

## Every Child is Special!

Is parenting all about knowing how to handle your children; to make them listen to you, with love at the beginning and later with terror? Parents want their child to go according to what plans they have set for him or her. They want their child to behave in a “normal” manner like rest of the kids, only because of “what will the society say?” Is it right to suppress and pressurize the kid to behave in certain “set rules” in such a way that a child stops smiling altogether? or should parents allow their child to unravel the world bit by bit on own terms, in his own way and at his own pace?

The family drama ‘The Boy Who Stopped Smiling,’ directed by Jaimini Pathak is a heart - warming story with homely vibes, all set to warm the cockles of your heart. The protagonist, Malhar is a little boy who is a child prodigy, grasping all the details with precise accuracy of the things happening around the world. He has one dream of defeating the world chess champion, Mr. Vishwanathan Anand. A prodigy is one whose Intelligent



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Quotient is higher than the normal IQ and has special abilities which kids of his age do not have. And, such a person tends to be super fast, highly creative and also restless and sometimes, too serious. Malhar’s father, who wanted him to become a financial accountant, thinks that there is a problem with the child, looking at his restlessness and decides to take him to a doctor, Not able to take the multiple pressures, be it from his mother who threatens to put him to swimming classes or from his father who wants to take him to the doctor and simultaneously the efforts of envisioning the various moves he is calculating to defeat Vishwanathan Anand, the boy forgets to smile!

Malhar goes missing in the next half of the play and his mother, a typical 'Indian mother' (we all can easily relate to), prays to all possible gods and gets hysterical. His sister, Ashwini who is just a few years elder to him loves him immensely despite all the sibling rivalry cries sadly and prays that her brother is safe. To everybody's relief, Malhar returns and it is Mr. Bhuskute, the Doctor who gives back his simple to little Malhar. The wise doctor makes his parents realize the importance of the fifty sixth move made by little Malhar which drew the chess match with the world champ Vishwanathan Anand. He makes them realize that one should not inflict one's views on one's children and that one should let them explore the world,

bit by bit. He emphasizes that "Every Child is Special"!

The play reached the hearts of many because, it not only gave a message that parents need to balance between their own goals and that of their children's while bringing them up properly, but also because that message was only implied and not stated glaringly! The audience which comprised three generations enjoyed the play interspersed with the narration - based songs sung by the actors themselves. The simple props and beautiful lighting effects wove the rest of the magic. It is a must - watch for all the generations to witness how Malhar, subsequently, grinned all through his life!

## The Green Mother

*“When is the best time to plant a tree?  
Twenty years ago. The second best  
time is now!”*

Saalumarada Thimmakka is an Indian environmentalist from the state of Karnataka noted for her work in planting and tending to 384 banyan trees along a four kilometer stretch of highway between Hulikar and Kudur. Her work has been honored with the National Citizens’s Award of India. A U.S environmental organization based in Los Angeles and Oakland, California called Thimmakka’s resources for environmental education named after her.

Thimmakka is a native of Hulikal village in the Magadi taluk of Ramanagara district in Karnataka. She received no formal education and worked as a casual laborer in a nearby quarry. She was married to Chikkaiah who was a cattle herder. But, unfortunately they could have no children. It is said that Thimmakka started to plant banyan saplings and started taking care of them as her



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children and thus pouring all her motherly feelings to take care of the saplings to be grown into trees. She is known as Saalumarada Thimmakka because of her work.

Banyan trees were plenty near Thimmakka’s village. Thimmakka and her husband started grafting saplings from these trees. Ten saplings were grafted in the first year and they were planted along a distance of 4 kilometers near the neighboring village of Kudoor. 15 saplings were planted in the second year and 20 in the 3rd year. She used her own meager resources for planting these trees. The couple used to carry four pails of water for a distance of 4 kilometers to water

the saplings. They were also protected from grazing cattle by fencing them with thorny shrubs. The saplings were planted mostly during monsoon season so that sufficient rain water would be available for them to grow. By the onset of the next monsoons, the saplings had invariably taken root. In total, 384 trees were planted, and their asset value has been assessed at around 1.5 million rupees. The management of these trees has now been taken over by the Government of Karnataka.

For her achievement, Thimmakka has been conferred with the following awards and citations:

- Nadoja Award by Hampi University - 2010
- National Citizen's award - 1995
- Indira Priyadarshini Vrikshamitra (Friend of Trees) Award - 1997

- Godfrey Phillips Bravery Award - 2006

Thimmakka's husband died in 1991. Today, Thimmakka is invited to many afforestation programs in India. She is also involved in other social activity like constructing a tank to store rain water for the annual fair held in her village. She also has a dream of constructing a hospital in her village and a trust has been set up for this purpose.

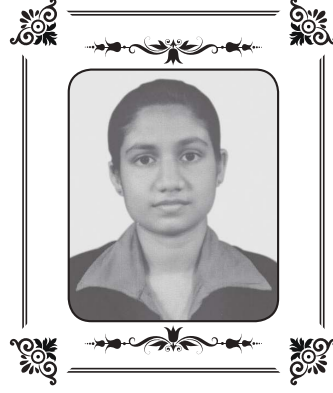
Saalumarada Thimmakka planted trees because she wanted to look after them as if they were her own children. The trees that Thimmakka planted do not belong to her today, but she believes they are her children and she makes it a point to walk along the avenue everyday and feels what she has tended so lovingly.

## The Ooty of Srilanka

Royal Botanical Gardens, Peradeniya are about 5.5 km to the west of the city of Kandy in the central province of Sri Lanka. It attracts 2 million visitors annually. It is near the Mahaweli River (the longest in Sri Lanka). It is renowned for its collection of orchids. The garden includes more than 4000 species of plants, including orchids, spices, medicinal plants and palm trees. Attached to it, is the National Herbarium of Sri Lanka. The total area of the botanical gardens is 147 acres (0.59 km), at 460 meters above sea level, and with a 200- day annual rainfall. It is managed by the Division of National Botanic Gardens of the Department of Agriculture.

The origin of the Botanical Garden dates as far back as 1371 when King Wickramabahu III ascended the throne and kept court at Peradeniya near the Mahaweli River. This was followed by King Kirti Sri and King Rajadhi Rajasinghe. A temple was built on this location by King Wimala Dharma, but it was destroyed by the British when they were given

control over the Kingdom of Kandy. There after, the groundwork for the botanical garden was formed by Alexandar Moon in 1821, He used the garden for coffee and cinnamon plants. The Botanical Garden at peradeniya was formally established in 1843 with plants brought from Kew Garden, Slave Island, Colombo, and Kalutara Garden in Kalutara. The Royal Botanical Garden, Peradeniya was made more independent and expanded under George Gardner as superintendent in 1844. On Gardner's death in 1849, George Henry Kendrick Thwaites became superintendent. He served until he resigned in 1879, when



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he was succeeded by Henry Trimen, who served until 1895. The garden came under the administration of the Department of Agriculture when it was established in 1912.

There are avenues in the River Drive such as Cook's Pine Avenue, Palmyra Palm Avenue, Double Coconut Avenue, Cabbage Avenue, and Royal Palm Avenue. The classical Avenue of Palms is in this garden. One item with a significant history is

the Cannon Ball Tree planted by King George V of the United Kingdom and Queen Mary in 1901. It is often laden with fruit, which resemble cannon balls.

During World War II, the botanical garden was used by Lord Louis Mountbatten, the supreme commander of the allied forces in South Asia, as the headquarters of the South East Asia command.

## So Near and Yet so Far

..... And he had finally unblocked her,  
As they smiled, the memories cried,  
She was like a humming bird  
Caught in a mind storm!  
She smiled at pretty little things  
And laughed at the jokes  
For, only she knew the pain behind.  
She longed for fairy tales,  
In a world full of nightmares.  
She was sick of always waiting  
For his eyes to meet hers;  
All she believed was,  
'If history repeats, why not a fairy tale'?

She played a role in the game he made for her;  
He was Venus and she was Mars  
Down the orbit of love, Earth came in between.  
She cared, he hated;  
She loved, he ignored;  
She cried, he smiled;  
Hsh! What an irony?  
She still hopes for his sudden glimpses,  
They were like 31st December and 1st January  
Close as moments, yet years apart!!

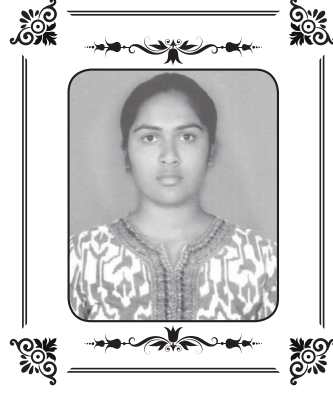
Tashvi Somaiah. C  
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## Farmer Suicides - An Unattended Distress Call

The farmer is the only man in our economy who "buys everything at retail, sells everything at wholesale and pays the freight both ways". This statement made by John F. Kennedy keeps resonating almost every alternate day as that is how often a farmer somewhere in the country is ending his life. It is rather startling to note that India being a predominantly agricultural nation has been plagued by such crisis. The government cannot be spared in this instance as farmer suicides have been rampant in India since 19th century and is disheartening to know that very little has been done in terms of policies to curb this calamity.

The major reason for the farmer to take the extreme step is mounting debts taken from tyrannical money lenders at high interest rates. In majority of the cases the farmer receives the loan by pledging his land which he is unable to repay, resulting in the loss of his land. Adding to his woes are the erratic climatic conditions, price hikes in everything from seeds to fertilizers sans which

there will not be a yield. Not to forget the middlemen who reap major parts of the profit which the farmer sows. It would be injudicious to proclaim that the government has not done anything at all. It has set relief funds, provided subsidies and also framed certain policies, but are they reaching the farmer, that farmer of meager means producing food for many with none on his plate. The plight he is subjected to in a government office or a co-operative society which was set up for his welfare is ironic. The government employees demanding bribes to claim what is rightfully his is just another instance of bubbling corruption which



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is also an indirect contributor. The media with its flair for insensitivity and sensationalism projects and hypes the issue but fails to act as a platform to improve the dire situation.

Major steps have to be taken to bridle this issue. A number of solutions should be put forth and also the implementation of policies in such a way that they reach the lower strata without any obstruction. Setting up alternative sources of income for the farmer that pertains to his farming activities like cattle breeding and poultry farming might cut down on

losses to a certain extent. Banks here have a vital role as they can provide loans at low interest rates so as to ensure total aversion from monstrous money lenders. Despite, the solutions and policies the need of the hour is to counsel and educate farmers and also make them aware of their benefits, and to avert them from taking the extreme step. Alas, at the end of the day we all look forward to a hearty meal and a healthy sleep, to emphasize on the former it's the farmer who makes it possible.

## Secret of Brining Heaven to Earth

Save every tree  
Grow more if you can  
Don't destroy them  
They're friend's of beast and man  
Stop deforestation  
Make earth a healthy station  
We really need the forest  
Without them man has no food no rest  
Stop throwing every where around your trash  
No one will pick them up, they aren't cash!  
Don't burn the wood and gas

Walk a little as your grandfather has  
Do you know about the global warming?  
And All living things you are harming?  
Less fresh air, less oxygen to breathe  
Why are we behaving like this?  
It is our ignorance? Or is it our greed?  
Let's be wise and plant a seed  
If only we can reduce our need  
Earth becomes a heaven with great speed!!

