CHAPTER – III

INVESTORS AWARENESS – CONCEPTUAL THEORY

3.1 DEFINITIONS OF AWARENESS

In marketing, awareness means a measure of how well known a brand, firm, or product is. Companies usually set a target for the degree of awareness they intend to achieve, and then plan a promotional campaign to reach that target.

Awareness is the individual realization of the consequences of an action, in their own context of intention and impact. Awareness often leads to action, but the action needs to be guided and supported.

“Once there is seeing, there must be acting. With mindfulness, we know what to do and what not to do to help.” Thich Nhat Hanh

Take passwords, for example. What does awareness of passwords mean? What does it look like?

Start by applying the definition of awareness to the concept of passwords. What is the consequence of selecting and using a password? Or of password reuse? The challenge isn’t the answer to the questions (especially from someone already aware). The problem is the lack of broad, individual understanding of the connection between intention and impact — in context. Instead, people know only that passwords are a pain to endure.

The key to awareness is to create an environment for individual realization.

Present familiar information readily embraced and understood by the audience. Focus on what matters to them. Guide a journey from a decision to an outcome. Allow them to work through the elements. Support the realization of the consequences — based on their intention, and with their impact.
Awareness does not generally mean individuals have the understanding and experience to take the proper actions. Awareness is the realization. Nothing more, once aware of the consequences, people often seek a desire to learn. They seek training.

3.2 TYPES OF AWARENESS

The 4 types of awareness are Mental, Emotional, Environmental and Physical, and they relate to personal safety and self defense. Each one of these are intertwined with the others, they not separate skills or abilities. And there is one type of awareness that is especially important to the “function” of the other three types – Mental Awareness without mental awareness, the other three would be limited in effectiveness for enhancing personal safety.

Mental awareness basically is the ability to know and understand what is happening all around you. In regards to personal safety and/or self defense, there are several questions that can be asked to help develop our mental awareness. Here are some of them:

1. What is happening around us?

Do we notice all the activities occurring around us? What interactions between people are happening around us? Are there any disagreements happening that could affect our personal safety? Some life situations require our total concentration and focus. But, there are times when we need to be aware of all the activities that are happening in our external environment. Many times in airports or on trains, we have observed people so entrenched in reading a book or newspaper that they are totally unaware of what was happening right next to them. How could someone properly and effectively prepare a self defense strategy to deal with a situation he or she is totally unaware of?
2. What potential situations exist around us?

Do we ever stop to analyze or observe specific situations in order to “predict” or recognize potential problems that may require a personal safety defense action on our part? Example 1: We hear and see that there is heated argument developing between 2 people close to you us. What is the best course of action to take if we recognize that the conflict is escalating out of control? Is there a policeman close by? Is there a place where we could go and call a policeman? Where is the closet escape route from this situation?

Mental awareness helps avoid the need to deal with “surprises” that could result in emotional responses that may not be best for the specific situation. Lack of mental awareness prevents the development if well-planned solutions to potential or real problems. Recognizing potential situations provides two important things: 1) maintenance of emotional control and 2) development of a plan to handle the situation in a rational, non-physical manner.

Where are we (also a reference to Environmental Awareness)?

Being aware of our location provides some of the information we need to develop the proper response to a potential conflict situations that place us in unfamiliar surroundings.

What is our destination?

What potential situations could be encountered when traveling to a specific place? If unfamiliar with a destination, we should do whatever is necessary to eliminate the weakness of “ignorance.” Become familiar with a destination by obtaining information from reliable sources, such as travel agents, friends, or family who know about the specific destination. Do this prior to traveling there. Call travel lodges, city organizations (police, city hall, chamber of commerce, etc.), recreational services to get information. Use the internet obtains as much detail as possible. When asking for directions, request specific landmarks or anything that would be clearly visible. When we only have street names to go by, we are forced to be looking for and reading sings. This is
an obvious and very visible indication that we are in an unfamiliar area-we “look” like a victim.

