after words

An interdisciplinary annual
e-journal for undergraduates
and graduates

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Editorial

      To state that excess is one of the products of the web-made new world will be taken as a farfetched comment. But the manner in which the world wide web has opened the door of possibilities and levelled the playing field have impacted the world of writing in many ways. When it comes to the students' writing, not only has the technology penetration cut down massively the amount of writing the students involve in, it has also made them very reluctant writers. The skill of writing has taken a retreat and this is reflected in multiple forms in their performance. As writing is not merely a physical act, but one in which the process of unspooling thoughts, loosening threads of ideas, streamlining perspectives are involved, the damage is much more. The planning, the structuring, the division of thoughts to ideas, all the pre-writing elements too have suffered with the general decline of writing. Writing will certainly outlive the riotous run of the technology and the skill needs to be developed among the young, though the extent of writing we do and the nature of it will sure change. One goal of '*afterwords'*is to help bring back serious writing to focus.

      As an Interdisciplinary Research Journal for Students, '*afterwords'* has the added mission of promoting research writing skills of the undergraduate and postgraduate students. Though there are journals which focus on researchers, faculty members and research scholars, there aren't many which attempt to handhold the young and emerging scholars making them develop the right aptitudes and skills early on. The Publication Wing of Al Shifa College of Arts and Science (ACAS) decided to annually publish am e-journal, being aware of the need for such a publication. '*afterwords' will* work towards developing the analytical writing skills of the undergraduate and postgraduate students not merely through publishing their research writings, but also in providing the intellectual and academic training necessary to make their writing publication-worthy, provided they have the inclination to do so. The annual issue of the journal hopes to the choice destination of the young scholars who do quality project works and seminar papers at the undergraduate level.

      It need not be stated that the student seminar papers, assignments and projects at the graduate and postgraduate levels are not taken with appreciable degreeof earnestness by a good share of the students. The said apathy is inexplicably transferred to a segment of the teacher community too,contributing to the steady decline in quality of the student submissions of the kinds mentioned. This spiral of decline needs to be halted and *afterwords* is a modest effort by the publication wing of ACAS to place the spotlight on the need. With the interferences of the multiple kind, the journal will push towards realizing its goals of building academic and research writing skills, through the support from the academic in general and the board of editors in specific.

      The first issue of afterwords is an open one and it carries articles on a number of contemporarily relevant areas from graduate and postgraduate students belonging to institutions far and wide. Trauma has become part of the common lexicon and trauma studies occupy a key space in literary spheres these days. Ruby Sherrin's article analyses Anthony Doerr's 'All the Light We can't See' to bring to

the light the complexity of the emotional subsistence of its characters while encountering traumatic experiences. While Anshida and Rahul Jane investigate popular culture as that which incorporate religious connotations, Rishana and Najeeb look into Vampire fiction as an emerging genre. Althwaf reviews the influence of Vampire narratives on children in his article "Children and Vampire Narration in Sarwat Chadda's Muslim Vampire Fiction. In her article, "Third Culture Kids: A Paradox of Experiences", Sumayya Hamsa delves into the experiences of third culture kids who have spent a significant portion of their developmental years outside their parents' culture, leading to a unique experience of blending multiple cultures and adapting to new environments.

E-Commerce, digital market and online transaction have become increasingly popular in recent years due to their convenience, accessibility, and ability to facilitate global commerce. Saniya Saeed studies how E-commerce has revolutionized the way people shop in India by providing greater convenience, accessibility, and affordability to millions of consumers in her article titled "Study on Impact of E- commerce in India". Shadiya in her study found that the use of Neuro Linguistic Programming (NLP) techniques can have a significant impact on the effectiveness of online marketing strategies among graduate students.

In recent years, there has been a growing awareness and importance of sustainability and the need to reduce environmental impact through promoting eco-friendly products and practices, ensuring equitable distribution of resources, and implementing policies that address environmental concerns. Jifanath, in her article titled "Environmental Challenges in India: Exploring Pollution Control Strategies for Sustainable Development," examines the numerous environmental challenges faced by India, including air and water pollution, deforestation, and climate change. She suggests that implementing effective pollution control strategies is critical to achieving sustainable development. "Green Marketing: Consumer Awareness and Perception towards Eco-Friendly Products" is an article by Gargi that reflects on the role of Green Marketingin promoting environmentally friendly products and practices, as well asthe crucial role played by the consumers in making informed and sustainable purchasing decisions. In "Effectiveness of PDS for Economic Sustainability," Hanna examines the impact of the Public Distribution System (PDS) on economic sustainability, including its ability to reduce poverty and inequality, improve food security, and promote inclusive growth.