**Yashoda S**

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## Personal Challenges With Personality Types

Controversial is the study that determines what type personality B is. Now-a- day's people are keen to know its meaning. I realize that the description of patient, relaxed, tolerant, laid back person is the person that goes with the flow. My father raised us to be type A personality. We were in all the sports available and he pushed us to be competitive, driven and perfectionist individuals. That is why when I met my husband I knew that he was my opposite. My husband keeps pushing me to the other side. He keeps telling me to go with the flow. At the beginning of my marriage, we decided to start playing tennis. My husband took the challenge of teaching me. I have come a long way since then. The whole process of learning was very frustrating to me because I used to think that my husband was not taking my lessons seriously. But my husband had the patience of the world. In addition, I remind myself that he is a Type B performer, more laid - back and he takes part in sport for enjoyment and entertainment rather than to win. To me it was a



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challenge to teach my husband the house chores. We usually would do the chores during the weekend. But, I am learning to enjoy the weekends doing other activities rather than to clean the house, even though it is super hard to cope with the consequences. For me, my house is the reflection of my state of mind. It is unbearable to sit down to do any type of homework in front of an unfold towel or mess because my mind would automatically focus on that instead of the homework. He would remind me to let go and to enjoy more. With time, I have become the complaint department of my family. I earn this title because I won't settle for less than what I deserve.

## Goods And Service Tax (GST)

The Goods and Services Tax (GST) is the most awaited reformation in the indirect tax structure of India which is planned to be implemented w.e.f. April 1, 2016. GST is a Value Added Tax proposed to be levied in lieu of manufacture, sale and consumption of goods and services. It will replace all indirect taxes whether levied on goods and services by the central and state governments including Central Excise Duty, Countervailing Duty, Service Tax, Value Added Tax, Octroi, Entry Tax and Luxury Tax, etc. It will be implemented concurrently by the central and state governments as the Central GST (CGST) and the State GST (SGST) respectively. A number of countries in the world have already switched to GST. There are a number of advantages of GST over the existing indirect tax structure due to which India is looking forward to implement the same.

### Key Advantages of GST

1. Wider the tax base, lower the tax rates

Currently, a number of taxes and



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duties are being imposed on the same item right from the stage of manufacture until the same is consumed. These are levied in form of Import Duty, Excise Duty, Octroi, Luxury Tax, Service Tax, VAT, etc. The total of these taxes is around 35%-40%; while rate of GST is to be kept around 16%-18%. This is one of the key rationales for introducing GST.

2. Removing cascading effects  
The foundation of an indirect tax is kept keeping in view the cascading effect and due provisions are framed to lower down the same. However, more

the number of taxes, more the cascading effect. When we talk of Excise Duty, Service Tax or VAT, there are CENVAT credit rules which allow the credit of input tax/duty suffered by the material or service so used. Still there are cases where the cascading effect is clearly visible but there is no mechanism in the law to deal with it. Almost every goods are subject to these taxes but no credit is allowable as these are collected normally by local bodies. Thus, ultimately these taxes form part of the cost of product which is further subject to Excise Duty or Service Tax or VAT. Thus, cascading effect do exists.

3. Rationalization of tax structure & simplification of compliance procedure. At present, there are multiple indirect taxes which are levied by different bodies, central government, state government, local bodies, etc. All these governing bodies have their separate offices, rules and regulations. An assessee has to

move from one office to another for procedural formalities. Also, there are cases where complying the rules of one governing body, the assessee fails to comply with rules of another governing body. Implementation of GST will bring substantial reduction in these formalities as there would be only two governing bodies namely Centre for CGST & State for SGST. This will save time, money and energy of assessees.

4. Reduction in duplicity of information and compliance costs. In the present structure, same information is to be filed at several places for the same goods/service. This increases cost of assessee and also the duplicity of information. Not only assessees, overall cost of government; is also increased as the same information is being stored at several places which has to be maintained by employing man, money and energy. This ultimately leads to inefficient utilization of nation's resources.

5. Increase in product competitiveness in international market. With the implementation of GST, in long run, there will be reduction in overall cost of products manufactured in India. This will make Indian products more competitive in International market. It is worth mentioning here that many of our top competitors in the international market have already switched to GST. Implementing GST in India will be a step forward in making our product more cost effective in international market.

In the view of GST, difference between Goods and Services

One major area of dispute is the “classification of goods and/or services”. It would be interesting to know that there have been cases where the litigation arose on the fact whether a particular item/activity is goods (i.e. Excise Duty will be levied) or service (i.e. Service Tax will be levied). More interestingly, the said litigation was settled down by the Supreme Court decisions. One such

case was of software company. Sales Tax department issued notices treating the same as sale of goods while service tax department issued notices treating the same as provision of services. This issue was settled down by Supreme Court in year 2004 in the case of M/s Tata Consultancy Service. In this case, it was held that if a property is capable of being abstracted or consumed or used or transmitted, it is levied as tax on sale of goods.

There was another case of SIM cards. In the year 2006, Supreme Court gave a landmark judgment in the case of M/s BSNL and others wherein it was held that if the sale of the SIM card is merely incidental to the service being provided and facilitates the identification of the subscribers, their credit and other details, it would not be assessable to Sales Tax. While giving this decision, Supreme Court held that both the taxes cannot be levied on single transaction. But interestingly, even after this judgment there are several transactions which are subject to both Service Tax and Excise Duty. Further, there is a concept of works contract, both in the VAT law as well

as in Service Tax. Though in both the laws, there is a provision of abatement or composite scheme, still there is part of total value which is subject to both VAT and Service Tax. All these problems will come to an end after implementation of GST.

### Conclusion

GST is a better tax system. It is more transparent, efficient, effective,

self policing and less bureaucratic. It would eliminate double taxation under the current Sales and Service Tax (SST) Consumer will pay fair prices for most goods and services compared to SST. Under GST imported goods will still be subject to import duty but Sales Tax will be replaced with GST.

The Business is allowed to claim the input tax credit under GST.

## “It’s Gonna Be OK.”

I knew exactly what I wanted every time when somebody asked me what my dream was. What I wanted from life. But, I could never say it out loud. I knew that there was this part of me that was always too afraid to share in a place full of people with the most ambitious dreams. In the land of loneliness, it just felt wrong to say what I truly needed. Not because it was too big or too special. Because everything I ever wanted was so small and at the same time it felt too big. Too impossible, too far away.

I wanted to feel, when life kept trying to make me numb. I wanted to fly instead of falling every damn time. I wanted time. I wanted night. I wanted to get lost in all the colors, oceans and stars. I wanted sunsets and all the songs that ever filled my soul. I wanted to laugh until it hurt. I wanted to go to places. And in the faces of the passerbys I could see the same desire. But, right now I am here and all I want to tell is “Do not be afraid. It’s gonna be OK”. Perhaps the same way the older and wiser me, is trying to say right now somewhere in this universe.

Sagar Sudhir

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## The Importance of Hardworking

You do not come across success just by hoping for it. To achieve true success, you need the strength of mind and body to struggle and work hard to reach your fullest potential. You need the right attitude, self-discipline and the ability to put your goal before your own needs, if you are really driven towards reaching success. There is after all no substitute for hard work, and as Henry Ford says, “The harder you work, the luckier you get”- the more successful you get!

### How do you achieve success?

Intense hard work along with great skills shall help you achieve success after success. There shall be innumerable obstacles strewn in your path towards success; however, what makes a man truly worthy of the success that he attains is the ability to keep struggling until he can reach his goal. Giving up after a few failed attempts makes you a loser. A truly successful man will keep trying and keep struggling until he perfects his art. Thomas Edison failed approximately



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10,000 times while he was working on the light bulb and yet he never thought of giving up – this is the hard work and the determination that marks true success. Indeed, success is not measured by the position that you are in today but the amount of hard work you put in and the number of obstacles that you have overcome to reach your goal. **Why work hard if there are shortcuts?**

The good thing about working hard is that for people who are driven towards their goal can enjoy their hardwork and consequently the work does not seem unduly grueling to them. When you begin to work hard towards

achieving success make sure to work smartly too. An intelligent working technique along with relentless effort will go a long way in helping you achieve the success that you always desired. Nothing in this world comes easily, least of all, success. Take the example of Abraham Lincoln who worked hard, without ever getting disappointed of his countless failures, from the age of 21 till the age of 52, when he went on to become the President of the US. Again, it took Noah Webster 36 years to compile his Webster's Dictionary. Where would

we be today if he had not put in those countless hours of hard work behind his grand contribution to the English language?

Therefore, you need to remember that there are no short cuts to success. Hard work, complimented with an intense desire to struggle and to achieve success is the only sure and short way of reaching success that you have always wanted.

**“HARD WORK BEATS  
TALENT WHEN TALENT  
DOESN'T WORK HARD”**

## Raindrops

As it drizzle's on the window of the car  
I am destined to travel far,  
Serenity is what brings these raindrops.  
In grief, I remember all those tear drops.  
I feel the heart is broken  
On the roads I have never taken,  
I hear the thundering cloud  
But silence within me is too loud,  
The smell of the earth gives pleasure

To those emotions I cannot measure  
As I see the kids dance  
I remember my moments of romance,  
As it gets cold I get my jacket to cuddle  
That's when I see the splashes of the  
puddle  
I sit back to relax and then I yawn  
To wake up to the light of the dawn

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## Leadership Quality in Abraham Lincoln

There is much we can learn by studying Abraham Lincoln's journey from being just another politician to becoming America's greatest president. (Wikipedia provides a compilation of "Historical rankings of Presidents of the United States" which makes it clear that in the eyes of many experts, and the public, Lincoln has consistently held this status). A key to this transformation was how Lincoln developed self-discipline to take one of his signature strengths; his mastery of language and used it to serve the interests of the American people rather than his own. Lincoln was undoubtedly one of the greatest communicators of all American presidents. His words-as public speaker, writer, debater, humorist, and conversationalist continue to entertain, educate, and inspire us to this day. With only one year of formal schooling, Lincoln consciously cultivated this mastery of language and expression. As a young boy he would practice public speaking by gathering his friends together and



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stepping onto a stump to address them. During his days as a lawyer in Illinois, Lincoln frequently meets up in the evening with friends at a tavern where they would engage in story-telling contests. And he gleaned valuable lessons in rhetoric by diligently studying Shakespeare.

As he began forging his political ambitions, Lincoln recognized the power of words to weaken and even destroy his opponents, and so he started to attack them with powerful volleys of criticism and mockery. Upon provocation at a political gathering in 1840, Lincoln mimicked and



ridiculed his opponent Jess Thomas, to uproarious cheering of the crowd. Thomas, who was present at the event, was reduced to tears, and for years afterwards, the people referred to it as “the skinning of Thomas.”

Lincoln was also in the habit of writing anonymous letters to newspapers to sharply criticize his adversaries. On one occasion in 1842, for instance, he used the fictitious identity of “Rebecca” to castigate and deride the state auditor, James Shields, calling him a fool and a liar” in a letter, and making mock-allegations of an unflattering conversation that James had had with Rebecca.

### **How Lincoln began to use words for a higher purpose.**

But the Lincoln we know as president was not this brash, impulsive politician who launched personal attacks on his opponents. What made him change? All along, something had been stirring within him. Right after the “skinning of Thomas” in 1840, one of his friends reported that “the recollection of his own conduct that evening filled (Lincoln)

with the deepest chagrin. He felt he had gone too far and to rid his good nature of a load, hunted up Thomas and made ample apology,” according to an excerpt in Benjamin Thomas’ Lincoln’s Humor: an Analysis. This inner stirring intensified when some of his verbal attacks drew unfavorable consequences for Lincoln himself. In fact, when the letter he signed as “Rebecca” was published, the recipient of his reproach, Shields, was so enraged that he forced the news paper to divulge the writer’s identity and when he was told that it was Lincoln, he accosted Lincoln and challenged him to a duel. Good sense prevailed on both men just moments before they were to commence this fight-unto-death. Having learned a lesson by coming so close to an inglorious death, Lincoln never wrote such anonymous letters again.