3.3 THE SEVEN LEVELS OF AWARENESS

What can we do to become more aware, work at our full potential and realize your goals? What will allow us to choose positive thoughts even in gloomy situations? It is our level of awareness. There are seven levels of awareness (listed from low to high):
1. Animal 2. Mass 3. Aspiration 4. Individual 5. Discipline 6. Experience 7. Mastery all of us will primarily function at one of the above levels. According to where we are in our lives at any given time, we may bounce back and forth between levels. We should strive to reach the highest level, mastery, where the air is thin and the ideas are great. As you read the description of each level below, we can determine which level of awareness we are operating at in the following key areas:

- Spiritual
- Love relationship
- Money
- Personal/Professional
- Health

LEVEL 1: ANIMAL

This is the “fight or flight” syndrome. A person at this level is doing just enough to get by. They are victims of circumstances. This person is REACTING to whatever is going on around them rather than responding. They allow what is going on in their current circumstances to dictate how they react. To react or respond is a choice. Reacting is a negative choice and responding is a positive choice. Reacting implies that we have given charge of the situation to someone or something else. We surrender our input and any control in the matter. We are now at the mercy of the situation and are forced to been reaction mode where we are constantly dodging bullets and expending great amounts of energy just to stay afloat. We do not anticipate that which is to come because we are too busy handling
the present when we are reacting. The future then surprises us and the whole mess begins again. They are probably reacting using alcohol, drugs or other negative expressions. Responding to a situation is a positive choice. It is proactive and anticipates those things to come. Responding is preceded by thought. In responding, we take charge and have command over how the situation affects us. We also have control over how it affects us internally.

LEVEL 2: MASS

This is where we are programmed to conform. A person at this level is following the crowd rather than doing their own thinking. This person does not consciously choose the things that they want. They ask others what they think they should do with their money. If we MUST follow others, follow the one or two folks that are doing things differently than the masses. It is a good chance that they have put some thought into what they are doing. Most people do not think. George Bernard Shaw said that two percent of people think, 3 percent of people think that they are thinking and 95 percent of people would rather die than think! It is not a coincidence that 1% of the world’s population earns over 90% of the money being made. Break out of the “mass” level of consciousness and claim the life you deserve! Successful people do not follow the masses. They are independent thinkers. If we wish to achieve success, realize that it is not an easy path to follow. We will face ridicule from strangers, family and friends. Remember that our first responsibility is to be true to our self and do whatever fulfils us and makes us happy. Bob Proctor states “The masses are obsessed with conformity rather than creativity.”

LEVEL 3: ASPIRATION

This is where we are beginning to wake up. We now want to break away from the masses and become an individual. You realize that you can be more, do more and have more than your current circumstances. We saw the Secret. You listen to dynamic speakers such as Bob Proctor, Paul Martinelli, and Mary Morrissey. We read Think and Grow Rich and as a Man Thinketh. We know that there is something more that we are capable of. Many people become stuck at this level because their new desires are just wishes until they back them with action. We may desire to earn more money. Desire is derived from the Latin word da–sire, which means, “to give birth to”.

32
“The desire for riches is simply the capacity for larger life seeking fulfillment; every desire is the effort of an unexpressed possibility to come into action. It is power seeking to manifest which causes desire. That which makes us want more money is the same as that which makes the plant grow; it is Life, seeking fuller expression.” – Wallace D. Wattles

Decide to believe in yourself. Take charge of your own self-concept and beliefs. With enough positive self-talk and positive visualization combined with the proper training, coaching, and practice, anyone can learn to do almost anything. We must choose to believe that we can do anything we set your mind to. We can—it is a fact!

LEVEL 4: INDIVIDUAL

We begin to express your uniqueness through our actions…we are out of your head and into our uniqueness. We realize that there is no one like us. Only we possess our special gifts and talents. We move into action because we have the faith to move toward our desires.

If we can think it, we can do it. Keep your mind only on the things you desire. If we focus on what we want rather than what we do not want, we will know when it is time to move into action. Our action will be effortless. Doors will open and the entire universe will conspire to assist us with our desire. You begin to dream. Once you step into the action, everything that you are seeking is also seeking us. We begin to live on purpose. Our goals begin to manifest. We leave your comfort zone because we realize that this is necessary for change to take place. All growth takes places outside the comfort zone. Abraham Maslo said that either we advance forward in the direction of our dreams or we revert backwards into safety.

