common Characteristics of Green Companies are

- Use natural gas for boiler fuel.
- Recycle biodegradable waste.
- Minimum use of plastic material; use recyclable packaging materials.
- Use biomass and solar radiation as sources of renewable energy.
- Generate electricity from hydroelectric plants.
- Reduce toxic emissions, etc.

A survey conducted by BT- AC Nielsen ORG-MARG, ranked Oil and Natural Gas Company (ONGC) the greenest company in India followed by Reliance Industries. BPCL, Castrol India and HPCL are other companies in this sector that were rated green companies in the survey.

GREEN MARKETING PRACTICES IN DIFFERENT INDIAN COMPANIES:

Voltas

Air-conditioners, refrigerators and plasma or LCD TVs are going green with a vengeance. Next in the line is, Voltas from the Tata Group.

In 2007, Voltas initiated the 'Green' range of air-conditioners, following which the government made it mandatory for home appliances to have energy star ratings.

Energy Star is an international standard for energy efficient consumer products that originated in the US. Thus, devices carrying the star logo, such as computer products and peripherals, kitchen appliances and other products, use about 20-30 per cent less energy than the set standards.

Panasonic India

Panasonic has an Econavi range of air conditioners and LCD screens which is once again based on energy conservation. Econavi home appliances use sensor and control technologies to minimize energy consumption, based on a family's lifestyle.

For instance, a door-opening sensor and lighting sensor allows the refrigerator to learn the time periods when the family typically doesn't use - when they're sleeping or away from home. The refrigerator goes into sleep mode accordingly. Globally, Panasonic is aiming to become top green innovation company in the electronics industry by 2018 and is laying a lot of emphasis on eco-friendly products.

ACC Ltd

India-based cement manufacturer ACC has recently launched its eco-friendly brand, 'Concrete+'. This brand uses fly ash (a hazardous industrial waste) to help conserve natural resources, thus making it an eco-friendly product. The new product has been designed exclusively to ensure high durability and resistance of structures under extreme climate.

Jayanta Datta Gupta, chief commercial officer of ACC Ltd, said that the new product is a result of continuous feedback from customers, influencers and dealers.

Suzlon Energy

The world's fourth largest wind-turbine maker is among the greenest and best Indian companies in India. Tulsi Tanti, the visionary behind Suzlon, convinced the world that wind is the energy of the future and built his factory in Pondicherry to run entirely on wind power. Suzlon's corporate building is the most energy efficient building ever built in India.

State Bank of India

Green IT@SBI SBI entered into green service known as "Green Channel Counter". SBI is providing many services like paper less banking, no deposit slip, no withdrawal form, no checks, no money transactions form all these transaction are done through SBI shopping & ATM cards. State Bank of India turns to wind energy to reduce emissions

Tamil Nadu Newsprint and Papers Limited (TNPL)

Adjudged the best performer in the 2009-2010 Green Business Survey, TNPL was awarded the Green Business Leadership Award in the Pulp and Paper Sector. The initiatives undertaken by this top green firm in India includes two Clean Development Mechanism projects and a wind farm project that helped generate 2,30,323 Carbon Emission Reductions earning Rs. 17.40 Crore.

Vivanta by Taj Hotel Resorts & Palaces

Earth friendliness is the hallmark of the Vivanta line, just as it is at all Taj hotels. The parent company follows guidelines established at a United Nations Earth Summit and endorsed by nearly 200 countries. These green benchmarks are monitored by a leading worldwide certifier, Green Globe.

Taj aims to bring the total of its Vivanta hotels to 30-plus in the next 2 years, totaling 5,000-plus guest rooms.

Oil and Natural Gas Company (ONGC)

India's largest oil producer, ONGC, is all set to lead the list of top 10 green Indian companies with energy-efficient, green crematoriums that will soon replace the traditional wooden pyre across the country. ONGC's Mokshada Green Cremation initiative will save 60 to 70% of wood and a fourth of the burning time per cremation.

Wipro's Green Machines (In India Only)

Wipro InfoTech was India's first company to launch environment friendly computer peripherals. For the Indian market, Wipro has launched a new range of desktops and laptops called Wipro Greenware. These products are RoHS (Restriction of Hazardous Substances) compliant thus reducing e-waste in the environment.

Tata group of companies:

Tata Motors Ltd. has developed their showroom by using green items and elements in its design. It shows eco-friendly atmosphere that attracts people towards itself. They are also going to launch a low cost water purifier which is made of pure and natural ingredients.