Gradually, molding his character this way, Lincoln also became highly attuned to the feelings of others, including his enemies and highly measured in the way he communicated in adversarial situations. This was a

crucial quality for leading America at a time when the nation was so divided and the wounds of a Civil War had to be rapidly healed. Once, as he and his wife Mary Todd Lincoln were approaching Washington in a carriage, she remarked, "This city is full of enemies," Lincoln injected, "Enemies? Never again must we repeat that word," as told in "Lincoln As I knew him: Gossip, Tributes, and Revelations from his best friends and worst enemies".

On an earlier occasion Lincoln had explained about southerners: "They are just what we should be in their situation. If slavery did not exist amongst them they would not introduce it. If it did now exist amongst us, we should not instantly give it up," as recorded in Lincoln - Douglas Debates. And in a stirring testimony to his power over words, the President pleaded, in his first inaugural address, "We are not enemies, but friends. We must not be enemies. Though passion may have strained it, it must not break our bonds of affection."

Lincoln had not lost his propensity

for ridicule, but now it was mostly directed at his own self, in a self-effacing manner. When, during one of their debates, Stephen Douglas called Lincoln two-faced, Lincoln responded, wryly, "I leave it to my audience. If I had another face, why would I be wearing this one?" (This is from Presidential Anecdotes.)

### **How Lincoln masterfully handled criticism.**

Lincoln by now was also showing remarkable self-mastery in gracefully fending off such occasions, he was informed that the Secretary of War, Edwin Stanton, had refused to execute a presidential order and further had called the president a "damn fool." "He called me a damn fool?" Lincoln asked. "Yes! Not once, sir but twice!" replied the excited congressman, who had brought him this news. "Well, Stanton speaks what is on his mind, and he is usually right about what he speaks, so if he called me a damn fool, I must be a damn fool. I will go to him now and find out why", according to a 2005 Time magazine article the Master of the Game.

But changing oneself isn't easy, self-discipline, and through it, the so even as president, Lincoln's anger character of his presidency. Lincoln's occasionally consumed him, making journey suggests that the true measure him pour it out in letters to critics, of a leader lies not in how much we errant generals, and others. He had the cultivate and exploit our strengths, self discipline though to not dispatch but in how we work on tapping-in these "hot" letters; they were later Lincoln's words, the "better angles of discovered, unsigned, in a drawer in our nature" to use our strengths in the the president's desk. In this way, one service of a cause much higher than small step at a time, Lincoln built his our own personal gain.

## Sleepless Night with Endless Dream

I think of you  
Every day and night,  
In the darkness  
Memories go bright  
Showing me the path  
To that painful part.  
Yes, there was love.  
And in you, I'm lost  
Seasons passed  
I would give away,  
But, I still wait  
Finding a way

To share a story of mine.  
But it melts in tears  
Showing a sign,  
A sign of love  
This ended with pain.  
Casting its words  
On a pillow lane?  
With your thought,  
I close my eyes,  
And in our dream  
My sleep lies.

**Numan Habeeb H**

I Year B.C.A

## Tribes of Bandipur - A Sociological Study

-by CPS and HES Students

India is a heterogeneous country in terms of language, religion, caste, tribe, races etc. Tribal communities are one of the important segments of India's population. Tribal population in India is second in the world next to Africa. In Karnataka there are 50 tribal communities. Bandipur National Park in Karnatka is also famous for tribal community. Once a private hunting reserve for the Maharaja of the Kingdom of Mysore, it was upgraded as Bandipur Tiger Reserve and was established in 1974 as a Tiger Reserve under project Tiger. It is known for its wildlife and supports a wide variety of flora and fauna. The park is located in Gundlupet taluk of Chamarajanagar district, about 80 kms from the city of Mysore. 22 students of II B.A had visited Bandipur along with faculty of the department. During our visit we met and interacted with two types of tribes; Soligas and Jenu Kurubas. Soligas are mainly agriculture labourers where as Jenu Kurubas as their name

suggests are honey gatherers as well as agriculture labourers. Earlier, the Jenu Kurubas used to extract the honey from the forest which was their traditional occupation. They gave up hunting and settled in a place and practiced shifting cultivation. Presently, the tribes are working as agricultural labourers.

We arrived at Kannipura colony a little before noon. All the students were divided into four groups and we spoke at length with each one of the family members about their social, economic, educational and cultural status of the tribal people. The socio-economic condition of the tribes is not good; their literacy rate is also very low compared to tribes in Biligirirangam hills. The colony of tribes is far away from the schools. They have to walk 4-5kms, despite a bus facility as they find it difficult to bear the bus fare. They also face the risk of attack by wild animals. Since these tribes live in forest, they find it very difficult to send their children to school. Some children

are not interested in going to school and have remained school dropouts. The level of school education in this area is up to 5th std. mid day meals, uniforms and free books are being provided to the children.

Majority of the tribes are economically low working as agriculture laborers. Few of them do own a small piece of land and are happy with their occupation. But 70% of people are not satisfied about their occupation and naturally do not want to push their children to do the hardships of agricultural occupation. The tribal people all very much religious minded. They celebrate Maari Habba; apart from this they celebrate Ugadi, Gowri and Ganesha festival. A number of God and Goddess are worshiped like Mahadeshwara, Gopalswamy, Maari Amma, Shiva and Kali. The

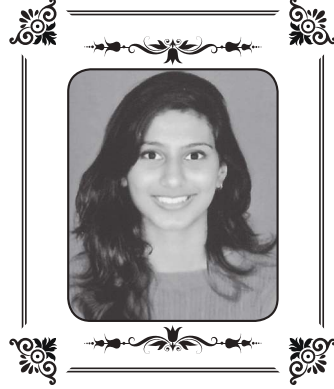
various tribal communities represent a diverse culture. Bandipur tribes believe in endogamy marriage and not in exogamy marriage. Love marriage is common among few tribal families. As far as dowry system is concerned it is a firm 'NO' and no family practices it. The tribes of Bandipur are economically under developed. Being the natural owners of forest and its adjoining lands, some of them are working in jungle resorts as cooks and also as drivers. They are deprived of their rights. Majority of them are illiterates. Majority of the government schemes meant for their betterment do not reach them at all and is indeed tragic.

\*This is a report based on the field visit done by the students of the Department of Sociology.

## Journey of Learning – My Experience in Mangalore

Many of us travel towards Mangalore for touring or entertainment purposes, but it was different in my case. I travelled to Mangalore in order to undergo experiential learning. Unexpectedly, our Principal called me and few of my seniors down to his chamber and informed us about the opportunity to interact with noble minds in the beautiful city of Mangalore and a team was formed instantly lead by the principal himself and accompanied by Madam Indrani of English Department. We were informed about our role in the “Meet” and how we are required to present ourselves in the meet. “Role of individuals in social business” was the theme of the meet and many great minds were part of this most anticipated event in the City of Mangalore.

24th March was the date of the meet and we planned our journey to be started on the eve of 23rd of March. We were a team of six - eager to learn souls. On the way to Mangalore we stopped at Madikeri a cool place known for its greenery and hill stations. We roamed around the city for few hours and we



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were back on our journey. Majority of our journey was in ghats sections which were dense forests too. The journey was very pleasant and smooth. At 9.30 PM we finally reached through the Mangalore the beach city. We had booked our accommodation in advance and we could straight away get into our dorms and we were exhausted for the day and we ended that day with the qualitative rest.

Day 2 was the “Meet” day. We moved into the allotted building - Alvas College and we were mesmerized by seeing those noble people and we were eager to interact with them. The meet started and initial formalities went through. Social business was one of

the areas of interests for the past many months and I personally felt it was one of the most practical topics of current era where carrying out business with contribution towards society was the biggest need. We were anticipating our opportunity to contribute to the meet through our discussions.

Many intellectuals who were already into social business presented few practical ideas in the form presentation and their business models were on exhibition. Our Principal was also one of the personnel present in the meet. We were amazed to see those business models which were very practical and much required in the current era.

Social business is anti-profit and it is aimed towards collective societal development through the business. We clarified few questions which aroused during the interaction and the intellectuals present there were very happy and courteous to clarify our doubts. The interaction continued for almost two hours and at the end of it we were well informed of different objectives of social business and also about its different models and ideas. We left the meeting room with a

great satisfaction that we experienced something which is highly informative and feasible.

The same day in the evening we went to the beach and spent some quality time in enjoying the waves and were glad to witness one of the best sunsets. We had a quality dinner and that was curtains for the day. Next day was all about witnessing the glory of the city of Mangalore. It is one of the most beautiful cities I have visited. We planned to visit Udupi where Lord Krishna turned towards Kanakadas when the acharyas of the temple forbid Kanakadasa from entering the temple on the grounds of caste system. We wren fortunate to seek the blessings of the deity and were on our way back to Mysore. On the way we stopped in Aagumbe to have a peek at sunset- a feast to the eyes indeed. All in all, the visit to Mangalore was both informative and enjoyable. During the course of our journey, the binding between all the six of us became strong and we felt we are a family. I was very happy to be part of such a journey which taught me so many things, which were going to be helpful in my future endeavors.

## Demonetization in India

Prime Minister of India Narendra Modi announced the Denonetisation in an unscheduled live televised address at 20:00 Indian Standard Time (IST) on 8 November 2016. In the announcement, Modi declared that use of all 500 and 1000 denomination bank notes of the Mahatma Gandhi Series would be invalid past midnight and announced the issuance of new 500 and 2000 bank notes in exchange for the old bank notes. This immediately led to the prolonged cash shortage in the weeks that followed and created significant disruption throughout the economy initially. However this move received support from several bankers as well as from some international commentators. It was heavily criticized by the opposition parties, leading to debates in both houses of parliament and organized protests against the government in several places across India. As the cash shortage grew in the weeks following the move, the demonetization was heavily criticized by prominent economists and even by



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world media.

### What is 'Demonetization'?

Demonetization is the act of stripping a currency unit of its status as legal tender. It occurs whenever there is a change of national currency. The current form or forms of money is withdrawn from circulation and retired, often to be replaced with new notes or coins. Sometimes, a country completely replaces the old currency with new currency. The opposite of demonetization is Remonetization, in which a form of payment is restored as legal tender.

Demonetization took place in India for the following reasons:



- To combat India's thriving underground economy on several fronts
- Eradicate counterfeit currency
- Fight tax evasion (only 1% of the population pays taxes)
- Eliminate black money got from money laundering and terrorist-financing activities
- To promote a cashless economy and
- To discourage a cash-dependent economy

#### History of Demonetization in India

The Indian government has demonetized bank notes on two previous occasions - once in 1946 and again in 1978 and in both cases, the goal was to combat tax evasion by "black money" held outside the formal economic system. In 1946, the pre-independence government hoped demonetization would penalize Indian businesses that were concealing the fortune amassed supplying the Allies in World War II. The Janata Party coalition government demonetized bank notes of 100,500 and 1000 rupees in 16 January 1978 with a view to curb counterfeit money and black money as

well. In the past, the Bharatiya Janata Party (BJP) had opposed demonetization. In this connection, BJP spokes person Meenakshi Lekhi had said in 2017 that "The aam aurats and the aadmis who are illiterate and have no access to banking facilities will be the ones to be hit by such diversionary measures". In 2012, the Central Board of Direct Taxes had recommended against demonetization, stating that "Demonetization may not be solution for tackling black money or economy which is largely held in the form of benami properties, bullion and jewellery." According to data from income tax probes, black money holders kept only 6% or less of their wealth as cash, suggesting that targeting this cash would not be a successful strategy.