LEVEL 5: DISCIPLINE

Discipline means, the ability to give ourselves a command and follow through on it regardless of what is happening. This means to stay on course regardless of what the masses are doing and/or saying. When we attend a concert or an opera and we listen to a voice that utterly captivates the audience, dowel wonder how those voices happen. Of course, they do not just happen. Although they may be especially gifted people, those magical moments that happen are coming from discipline—not chance or accident. They consciously chose, ardently desired and patiently persisted in discipline. Are we willing to devote our self to do anything necessary to make the goals and dreams we have become a reality? Are we able to become disciplined enough to see that what we
need to do to make our desires manifest is to be totally focused on the result from the beginning of any task? it into an opportunity for growth and transformation as you build your success character? When you are devoted to being disciplined in all areas of your life, amazing things will happen. Being disciplined is a way of being that allows for abundant thinking so that when a limited belief pops up, we can see it for what it is and move through it with a conviction and determination that will bring us closer and closer to the results we want in any area of your life.

LEVEL 6: EXPERIENCE

The difference between learning and experience is the discovery that the answers are within us. At this level, we recognize that all of the answers that we are looking for are really found within. It is unnecessary to gather information externally. As we look within our self, God brings to us the ideas and people we require to accomplish our desires. We have a wonderful world of power, possibility, and promise that is within us. Because within us is the mind and the mind is the creative cause of all that transpires in the experience and our lives. The personal conditions that we experience are the direct result of the actions of your mind. We never make a move of any kind unless we first form an image or plan in the mind. We can learn to use our mind constructively and we can learn to correctly use these hidden powers, forces, and faculties. When we apply steadfast discipline and do the things that will elevate us to new levels, the experience gained reinforces our awareness of our amazing abilities. This, in turn, leads to great accomplishments. When you see the desired results manifest, we will become stronger in how we practice and do more of the same. When we do not see the desired results, we will make the necessary corrections and then practice with discipline until that desire manifests.

LEVEL 7: MASTERY

Mastery is the highest level that we can attain. Only a small percentage of the population reaches this point; however, we all have the mental faculties and capacity to do so. The feedback that we receive at the sixth level, experience, allows us to master what we want to accomplish in our life. These individuals have learned the laws of the universe, they understand how the science and process operates, and they have fine-tuned their methods based upon their experience. They are quite effective at attracting success, wealth and resources. They are goal achievers. Life just seems to flow here. One has reached a higher level of thought. This is where a person will respond rather than
react. This person truly thinks and takes the action that moves them in the direction of what is desired. At this level of awareness, a person functions from an abundance perspective. This person is not controlled by habits that do not serve them. They are the captain of their ship. It takes a while to achieve this awareness level. It takes persistence and discipline.

3.4 IMPORTANCE OF INVESTOR'S AWARENESS:

- Investment is an area where we mistake familiarity with in-depth knowledge. Most of us have an illusion of knowledge with regard to investment. Lot need to be done with regard to investor education in order to enhance the knowledge and increase the awareness.

- Research has established links between financial literacy and household savings and has brought to light the fact that lack of financial literacy make people under-save for their retirement, take poor decisions and experience other problems in this complex financial environment leading to not achieving their financial goals. Investor awareness include not only the knowledge of various financial products available but also facilitate decision particularly among the less educated as well as those investors committed to long term financial decisions.

- Advertising and the agent network have worked positively, to create awareness, but not knowledge. A coordinated approach is needed to covert this awareness into knowledge. The Reserve Bank of India (RBI) has taken a lead in the financial literacy space, and its efforts are mainly in the banking space. The Ministry of Corporate Affairs too has programmes on the ground, including the setting up of the Investor Education and Protection Fund (IEPF), and this mainly in the securities market space. However, for the consumer, there is need for a holistic approach. While buying a product, they need to have a big-picture view of their portfolio and how diversified it is rather than individuals pieces of information regarding the products. The rural consumer possibly needs the literacy effort even more urgently, though at a different scale and content level.
• Investor education is the first and necessary step towards investor protection. Indian investors are good savers, but often lose hard-earned money due to lack of knowledge and understanding about financial markets and financial products.

• Having said this, it is just not enough to educate investors and create awareness. In these times of uncertainty and high volatility, it is equally vital that advisors and agents and transparent in their dealings and impart all necessary and relevant details to the investor, to help him make an informed investment decision.