CONCLUSION

To be a successful green marketing company there is a few fundamental rules that will go a long way in shaping the future of the business in the coming years. The fundamental strategy is to use the Four P's suitably modified to meet the needs of Green Marketing, but there are a few points that are needed to be stressed on before embarking on Strategy. They are: Knowing thy Customer, Educating thy customer, Genuineness & Transparency to thy customer, Reassuring thy Buyer, Pricing for thy customer, Giving thy customers an opportunity to participate.

Green marketing is a relatively quiet recent phenomenon and it is growing awareness amongst consumers and businesses about minimizing the adverse impact on the environment. Environmental issues are given more importance these days. This paper helps us to know the various practices made by companies for promoting green environment and also aimed at transforming the consumer minds and their perceptions towards environment. Well in this scenario, many corporate has taken green marketing further and as a part of their company strategy just to create brand image, gain the attention of the consumers. More and more companies need to emerge and also facilitate to the environment. This paper can also be viewed as a source of new opportunities to grow in today's highly competitive global environment.

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INFLUENCE OF SOUTH ASIAN MEDIA IN CANADA

Dr Khurshid Akram

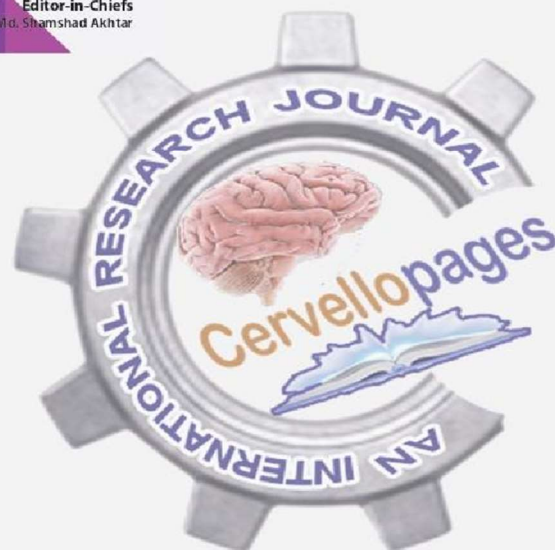
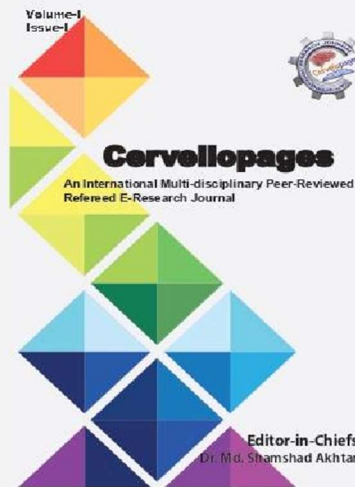
When I first landed on the soil of North America 20 years ago, many new things dawned upon me. New culture, unique weather, a distinct society, and one thing that impressed me a lot was a vast network of the South Asian media in Canada. When I was striving hard to fit in a different environment of the greater Toronto area, a number of South Asian newspapers and several Radio and Television programs appeared to be like a pleasant surprise.

Based on records from the [National Ethnic Press and Media Council of Canada](#), there are 75 South Asian newspapers and more than 55 radio and TV productions in the greater Toronto area, though the quality and staffing of them varies widely. It is always said about South Asian Radio and TV programs in Canada that there is not a prerequisite or qualification to be a host or anchor. Anybody who could arrange sponsorships and commercials is a program presenter and that is why there has always been a question mark on the quality of South Asian radio and TV programs in Canada.

Despite all these facts, the influence of South Asian media in Canada is overwhelming and amazing that one of Canada's federal ministers once said that mainstream media has become a myth. It is interesting that many Canadian politicians closely monitor the South Asian media to be in contact with the community and to woo the electorate.

"Brampton's South Asian media, long dismissed as merely outlets that brought news from "back home" to immigrants, has evolved dramatically in the past decade. Now, these papers and broadcasters cover many local issues, have become major community influences and even score better access to politicians than their mainstream counterparts on occasion," says Dakshana Bascarmurthy.

"As a politician, you want to get your message out to the voters in these ridings as much as possible," says April Lindgren, an associate professor at Ryerson University and director of its Journalism Research Centre. "If there are language issues you need to surmount or if you want to show that you are engaged with that community and listening to its concerns and voices, ethnic media are an apt vehicle." (The Globe and Mail, Canada.)



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