On 28th October 2016 the total banknotes in the circulation in India was 17.77 trillion (US\$260 billion). In terms of value, the annual report of Reserve Bank of India (RBI) of 31 March 2016 stated that total bank notes in circulation valued to 16.42 trillion (US\$240 billion) of which nearly 86% around 14.18 trillion) were 500 and

1,000 bank notes. The Govt. of India before taking this move in the month of June itself had devised the Income Declaration Scheme that lasted till 30 September 2016, providing an opportunity to citizens holding black money and undeclared assets to avoid litigation and come clean by declaring their assets, paying tax on them and a penalty of 45% thereafter.

#### Advantages of Demonetization

- Around 30% of Jan Dhan accounts have been filled with money up to Rs. 49,000
- 7 lakh cases worth Rs. 640 crore were settled within a day in the National Lok Adalat
- The flow of currency to support terror groups has stopped. As a result, many states are back to normal
- More than 5 lakh people have deposited around 44 thousand crores in rupees.
- More than 1 lakh crore has been paid against the pending bills
- Even small-scale shopkeepers have started accepting digital mode of payment as they are left with no other choice

➤ Inflation is set to reduce as some of the black money will get taxed

Negative effects of Demonetization

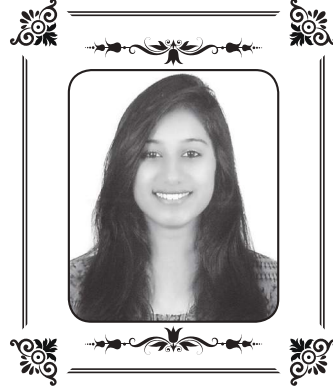
- The country faced severe cash shortages with severe detrimental effects across the economy
- People seeking to exchange their bank notes had to stand in lengthy queues
- Several deaths were linked to the inconveniences caused due to the rush to exchange cash
- The move is considered to have reduced the country's GDP and industrial production and
- Real estate dealings and property prices are said to be declining

But experts believe that any slowdown in the economy would only be short-lived and once the systems adjusted to the new normal, everything falls in the line automatically. At the same time, analyzing the pros and cons of demonetization it is time to say that we are still not certain about the aftermath of demonetization . So it is something we have got to wait and see about.

## Depression: Let's Talk

World Health Organization came up with this year's theme- Depression: Let's Talk. Cases of depression have gone up to 20% in the last decade linked to suicide.

Depression is a common mental illness characterized by persistent sadness, loss of interest and lack of ability in everyday activities and work. 322 million people around the world are affected by depression. According to WHO depression is different from usual mood fluctuations and short-lived emotional responses to everyday challenges. Its symptoms could be loss of energy, change in appetite, sleeping more or less, anxiety, reduced concentration, indecisiveness, restlessness, feeling worthless, guilt or hopelessness and thoughts of self-harm or suicide. It affects people from all walks of life. Poverty, unemployment, death of loved ones, break-ups and addictions increase the risk of becoming depressed. Untreated depression can ultimately lead to suicide, now the 2nd leading



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cause of death among 15-29 years old. Treatment usually involves talking therapy and anti-depressant or both. Talking with the people one trusts can be the first step towards recovery. Depression increases the risk of others non-communicable diseases such as diabetes and cardiovascular disease. Depression in women following childbirth can affect the development of new born.

In India there are myths surrounding depression. It is often dismissed as just one has made and can come out without familial or professional help. 36% of Indians, ¼ among 13-15 year

old, women when compared to men suffer from it. In 2012, India estimated the highest number of suicides from depression, the major contributor to overall global burden of this disease.

How can we support them?

1. Never tell them 'you are too much'. It can send them spiraling into guilt, anxiety and crushing sadness.
2. Don't shame people for being negative. Do not tell them to find positivity where there is none.
3. Do help them adhere to medication routines if you can. Do not question.
4. Do understand that depression does not mean 'sadness'. Irritability from depression can be as hard to control as sadness or insomnia.
5. Do validate. Having depression is exhausting and being logical and rational in thinking does not work. It takes effort, patience and

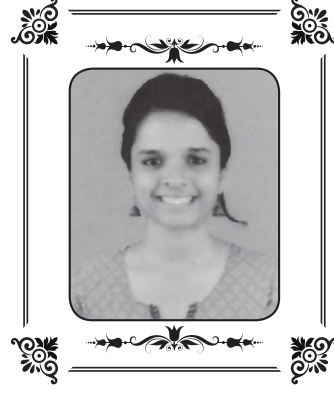
compassion to love someone with depression.

On an average just 32% of government's health budget is spent on mental health. In many countries there is no or very less support available for these people. Even in high-income countries, 50% of them do not take treatment. Lack of treatment for common mental disorders has a high economic cost. Depression and anxiety disorders cost the global economy more than one trillion US Dollars per year. It could be prevented and treated at a relatively low cost. Being an individual, I feel it is our utmost responsibility to help and stand by other individuals who go through depression. Let us assure them that we love them the same, value and appreciate them very much. Let us make the world more positive, happier and healthier, before all this, a better place to live!

## PFA - My HaPAWpy Place!

Muddy paws; excitement - filled wagging of the tails; widened ears filled with glee. A naughty glint in those eyes reflecting pure love. This is how one is welcomed at PFA. PFA - People for Animal is a welfare organization for abandoned animals. Those with problems - skin problems, fractured limbs, amputated limb, and paralysed hind leg are treated and taken care of at the PFA shelter by the VET doctors who give them periodic vaccinations and by the care takes who maintain the hygiene of the place and feed them with fortified and nutritious food.

There are different shelters for different animals. The dog farm which has a well constructed shed for dogs has big bowl for water and lot of green trees surrounding them. The warmth and love which the dogs here give you is one of the best experiences one could ask for. Despite all the problems, the way they charge at you, showing their unconditional love is what the most heartwarming experience is ever! They are possessive too, competing for love. A pack of dogs - all abandoned with multiple injuries and ailments



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surround all around you, jump all over you, wag their tails, smile through their eyes and make you smile! This love is what we need to learn from animals. Who ever called animals as wild creatures and untamed brutes, uncivilized beings should think twice before they even think that way.

It is animals that teach us lessons in life. It is from them that we need to adopt some Animality to attain Humanity! Thirty to forty dogs of different breeds can tolerate each other and live with harmony, without hurting the vulnerable or the weakest. There is peace here; utmost peace. Isn't it marveling how god has created the same law amongst everybody?

Amongst every creature. “Live and Let Live” - A major lesson the animal world teaches us. It teaches us how there should be no animosity or mutual hatred, but how mutual - co-operation and bonhomie should prevail! Doesn't that apply to us as well? What we get to see in animal kingdom is that animals do not complain about their problems, they do not exhibit self-pity and move on with life despite their life threatening problems. For example, the dogs at the dog farm with their amputated leg come up to you, dragging themselves despite the pain. They make it a point to wag their tails at you and reciprocating to your caresses, lick you up. They spread true positive vibes which is bound to cheer you up. And, influence you to become like them - self reliant and to take life the way it comes and most importantly, to Love your life!

The cat shelter has around 20-25 cats and kittens-they exhibit perfect harmony. Cats, usually tolerate only cats of their clan and not the other cats. But here, you get to see how they share space. How they all eat from the same bowl and how protective they are of the just-born kittens. There is

a myth that cats scratch you, spit at you if you try holding them. If one actually handles them with care and show them that you love them through your tone, they rub themselves against you, purring in pleasure and gratitude, showing that they love your neck-rubs and head caressing.

What we need to learn from them is how to enjoy simple pleasures in life! It is indeed a privilege to love animals and to be loved by them. And, if one still hasn't experienced such small, simple pleasures, which are actually the best in the world, you are missing out on something big! Make a visit to PFA to experience the fresh, unconditional love which is bound to bring a smile not only on your faces but also has a positive effect on your health and on your body!

What we insensitive humans label as catty, dog-fights, ratty, pig-headed, peacock-pride, foxy, snake - like, so on are prejudiced perspectives where negative human traits are assigned animal names! Shed inhibitions, shrug off the fears -love in complete abandon and enjoy how the animals give you no-holds-love! But pure and sovereign love!

## Mutual Funds

Mutual funds are investment products that operate on the principle of 'strength in numbers'. They collect money from a large group of investors, pool it together, and invest it in various securities, in line with their objective. The income earned through these investments and the capital appreciations realized by the scheme are shared by its unit holders in proportion to the number of units owned by them. They are an alternative for investing directly on shares-a more convenient alternative, yet no less rewarding. Treading into the market by yourself would mean knowing, at the very least, as how to analyze and track companies, the ways of the market and the intermediaries who will help you buy and sell shares. A mutual fund that invests in stocks relieves you of all such hassles, while giving you the same investment exposure. All in all, a handy investment option for individuals handicapped by a lack of investing acumen or time, or generally a disinclined attitude of investors to take charge of their personal finances.



**Kishore M**

III Year, B.com 'E'

### Features and benefits

Based on a person's financial goal or risk appetite, there are several mutual fund schemes to choose from. For instance, there are equity schemes for investors who are willing to bear a greater risk, debt schemes for investors who are risk-averse and balanced schemes for those willing to take a little of risk. Most mutual funds offer features such as systematic investment plans, systematic withdrawal plans, monthly income options and dividend reinvestment option to suit individual needs.

- ICICI Prudential Value Discovery Fund (Growth)

- Can Robeco Infrastructure (Growth)
- Axis Long Term Equity Fund (Growth)
- Tata India Tax Savings Fund – ® (Dividend)
- Principal Emerging Blue chip (Growth) are the few examples of Mutual Funds.

### **Advantages of mutual fund**

#### **Small investments**

Mutual funds help you to direct even smaller savings towards wealth creation. Most schemes keep their minimum investment at Rs.500 to Rs.5000. For an affordable amount such as this, one get lots more through a mutual fund than what you would ever manage on your own.

#### **Diversified portfolio**

Conventional wisdom says, 'spread your risk'. This means diversifying across asset classes investing part of one's portfolio in equities, part in debt, and so on. This also means diversifying within asset classes. That way, even if a part of

one's portfolio were to go through losses, gains from others can check the erosion in its value. By diversifying, one will manage to provide some safety to one's portfolio.

#### **Professional management**

When one invests through mutual funds, one gives complete control to one's fund manager. The fund manager, by virtue of understanding investments and being in the market, is well-placed to assess various options, and invest accordingly.

#### **Beat inflation**

Mutual funds help investors generate better inflation-adjusted returns, without spending a lot of time and energy on it. While most people consider letting their savings 'grow' in a bank, they don't consider that inflation may be nibbling away its value. Suppose one has Rs.100 as savings in his bank today. This can buy about 10 bottles of water. The bank offers 5% interest per annum, so that by the next year you will have Rs.105 in one bank.



However, inflation that year rose by 10%. Therefore, one bottle of water costs Rs.11. By the end of the year, with Rs.105, one will not be able to afford 10 bottles of water anymore. Mutual Funds provide an ideal investment option to place your savings for a long-term inflation adjusted growth; so that the purchasing power of one's hard earned money does not plummet over the years.

### **Safety and Transparency**

Fund managers provide regular information about the current value of the investment, along with their strategy and outlook, to give a clear picture of how one's investments are doing. Moreover, since every mutual fund is regulated by SEBI, one can

be assured that your investments are managed in a disciplined and regulated manner and are in safe hands.

### **Conclusion**

Securing our financial goals may not be easy process by itself. It entails a clear picture of one's financial goals, number of years left to achieve them and mathematical figure being attached to it. Also important is the product or a mix of products one need to save money in creating the wealth. Equity mutual funds have the potential to deliver higher returns in the long run. For any long term goal be it children's financial needs like education, marriage or buying of a house or planning for retirement, the mutual funds offers choices for all

## Family Structure and Marriage

For generations, India has a prevailing tradition of the joint family system. A joint family is one where extended members of a family - parents, children, the children's spouses and their offspring, etc., live together. Usually, the oldest male member is the head in the joint family system. He makes all important decisions and rules, and other family members are likely to abide by them. In a 1966 study, Orenstein and Micklin analysed India's population data and family structure. Their study suggests that Indian household sizes had remained similar during the 1911 to 1951 period. There after, with urbanization and economic development, India has witnessed a break up of the traditional joint family into more nuclear - like families. Sinha, in his book, after summarizing the numerous sociological studies done on Indian family, notes that over the last 60 years, the cultural trend in most parts of India has been an accelerated change from joint family to nuclear families, much



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like population trends in other parts of the world. The traditional large joint family in India, in the 1990s, accounted for a small percent of Indian households, and on average had lower per capita household income. He finds that joint family still persists in some areas and in certain conditions in part due cultural traditions and in part due to practical factors. Youth in lower socio-economic classes are more inclined to spend time with their families than their peers due to differing ideologies in rural and urban parenting. With the spread of education and growth of economics, the traditional joint-family system is breaking down rapidly across

India and attitude towards the working women has changed.

Arranged marriages have long been the norm in Indian society. Even today, the majority of Indians have their marriages planned by their parents and other respected family-members. In the past, the age of marriage was young. The average age of marriage for women in India has increased to 21 years, according to 2011 Census of India. In 2009, about 7% of women got married before the age of 18. In most of the marriages the bride's family provides a dowry to the bridegroom. Traditionally, the dowry was considered a woman's share of the family wealth, since a daughter had no legal claim on her natal family's real estate. It also typically included portable valuables such as jewellery and household goods that a bride could control throughout her life. Historically, in most families the inheritance of family estates passed down the male line. Since 1956, Indian laws treat males and females as equal in matters of inheritance without a legal will. Indians are increasingly

using a legal will for inheritance and property succession, with about 20 percent using a legal will.

In India, the divorce rate is low - 1% compared with about 40% in the United States. These statistics do not reflect a complete picture, though. There is a dearth of surveys or studies on Indian marriages where the perspectives of both husbands and wives were solicited in-depth. Sample surveys suggest the issues with marriages in India are similar to trends observed elsewhere in the world. The divorce rates are rising in India. Urban divorce rates are much higher. Women initiate about 80 percent of divorces in India. Opinion is divided over what the phenomenon means: for traditionalists the rising numbers portend the breakdown of society while, for some modernists, they speak of a healthy new empowerment for women. Recent studies suggest that Indian culture is trending away from traditional arranged marriages. Banerjee et al. surveyed 41,554 households across 33 states and Union Territories in India in 2005. They find

that the marriage trends in India are similar to trends observed over last 40 years in China, Japan and other nations. The study found that fewer marriages are purely arranged without the concern of the boy or the girl and that the majority of surveyed Indian marriages are arranged with consent. The percentage of self-arranged marriages (called love marriages in India) was also increasing, particularly in the urban parts of India.

Weddings are festive occasions in India with expensive decorations, colors, music, dance, costumes and rituals that depend on the religion of the bride and the groom, as well as their preferences. The nation celebrates about 10 million weddings per year, of which over 80% are Hindu weddings. While there are many festival-related rituals in Hinduism, vivaha (wedding) is the most extensive personal ritual an adult Hindu undertakes in his or her life. Typical Hindu families spend significant effort and financial resources to prepare for and celebrate a wedding. The rituals and process of Hindu wedding vary depending on the region

of India, local adaptations, resources of the family and preferences of the bride and the groom. Nevertheless, there are few key rituals common in Hindu weddings, - Kanyadaan, Panigrahana, and Saptapadi; these are respectively, gifting away of daughter by the father, voluntarily holding hand near the fire signify impending union, and taking seven steps before fire with each step including a set of mutual vows. After the seventh step, the vows of Saptapadi, the couple is legally husband and wife. Sikhs get married through a ceremony called Anand Karaj. The couple walks around the holy book, the Guru Granth Sahib four times. Indian Muslims celebrate a traditional Islamic wedding following customs similar to those practiced in the Middle East. The rituals include Nikah, payment of financial dower called Mahr by the groom to the bride, signing of marriage contract, and the reception. Indian Christian weddings follow customs similar to those practiced in the Christian countries in the West in states like Goa but have more Indian customs in other states.

## The New “Green” Revolution towards Environmental Sustainability

Global warming is the phenomenon of increase in Earth's temperature caused by burning of fossil fuels and other pollutions in the air. As per the predictions by IPCC (Intergovernmental Panel on Climate Change) it is predicted that the global temperature is likely to increase by 1.1 to 6.4 degrees Celsius “between” 1990 to 2100.

**The Major Key causes of global warming are:**

1. Carbon dioxide emitted from the Power Plants, Cars, airplanes and other industries.
2. Methane emitted from landfill, petrochemical factories and steel and fertilizer plants.
3. Nitrogen dioxide emitted from waste combustion, agriculture water pollution and sewage.
4. Harmful gases emitted by industries, and manufacturing units, which are causing depletion of Earth's ozone, layer.
5. Deforestation is another major contributor towards global



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warming. The destruction of tropical forests is throwing millions of tons of carbon dioxide into the atmosphere. These forests are the main source of absorption of carbon dioxide, which we are losing at a great speed each year with increased deforestation.

For a long time now the effect of man's industrialization and technological progress has continuously used without balance of the planet's atmosphere and ecosystem, but within the last 30 years the place of this damage has markedly accelerated. It is presently

estimated that 700 tons of carbon dioxide are pumped into the earth's atmosphere every second of the day. Carbon dioxide is the chief contributor to the greenhouse gases. It is these greenhouse gases, which cause global warming.

### **Green Warming – Proposed**

#### **Solution**

The solution to this problem lies in “Going Green” in our thoughts, behavior and actions. The consumers and corporations need to focus on clean and environment friendly products and services. Green revolution, going green, environmental protection, sustainable life style, sustainable development, protecting our earth and many more has become a natural phenomenon in our everyday life.

Although no consumer product has a zero impact on the environment, in business, the terms “green product” and “environmental product or natural products” are used commonly to describe those that strive to protect or enhance the natural environment by conserving energy and/or resources and reducing or eliminating use of

toxic agents, pollution, and waste. Greener, more sustainable products need to dramatically increase the productivity of natural resources, follow biological/ cyclical production models, encourage dematerialization, and reinvest in and contribute to the planet's “natural” capital. Escalating energy prices, concerns over foreign oil dependency, and calls for energy conservation are creating business opportunities for energy-efficient products, clean energy, and other environmentally sensitive innovations and products.

To elaborate on the “Green” terminology:

**1. Green Product:** It is non-toxic and is made from recycled material. There is no absolute Green product. However the products, which consume less energy, cause less pollution and are biodegradable, belong to this category. Thus “Green” is a relative term.

#### **Characteristics of green product:**

Products those are recyclable, reusable and biodegradable

Products with natural ingredients  
Products containing recycled contents,  
non-toxic chemical  
Products contents under approved  
chemical  
Products that do not harm or pollute  
the environment  
Products that will not be tested on  
animals  
Products that have eco-friendly  
packaging i.e. reusable, refillable  
containers etc.  
Products which are grown naturally  
(organic farming)

**2. Green Service:** It fulfills the philosophy of sustainable development, improving and maintain the quality of life for people without compromising the environment. Some of the marketing practices which lead to the failure of green marketing during this period are (Peattie and Crane 2005):

**3. Green spinning:** Taking a reactive stance of “green”, if accused of malpractice

**4. Green Selling:** Taking an opportunistic approach by adding

some green claims to existing products with an intention to boosts profits.

**5. Green harvesting:** Becoming enthusiastic about the environment only when greening would result in cost savings.

**6. Green washing:** is the process of making products and services “Green” in all respects. To make products and services green the businesses need to focus on bringing the green in various aspects such as: Supply Chain, Packaging, Raw Material, & Product Innovations.

It is not enough just to develop a brand or a logo, or invest in an advertising campaign, and then position a product as Green before consumers. Moreover, since “Green” aspect of the product is not a tangible attribute that the consumers receive the consumer has to be convinced about the benefits of the green benefits of the product. It is also important to understand how companies across the globe are innovating and creating “Green” products.

**Benefits of going green:**

It ensures sustained long term growth along with profitability.

It saves money in the long run, though initially the cost is more.

It helps the companies to market their products and services keeping the environment aspects in mind.

It helps in accessing the new markets and enjoying the competitive advantage.

Most of the employees also feel proud and responsible to be working for an environmentally responsible company.

It leads to environmental, economical & societal sustainability.

It gives environmental protection and sustainable human lifestyle.

Green product innovation has been recognized as one of the key factors to achieve growth, environmental sustainability, and a better quality of life. Understanding green product innovation as a result of interaction

between innovation and sustainability has become a strategic priority for theory and practice. A green product provides an opportunity to the companies to increase their market-share by introducing eco-friendly products. Consumers are not overly committed to improving their environment and may be looking to lay too much responsibility on industry and government. But ultimately it's the consumer who is having responsibility to use green products. Consumers are not too much concerned about the environment but as they have become more sophisticated, they require clear information about how choosing one product over another will benefit the environment. Consumer education results in their empowerment. Empowered consumers choose environmentally preferable products when all else is equal.



## Importance of English Literature

Literature is the foundation of life. It places an emphasis on many topics from human tragedies to tales of the ever popular search for love. While it is physically written in words, these words come alive in the imagination of the mind, and its ability to comprehend the complexity or simplicity of the text. Literature enables people to see through the lenses of others, and sometimes even inanimate objects. Therefore, it becomes a looking glass into the world as others view it. It is a journey that is inscribed in pages, and powered by the imagination of the reader. Ultimately, Literature has provided a gateway to teach the reader about life experiences from even the saddest stories to the most joyful ones that will touch their hearts.

From a very young age, many are exposed to Literature in the most stripped down form: picture books and simple texts that are mainly for the sole purpose of teaching the alphabet, progressively, as people grow older; they explore other genres of books,

ones that propel them towards curiosity of the subject and the overall book. Reading and being given the keys to the literature world prepares individuals from an early age to discover the true importance of literature. Being able to comprehend and understand situations from many perspectives, the ability to see the world with a pair of fresh eyes, it triggers the readers to reflect upon their own lives. Reading a material that is relatable to the reader may teach them morals and encourage them to practice good judgment. It is literature alone as a subject that travels with human emotions.



**Lakshmi Raj**

II Year B.A. (JEE)

## Gold Monetization

Monetization is the process of converting any capital asset into a legal tender; it may also be informally used to refer to exchanging possession for cash or cash equivalent. It is to make money on goods that have the potential to convert itself into money. Gold has always had tremendous significance, viewed by most cultures as a symbol of wealth and prosperity; it has always been a symbol of wealth and power. Gold monetization is a scheme, where in customer deposits gold in the bank. After a specific tenure the customer would get back the returns along with the prescribed interest rate in the form of cash or cash equivalent. For example, if Mr. deposits 100 grams of gold he would gets back 101 grams value of the gold or anything (Bullion or Cash) that is equivalent to that value after one year considering the rate of interest to be 1%. The recent news with regard to this is Tirumala Tirupati Devasthanam. It has deposited its donations, created record for the biggest gold deposit by



**Adithya. R**

III Year B.com

depositing 1800 kgs of gold in State Bank of India. This is being initiated by the Finance Ministry. Currently gold deposits are accepted only in State Bank of India.

### Process of Gold Monetization

- Purity test of gold takes place at Hall Marking Centers that are Bureau of Indian Standard (BIS) certified. They are not jeweler manufacturers. They are only centers which test the purity of gold. (The banks have tied up with these centers).
- A preliminary XRF (X Ray Fluorescence) machine test will be conducted to tell the customer the appropriate amount of pure

gold. If the customer agrees he will have to fill up KYC (Know Your Customer) form and give his consent for melting the gold, if he does not agree to the XRF results he can take back the gold.

- After receiving the customer consent, the ornament will be cleaned of its studs and stones and will be handed over to the customer, net weight will be taken and the jeweler will be melted in front of the customer through a fire assay
- After the fire assay results are told the customer has a choice of either refusing to accept in which he can take back the melted gold in the form of gold bars after paying a nominal fee to the centre or he may deposit the gold (for which the bank will pay the nominal fee). If he deposits he will be given a certificate by the centre certifying the purity of the gold that is deposited.
- The minimum quantity of gold that a customer can deposit is 30 grams and there is no upper limit to deposit. The gold can be deposited

in the form of bullion or gold. The interest rate is set at 1% per year.

- In this scheme the customer gets exemption from capital gain tax and income tax. Similar tax exemptions are to be made available to customers after due examinations.
- After receiving the customer's consent, the ornament will be cleaned of its studs and stones and will be handed over to the customer, net weight will be taken and the jeweler will be melted in front of the customer through a fire assay.
- After the fire assay results are told to the customer. He has a choice of either refusing to accept in which he can take back the melted gold in the form of gold bars after paying a nominal fee to the centre or he may deposit the gold for which the bank will pay the nominal fee. If he deposits, he will be given a certificate by the centre certifying the purity of the gold that is deposited.
- The minimum quantity of gold that a customer can deposit is 30grams

and there is no upper limit to deposit. The gold can be deposited in the form of bullion or gold. The interest rate is set at 1% per year.

- In this scheme the customer gets exemption from capital gain tax and income tax. Similar tax exemptions are to be made available to customers after due examinations.

#### Impact on Indian Economy

An approximate of 20,000 tons of gold is currently held in Indian households, which is worth nearly 1 trillion. The idea is to bring out the country's idle gold by allowing owners to deposit their stocks with the banks to earn interest. India has the largest number of consumers of gold but it has to import maximum of its gold from countries like Switzerland, Australia, and UAE etc to meet the annual demand which is a drain on its fore reserves and is the key reason why rupee value falls. By doing so, billions of dollars will be saved on gold import and will increase the liquidity and help to boost the economy. Stocks of gold jeweler

represent enormous personal wealth, but the gold does not contribute to the economic growth in any way. The SBI research says that this scheme can attract deposits worth Rs.1 laky core. This gold will be converted into cash in the form of interest, banks can use it for lending and gold owners can use it for spending. An extra trillion rupees can definitely make a huge impact on the economy.

#### Conclusion

Gold monetization scheme is a good and beneficial scheme that is being introduced in the recent times especially for those who are accumulating gold for future weddings or other events keeping in mind the increasing price of gold on a regular basis. Instead of keeping it in a locker they can deposit the gold and in return earn the interest too. It cannot completely be a flawless scheme. One of the major drawback is that when buying a jeweler a customer pays extra charges (making charges, wastage charges etc) for the jeweler, but when the gold is being deposited

in such scheme such charges are not considered which may not result in getting 100% returns. But it would be capable to earn a good interest if the gold is deposited for a longer period of time. This plan was implemented (1999) by the Finance Ministry but did not work out then in the manner as expected. Now the scheme and plan has been revised after few considerations and re-introduced keeping in mind the benefits of the nation and the customer.

## You Make My Life

I look straight,  
Straight into your eyes,  
And everything that I see,  
Can make my life thee!

When you speak,  
Takes me to heaven  
A feel that never changes  
A feel that never ends!

You inspire me,  
In every move that you make,  
I dive so deep,  
In every breath that you take,  
I swim in your mood,  
I fly in your cloud,  
I've started living in you,  
And I would never leave you!

Missing you ...  
Is like missing me,  
I can wait for you...  
Until you surprise me,  
You fill my world with wonders,  
Eyes that shine like stars,  
You keep my sky so clear,  
With no lightning and thunders

The feel....  
When you smile,  
When you laugh,  
When you stare,

I look straight,  
Straight into your eyes,  
And everything that I see,  
Makes my life thee!

**Raghunath M**

I Year BBA

## Is it Patriotism or Unconditional Love that is going to Heal the World?

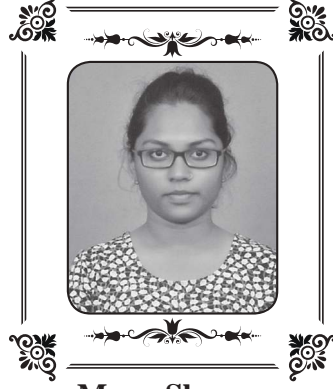
It is a shocking surprise how the small fact of migration is innately imbibed in us that we almost think of it as natural and lean towards the idea of it, not even realizing its effects. We tend to be swallowed by the need of our own well-being, occasionally or never stopping to think about our contribution to the society, the environment and the world at a whole.

We see this phenomenon occur in birds. Birds migrate searching for better food and climatic conditions. History records exodus after exodus from different civilizations for one sole purpose -better opportunities or the greener side of life or to probably to reach what lies at the end of the rainbow. But little do we realize the plain, sober truth of reality that might be harsh and cold to some. The other side is not any greener than what you're already standing on. There's nothing at the end of the rainbow. Until you toil and work hard, making use of the best opportunities available around you, you will not find your success,

you breakthrough or YOUR treasure or the fruit of your labor.

Migration is more fancily put as 'urbanization' by James Henry Breasted. It is the shift or movement of people from rural to urban areas for better opportunities. Be it for education, work, better lifestyles or availability of resources. But in the processer of the hope-filled optimistic migration do we ever pause to realize 'how my migration will affect my family, my land, my community, my village?'

The breath of Indian economy is agriculture. Majority of the nation's income is drawn through agriculture



**Mona Sharon**

II Year B.A. (CPS)

and farming. Recent news reported increased farmer suicides. This could give us a glimpse of how the future of India might turn out to be. Lack of farmers means lack of agriculture and farm produce, means a downfall in economy rates and lag in development.

If every farmer's son thinks he should earn and live better than his father by moving to metropolitan cities then who will end up working as a farmer? If every farmer is going to end his life because he can't meet his ends, or the loans he can't afford to pay or have given up struggling and fighting for justice or demanding for fair pay, we will end up as a nation not producing food resources but borrowing them.

I read an article a few days ago it spoke of how necessary the youth should be educated and ensured about self-growth and human values; a sense of awareness to do something to their social institutions and their hometown. The writer wrote "they can go anywhere in the world and earn but there should be a sense of affection towards their own place and people".

It simply not enough to just have an affection and do something. We must find ourselves swallowed by a burning passion to develop.... to help. So is it patriotism or unconditional love that is going to heal the world?

Educate yourself, acquire knowledge, master it and use it in your native. Each profession has its own ethics, practice and makes the best use of it there. For example: if you are a doctor nurse the sick in your city. If you're a teacher educate and teach children human values apart from the syllabi, in your city. If you are a psychologist give therapy sessions to those who need it in your city. If you're a lawyer/advocate for their justice, protect their rights. If you're a policeman protect your city, identify and punish the criminal/s.

The people in your hometown need your support, you input. They may or may not welcome you with open arms but do not let that discourage your zeal or shatter your spirit. This is not a suggestion to exercise your career liberally or at your expense or even go out or your way (all the time);

because you would never do that even if you're working in your dream city.

Harnessing your field in another country aiding to its development while your nation is still trying and struggling to develop, and then commenting on how uncooperative people are, is hypocrisy. One person can never clone another. Then how can we expect a nation to? Human values are universal. Cultures vary. We must bring ourselves to love and embrace it just the way it is. If you every try to make India another America or Japan or the European Union you will

lose the authenticity of its vibrancy, color, the vigor of cultures, the mesh of traditions and the whole nation all together. So once again is it patriotism or unconditional love that is going to heal the world? Because if every person should take this seriously and work in his native land there is no doubt we can be able to strike a balance to or solve the crisis of overcrowding in cities, exploiting resources beyond repair or the provoked was disputes.

As a conclusion my message is simple: make yourself useful to YOUR people.

## Khushi

Her name is Khushi  
Very unique is she.  
Someone with infinite beauty  
Admiring it, is now my duty.  
Keeping it in mind  
It's hard to find.  
A being as such  
With perfection filled so much  
Soul and aura pure as crystal water,  
"Wow" is the only word I get by looking  
at her.

Now the time has thought, and it has brought.  
Someone who is unique,  
Who will never go antique.  
I wish you the best  
Cause you beat all the rest  
Your heart will always protect you  
I am glad that I met you.

**Nisarga Chandrashekar**

I Year BA (JEE)



## My Country - TANZANIA

Zanzibar was united on 26th April 1964. Tanzania is among the five countries in East Africa and lies between latitudes 10 and 120 south of the Equator; and longitude 290 and 410 east of Greenwich. Tanzania has a surface area of 945,087 square kilometers. (364,900 square miles) To the north is bordered by Kenya and Uganda; on the west Rwanda, Burundi and the Democratic Republic of Congo; to the south west is Malawi and Zambia; to the south is Mozambique to the east is the Indian Ocean. Tanzania has three major lakes which are Lake Victoria, Lake Tanganyika and Lake Nyasa. There are also several tourist attractions in Tanzania, the main ones include Kilimanjaro Mountain which is Africa's highest mountain and has snow through the year. Other attractions include wildlife parks, ancient creatures of the sea and beautiful beaches on the coast of Tanzania main land and the islands of Unguja and Pemba in Zanzibar. The climate is tropical through the



**Monica Aika Deo Ngatuni**

III Year B.A (HES)

year with two rainy seasons. The main economic activities in which the majority of the people engage in are agriculture, livestock, fisheries, mining, tourism, manufacturing and services. Despite the fact that Tanzania has about 120 tribes, a major national language is Kiswahili which is spoken by most of the people.

Tanzania is a country that follows a system of multi-party democracy. The government of Tanzania has three independent pillars namely, Parliament, Judiciary and the Executive. Tanzania has a system of two governments - the Government

of the United Republic of Tanzania and the Revolutionary Government of Zanzibar. The government of the United Republic of Tanzania has so far been led by five Presidents and Zanzibar had been led by seven presidents. Tanzania is administratively divided into 30 regions of which 25 are in Tanzania mainland and five are in Zanzibar.

Major facts of Tanzania

- Her Independence was obtained on 9th December 1961

- Dodoma is the capital city and Dar-Es-Salaam is the commercial city
- Tanzania has the population of 47.6 million
- Kiswahili (national) and English are the major language
- Christianity and Islam are the dominant religions
- Life expectancy is 58 years for men and 60 years for women
- The currency is Tanzanian Shillings

## Irresistible

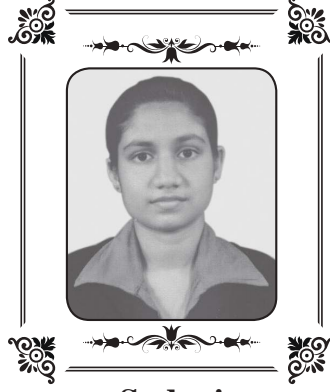
My heart's perfect dean  
 Came just so I could lean,  
 His face so fair  
 And brown his hair,  
 Eyes so dark He had a a spark,  
 His hands stay warm  
 Where I lay mine in calm,  
 His heart so brave  
 Anything he could dare,  
 So enthusiastic to live  
 And so much of love to give

His mind full of sorrow  
 Yet happiness anyone could borrow,  
 Learnt his lesson  
 With all the passion,  
 He would be awake till midnight  
 To make sure I'm alright,  
 He picked the pieces of me like a feather  
 And put them all together  
 His kisses are unmissable  
 And his memories just irresistible.

**Nikitha Hebsur**  
 II Year BA (JEE)

## Difference between Indian Culture and Western Culture

This topic is always debatable and frankly there is never a winner as to which culture is better. Both are different and are followed in different parts of the world. Indian culture refers to the customs, traditions, religions and set of rules that are followed in India, while the western culture most commonly refers to culture that is followed in America and Europe. Both cultures differ from each other in the traditional mindset, however, in today's world there is a mix of both cultures. The Indian culture has been dealing with westernization for a few decades now and the western culture has started developing a taste for the exotic Indian food and yoga. Indian culture can be broken down into two parts; traditional culture and modern culture. Traditional Indian culture is the one that is followed in the rural areas of India, while modern culture is in the urban areas. The traditional culture has been on a continuous decline, with westernization playing a huge part in bridging the gap between



**Sudani**

III Year BBA

different cultures. The Indian culture is one of the oldest cultures and has been around for several millennia. It encompasses different cultures that are in the different parts of the country.

Indian culture lays a lot of importance on society; everything a person does have an effect on society's perception of the person. Everything, from going to a certain school, to dressing a certain way and even getting married, reflects the type of person you are to the society. Major religions part of the Indian culture includes Hinduism, Buddhism, Jainism, Sikhism and even Catholicism. Family is the second

most important part of a person; from an early age a child is taught the importance of a family and the part he/she is expected to play in the family. Girls are most commonly taught about cooking, while boys are taught family business.

The Indian cuisine, now popular all over the world, has distinct and rich flavors full of spices. The cuisine varies from region to region; northern, southern, eastern, western and north-eastern. Food from each region can be distinguished by uses of different herbs, spices and cooking techniques. A variety of Indian food has also been influenced by Persians and Mughals. India is also popular for its desserts, known as mithai.

Marriages also play an important part in a person's life. Arranged marriages still play a huge part in rural India, where families choose a proper bride and groom for the children to marry with their children's permission. Love marriages are gaining popularity in India specifically among urban areas. Since major importance is placed on family, Indian culture suggest living in joint families, where parents, male children, children's spouses and

grandchildren, all reside in the same house. However, nuclear families have started receiving more importance in urban families.

Clothing that is considered appropriate for women according to Indian culture includes salwar – kameez, chudidar, saris and clothes that are not too revealing or tight in fitting. India is still male-driven society and gender equality is something that is still being fought for by women in many rural places in India, where women are still considered lesser compared to men. However this perception is changing as more women are fighting for their rights to be considered equal in society. Indian culture is also popular for its different colorful festivals that take place throughout the year.

Western Culture received its start from the ancient Greece and ancient Rome, which spread under the Roman Empire to different parts of the world. It is heavily influenced by Christianity and was stagnant during the Dark Ages. The Renaissance in the 14-17th century is considered to have rebirth the western civilization, which was further promoted.

## Kiran Mazumdar Shaw

The global economy is today faced with the problem of rising unemployment. According to the International Labor Organization, the world economy will need to generate nearly 280 million new jobs between 2015 and the end of 2019 to make up for the ground lost during the last recession and ensure new entrants to the labor market can find work. It is this realization that is driving policy-makers the world over to increasingly recognize the job creation potential of start-ups. Germany is looking at a start-up initiative to create more than 100,000 new jobs by 2020. UK has an Entrepreneurial Action Plan which has seen tech start-ups increase from 200 in 2010 to 1,200 in 2013. Israel is running a 'Startup City Tel Aviv' program to create an early stage innovation ecosystem that can extend to Europe and beyond.

India, on its part, needs to create 10 million jobs per year for the next 10 years to sustain acceptable Gross Domestic Product (GDP) growth.



**Akshay D P**  
III Year B.Com 'E'

To generate such a large volume of employment, the job market of the future will not be able to solely rely on the traditional pillars of lifetime employment in large companies, government and the public sector. Clearly there needs to be an alternate channel that creates these multiple jobs. The recent success of some of the start-ups in India indicates that more of such enterprises can lead to creation of millions of job opportunities. However in order to unleash this entrepreneurial potential we need a robust ecosystem, which is currently in a very nascent state, primarily because culturally we

are a risk averse nation. In order to eradicate or reduce unemployment, we need more number of enterprises rather than dependency on the traditionally pillar, an women started an enterprise of pharmaceutical industry by taking the risk which in result contributed in reduction of unemployment and gave bread and butter to many.

Kiran Mazumdar was born to Gujarati parents in Bangalore, India. She went to school at Banalore's Bishop Cotton Girl's High School, graduating in 1968. She then attended Mount Carmel College, Bangalore, a women's college offering pre-university courses as an affiliate of Bangalore University. She studied Biology and Zoology, graduating from Bangalore University with a B.Sc. in Zoology in 1973.

When Kiran Mazumdar-Shaw founded Biocon in 1978, it was a small industrial-enzymes company. Now Biocon is India's largest publicly traded biopharmaceutical company, which had \$460 billion in revenue last year and distributes its products in 85 countries around the world. In 2014,

Mazumdar-Shaw won the Chemical Heritage Foundation's Othmer Gold Medal for contributions to science through entrepreneurship, as well as Germany's Keihl Institute Global Economy Prize for achievements in business. Mazumdar-Shaw also runs philanthropic initiatives through the Biocon Foundation and founded a 1,400-bed cancer center in Bangalore in 2009. The facility is dedicated to providing care to all patients, regardless of income level or social standing. It is true that she did not plan to start a business but accidentally pursued entrepreneurship when she found that the brewing industry in India was a male bastion where women were not welcomed. She was all set to take up a brewing job in Scotland when a chance encounter with an Irish entrepreneur led her to start Biocon in her garage in Bangalore. She was 25 years old with no business experience when she decided to take the plunge as a biotech entrepreneur. As a first generation entrepreneur she started her own business in response to an unsuccessful job pursuit. She turned

to entrepreneurship quite by accident and became a job creator rather than a job seeker. Instead of the one job that she was seeking then, she has created over 7,500 jobs today. If she adds the ancillary businesses that her company relies on or supports, it has had a multiplier effect. In building her company Biocon, she was a beneficiary of the visionary political leadership in the state that led to the creation of an enabling context for the incubation of successful start-ups in Bangalore. The financial support lent by the Karnataka State Financial Corporation in the early 1980s to pioneering companies like Biocon and Infosys, promoted by first generation entrepreneurs with no business track record, has led to Bangalore's emergence as an 'IT & BT Hub.'

When she started Biocon, the challenges that she needed to navigate were manifold. Money was scarce as banks were reluctant to lend and there was no access to venture capital in those days of the Licence Raj. Skepticism about the commercial viability of an innovation-led

biotechnology venture meant that she had the additional challenge of getting the market to accept biotechnology. Unreliable power and water supplies also forced them to come up with innovative ways of meeting the infrastructure demands of running the sophisticated fermentation procedures that went into enzyme manufacturing. Recruiting was another big challenge as potential employees thought that working for a start-up headed by a woman did not provide job security. However, she refused to let these challenges intimidate her. Eventually, a few brave folks did join her in her entrepreneurial journey and they went on to build a globally recognized biopharmaceutical enterprise focused on developing affordable lifesaving drugs for patients across the world. There has been a tremendous change in the business world's acceptance of women in leadership roles in the last couple of decades. Women business leaders are at the helm of a diverse range of companies that span large, medium and small enterprises from banking, pharmaceuticals, engineering

and IT to consumer products, textiles and garments to hospitals. However, women still represent a small percentage in board rooms and senior management in corporate India. Bangalore today accounts for nearly 30% of the country's start-ups. The city provides a conducive entrepreneurial ecosystem that links research, capital and technology-led ideas to the market place. She quotes, "I am proud to say that Biocon has taken the lead in harnessing the power of biotechnology to find novel solutions for numerous healthcare challenges in chronic areas where patients' needs are relatively unmet." India needs a similar innovation ecosystem that enables entrepreneurs to propel ideas into sustainable businesses, which in turn will have a multiplier effect on

job creation and value accretion for the economy.

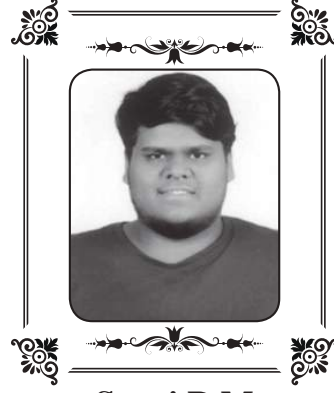
Today in my developing India, the sex ratio between boy and girl is reducing from year on year, even our government has taken various steps to encourage and promote the birth of girl child. Today it is very sorry to state that many girl children close their eyes before they are born. For all those kind of minds either men or women, "Kiran Mazumdar Shaw", stands a role model. Entrepreneurship is a comprehensive platform that will reward talented entrepreneurs with technical ventures and provide mentoring, learning and networking opportunities for their future business growth. One who dares to take a risk and have the potential is a successful person.



## Foreign Trade Boon or Bane

### Genesis of inter-state trade

Inter-state trade was in vogue well before independence when princely states existed. To cite an example, even during the days of the famous king Krishna Devaraya, business men from China visited his kingdom to explore what can be traded. The logic was simple. What was available in plenty was being exported and what was scarce was being imported. Even in the days when currency didn't exist trade existed in terms of exchange of goods not only between princely states but between two farmers. For example if one farmer grew ragi and another grew rice they would work out amongst themselves "for one volume of rice was exchanged with 5 volumes of ragi", as ragi was available easily and had lesser demand. Here we can site one of the basic premise of trade that is "Cost is determined by demand and supply". With the advent of Currency we have an easier means to handle trade and we talk in terms of foreign trade deficit in the ultimate.



**Suraj R.M**

III Year B.Com

### Foreign Trade during the British regime

Coming to later days it is of significance to note that the British who ruled India for centuries and the French and the Dutch initially entered the country through business/trade that probably can be termed the genesis of foreign trade. They misused the benign but quarrelling principalities to gain political power is another aspect which is beyond the scope of this article. The British used this technique to monopolise the textile industry in INDIA. There are instances in history to show that Indian crafts men were able to produce sarees which could

be stored in a match box. The British systematically killed this cottage industry to force Indians to buy clothes produced in British mills.

### **Trading all over the world, the global village concept**

The trade which was confined by and large to neighbouring countries is spreading to countries across the globe due to evolution in communication and transport facilities. To cite an example with improvement in storage and transportation facilities even roses which are perishable commodity is being transported to Middle East and European countries. As we might surmise this was unthinkable even about a decade ago. The “global village” has shrunk the world into a smaller and accessible entity with improvement in communication and transportation. India’s foreign trade with countries like Pakistan, China, USA, European and Middle East countries runs into crores today. Now let us take a look at the expanding foreign trade. The concept is what can be grown or manufactured at a lesser cost in each of the country is to be exploited to benefit

the whole world, what is to be noted is the “whole world” and it is no more confined to an individual country. This no doubt is an excellent idea. Now the selfishness of developed countries and their attitude to control developing nations comes into play. Organisations like World Trade Organisation control or regulate the foreign trade. However even these organisations are controlled by developed countries.

### **Patenting regime and arm twisting by developed countries**

To cite an example the patenting regime is in place and dictates all countries in the world to come under its ambit. What it means is, let us say the Basmati rice which is grown in India from time immemorial is patented by a farmer in the United States of America, the options available for the Indian farmer is to either stop growing Basmati rice or pay a royalty to the patent holder in USA to grow it. India has filed objections to western countries trying to patent Basmati rice. In case it is patented who ever grows Basmati rice has to pay a royalty to the patent holder.

### **Nuclear and space sector scenario**

When it comes to military or sophisticated products related to Atomic fuels and Space the situation takes a dramatic turn. The developed countries try to control the developing nations using this as one of the weapons. One example is that of SPACE market in terms of availability of Rocket and Satellite manufacturers which is confined to an exclusive club of six countries in the world. It is of note that India is one of the members of this club. This is true of the nuclear club too.

### **Canadian reactor supply**

The Canadian reactor which was established in our country was not augmented with a fuel enrichment plant, which is essential for the operations. This was withheld by the original supplier CANADA on the pretext of controlling the proliferation of nuclear weapons in the world. The Indian nuclear program which is for peaceful purposes didn't cut much ice with the world community. Finally India developed its own technology to enrich the nuclear fuel, but the price paid was in terms of time. It took

about 15 years to develop indigenous technology.

### **Cryogenic Technology**

Another case is the development of indigenous Cryogenic technology. INDIA had an agreement with the then USSR to not only supply cryogenic engines for immediate use but also transfer CRYO technology to INDIA. But as the USSR was decimated the USA applied pressure on today's Russia not to transfer the technology. This forced INDIA to develop its own technology but the price paid was again time over run. As may be appreciated, any time delay ensures stoppage of work, non availability of technology and cost overruns. These are some subtle ways in which developed countries arm twist smaller countries to fall in line. Else the concept of global village is very good as quality product is available to the consumer at the best price. Reinventing the wheel and that too an inefficient wheel stops.

### **Trade Deficit**

This is another aspect which is used by developed countries to their advantage. Ideal situation is when the two countries more or less balance

the trade budget by importing and exporting products, goods, services for mutual benefit. E.g., Oil imports from gulf countries and export of goods and services. Any imbalance will result in foreign exchange going out which is a disadvantage.

### **Flooding market with cheap goods & impact on local industry**

This is another trick used to kill the local industry in the first instance and then monopolise exports. The products supplied may not necessarily be of good quality. However once the local industry is incapacitated the importing country is forced to depend on imports.

### **India's foreign trade in numbers**

India's major exports are textiles, Information technology related products like soft ware and soft ware based equipment, processed food products, iron ore to name a few. Our major imports include crude oil,

defence equipments, edible oil. Our major foreign exchange outflow goes towards crude import. It is of interest to note that foreign exchange repatriated by non resident Indians working in gulf and European countries is accounted under foreign exchange earned!!

### **Conclusion**

Foreign trade can both be a boon and a bane. It is to be employed judiciously to our advantage. It should be a balance between making the goods available to the citizens while encouraging the domestic manufacturing sector. For example to reduce crude imports encouraging non conventional sources of energy is one solution. Offering free/cheaper services in crucial sectors of developing countries is another trick that can be employed to wean away other developing/under developed countries towards us.

## Islamic Republic of Afghanistan

Islamic Republic of Afghanistan is a country in South Asia. Early it was known as Aryana, later on became as Khurasan which finally changed to Afghanistan. It has borders with Pakistan in the south and east, Iran in the west, Turkmenistan, Uzbekistan and Tajikistan in the north, and China in the far northeast. In early times people passed through it with animals and other goods as it connected China and India with Central Asia and the Middle East. It has 30 million people. There are about 3 million Afghan refugees (people who had to leave the country) who are in Pakistan and Iran for some time. Afghanistan has many mountains. The mountains are called the Hindu Kush and Himalayas. The big mountain in Afghanistan is Mount Nowshak. There are plains (which have soil that is good for growing plants) and foothills. Afghanistan has snow and glaciers in the mountains. Amu Darya is the big water stream, or river. Afghanistan is snowy and cold



Ahamed  
II Year, B.Com

in winter and hot in summer. Pashto and Dari are the official languages. Afghanistan is a largely rural country, which means that there are only few major cities and much spaced-apart land. Kabul is the capital.

Afghanistan is in the path of important trade routes that connect southern and eastern Asia to Europe and the Middle East. Because of this, many empire builders have decided to rule over the area. Signs that these emperors were near Afghanistan still exist in many parts of the country. Afghanistan is near what used to be the Silk Road, so it has many cultures.

From up to 8,000 years ago, the peoples of Afghanistan helped develop (create) major world religions, traded and exchanged many products, and sometimes controlled politics and culutre in Asia.

Afghanistan is a newly formed democracy. Under the new constitution, the President and two Vice-Presidents are elected every five years.

The politics of Afghanistan consists of the council of ministers, provincial governors and the national assembly, with a president serving as the head of state and commander-in-chief of the Afghan Armed Forces. The nation is currently led by the Mohammad Ashraf Ghani and executive President Dr. Abdullah Abdullah administration.

The International Security Force Assistance (ISAF) helps the government maintain peace and rebuild the country. The government still faces problems with the Taliban, internal security, and public services.

Buddhism was one of the major religions in Afghanistan during pre-Islamic era. At the time being 99% of people are Muslims and the remaining are Sikh.

Afghanistan is one of the mineral-rich countries of the world, it is believed that among other things without Uranium the country holds \$3 trillion in untapped mineral deposits. The recent improvement is due to dramatic improvements in agricultural production and the end of a four-year drought in most of the country.

## Grandpa Smile

Mom told me that,  
The day I was born  
Happiness went through eyes  
In everyone who were home.  
Your Grandpa held you,  
And wrapped you in a towel  
Since you were like a potato  
And everyone laughed.  
The temple which is there,  
The Pandits still remember  
You were a small pink baby  
Everyone is bundle of joy.

When you grew up a little  
The parrot were tied  
you were fool  
you wanted a toy to fly.

You grew some more.  
He taught you tables  
You didn't like;  
You hide under the table.  
The branches of trees  
Grew more stronger  
All the cousins  
Played and grew stronger is bond.  
The joint family starts



**Namrata Saim**  
I Year B.Sc., PMCs

Reproducing like amoeba  
All the family members  
Separated a like

Festive season, was festival for hours  
Grandpa waited to light up the Gourd.  
Diwali was celebrated  
Goverdhan was fun,  
When human trains were created  
And stalls were asked to run.

A transfer again,  
Distance us, parted us  
But this time, distance  
Was not just kilometers.

The love and memories  
Stretched the threads again  
Even the anger,  
Didn't fade love

As if you grew, they were surprised  
You were like potato they thought and smiled  
You know cooking and how to make rice.  
The lungs became stronger with the pride.

After some time, dark clouds covered,  
Last time I saw him in an OPD allowance.  
The oxygen cylinder and mask he wore.  
A fear that might not live more  
After a week we got a phone call  
Grandpa is no more.

We rushed to home town  
Delaying no further

Saw the corpse  
Waiting for last rites to be performed  
The whole family gathered,  
The neighbor were there,  
All the memories of him  
Moved like a cassette played  
Suddenly we were left alone  
The pride no more survived  
The solemnity grew a hole  
And everyone missed and cried.

It has been so many years  
I had grown some more  
Those sparks, those teachings  
That love and eyes  
Are still somewhere alive  
Yes, I miss my grandpa  
And I remember my grandpa's smile



## Was Time Still?

The time doesn't stop  
It goes on.  
Yet, I think, how did I know?  
The eyes are still  
Still was the season  
Only you were there as my decision.  
The Sun even shines,  
So does the twinkling stars  
Still, I stare to that Morning spark,  
Dew drops are still on flowers  
So does the rain in air  
The cold breeze still tells me  
You were very dear.  
The water still flows  
So does the shower.  
The mirror tells me  
We used to be partners.  
The cooker still whistles  
As does the hot kettle  
And the steaming coffee is still on the table.  
Time doesn't stop  
It goes on.  
I still think,  
How did I know?  
The flower still blooms  
I heard the coconut fall  
It tells me, it was once our part.



**Namratha Saim**  
I Year B.Sc PMCS

The mistakes we made  
Due to our flames  
Somehow somewhere  
We shared the same straws.  
A simple thought was there  
To mend the mistakes,  
But the silence we took for our sake.  
The doors are still open,  
So does the hearts  
For whatever happened  
Was just a past  
And there is no regret in the heart.  
Because, time doesn't stop,  
It goes on.  
Finally,  
I know, 'No one knew'.

## Flowers

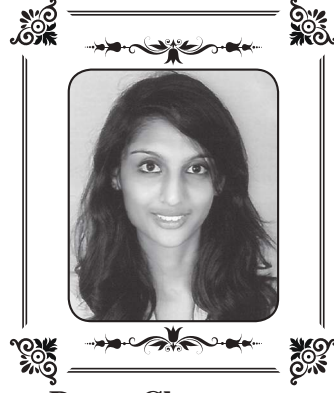
In the garden of my life  
You both are the flowers  
Always beautiful  
More beautiful, than any other flower  
There are many flowers,  
But only two flowers I love to see.

My day starts and ends only by talking  
And thinking about the two flowers of my life,  
And I call them mom and dad,  
The greatest gift I received from god.

As I grew up  
I have learnt so much from you,  
Those were the days when I felt lonely,  
Feeling not so perfect, no excitement  
Everything was missing in my life.

You both stood like a mirror  
In my life reflecting back at me in the world  
No love can be greater than your love, mom,  
No care can be greater than your care, dad.

The sacrifice you made for me  
Cannot be expressed in words  
Today, I want to tell you,  
You mean the world to me



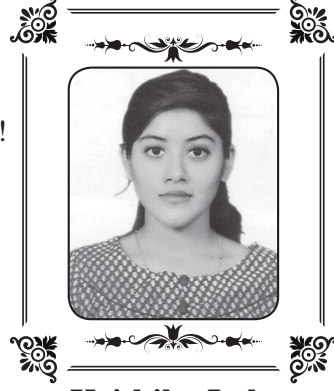
**Reeya Chengappa**  
II Year B.A (JEE)

## Life is Precious

God has given everyone,  
The most precious gift –life.  
But the way each one lives is different; not alike!  
Someone dies of thirst in the heat,  
While someone has human fans,  
Someone rises from rags to riches,  
While someone out of despair still  
keeps rubbing the pans  
And builds palaces in dreams; those dreams  
Never come true.....  
But whose luxury has no end,  
I wonder what they do.

Life is but a vast ocean,  
Nature is its source,  
People are but tiny waves  
Competing with one another to win the race.  
Whatever way they live, whatever life they have,  
They try to achieve more and more.

Be satisfied with what you have  
And live your life the best way you can  
'Because this is something  
We just cannot afford to lose'.



**Krithika Lobo**

II Year B.A (JEE)

## Fly not too far

My little Bird  
Today you are born  
Safe in the nest.

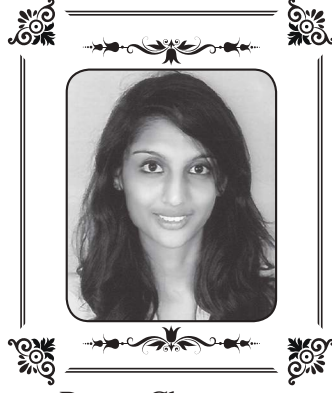
Day by day as you learn to fly  
Out of the nest,  
You see a world full of good and bad things.

You are still a small bird,  
Don't move so far, that  
You can never come back.

You are just learning how to fly,  
When you fly around with your little wings  
Remember there are beasts that might kill you  
Or your innocence can be misused,  
When you move out many things attract you,  
But my little bird never get carried away.

Remember, after a long journey  
Yes, in your nest your mom and dad  
Are waiting for you with lots of hopes.  
Your wings are tiny, never go so far from us  
To seek that happiness, that life, that enjoyment  
That leads to destruction.

My little bird by the time you return  
You will not have any one of us  
Stay, stay, and never go away.



Reeya Chengappa  
II Year BA (JEE)