We hope that *afterwords* continues to inspire and motivate students to pursue research writing and, in turn, contribute towards building a knowledgeable and informed society.

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Contents

Ruby Sherin

Discerning the Unseen:
Trauma and Morality in Anthony Doerr's
All the Light We Cannot See

Abstract

This article looks into the themes of trauma and morality within the text All the Light We Cannot See written by Anthony Doerr. It aims to delve deeper into the psyche of the characters, as a critical analysis of human reaction to trauma and pressure, and the workings of memory, fear and love as decisive factors that control human consciousness and morality. Hence presenting Doerr's 'All the Light We Cannot See' as a poignant narrative that explores the complexities of human nature when in exposure to imminent threat. The article examines the diverse traumatic experiences that the characters undergo and the definite dichotomy in their coping mechanisms. It proposes the idea that there are two possible psychological outcomes to being endangered by the perils of war; one being the psychopathological outcome or trauma and the resilient outcome or simply resilience. A resilient outcome has usually been defined as one of successful coping, recovery and positive adaptation. By using this theory in unraveling the characters, the article tries to make sense of their circumstances and surroundings to make out why they behave the way they do. I also tried to draw a bilateral connection between trauma and morality; about how they affect, alter and influence each other in the context of the story. The article tries to carefully unravel the delicate personal voice of the author regarding morality and war, from within the text. Through my academic work I have tried to present the very personal tone and opinion of the text regarding the complexities of humanity and morality, from an impersonal stand point, despite the novel in concern being highly subjective and sentimental in tone.

Keywords: War, Trauma, Morality, Resistance and Redemption

Wars were known to be fought, from the very beginning of humanity; from the very farthest point in time to which our recorded history could trace its way back. And of all the millions of wars and battles fought since then, every single one of them have had grand, poignant stories to tell. This magnanimity in perspectives might have contributed to the emergence of the galactic number of tales from around the world, that exclusively

examined the lives of humans during war. But it might also be because of the overwhelming acceptance that these stories garnered throughout the years; for reasons indescribable, they proved to thrive longer in the consciousness of the readers. After all it's undeniable that war, in its most ruthless and bloodied grounds, gives birth to rare moments of humanity, in its finest and purest forms and that art and literature always present itself as a sanctum for people in search of hope and redemption.

War seldom passes by without toppling lives upside down. Either it grazes or it destroys, but coming out unscathed is somehow impossible. And hence, every story ever written about war depicts perseverance and bravery at its core. Tales of people surviving the hard conditions of war, emerging out barely intact, but still valiantly breathing has always had a very cathartic effect on the readers. The simplistic acts of bravery, of characters confronted in the middle of war, for whom surviving yet another day is a feat of success, might have encouraged its many readers in their own symbolic war against life. Anyhow, it stands that war, especially the Second World War, has proved to be an aesthetic backdrop for many a novel discussing the deeper questions of life, death and hope; even love and redemption at times.

The award-winning historical fiction novel by Anthony Doerr, titled *All the Light We Cannot See* is a novel, set in the middle of action during the Second World War, which but chooses to discuss the finer details of humanity and its thriving, flourishing nature even in times of peril, over the broils of war. The novel follows the perspectives of a German electrical engineering prodigy named Werner, who narrowly escapes his dreaded fate of having to work at the coal mines in his hometown and makes it into the elite Nazi training school, Schulpforta, owing to his remarkable command over radios, consequently gaining a position in the German army to help track resistance fighters. And a blind French girl, named Marie-Laure who is forced to flee out of her hometown after the German occupation of France, to the walled citadel of Saint-Malo, which will eventually bear witness to the fateful meeting of the two protagonists in a decisive moment of dramatic grandeur. Marie-Laure, despite her "weakness" of disability, showcases indomitable spirit in the face of her dark, uncertain future and tenaciously unearths life and love out of the rubbles of war.

The novel in earnest debates whether human life is nothing but a montage of chance and coincidence, or if it is capable of altercations through active choices. Placing questions of morality, right and wrong, truth and redemption against the grim, bleak, inherently hopeless scenario of Second World War, appears to be a conscious and calculated choice, hence facilitating a sharper, evident focus on the impact of personal judgements and choices on a larger scale.

Literature about war, particularly the World Wars, are mostly told from the perspective of the victors and are often idolized during the process. And hence, hardly ever are the readers provided with an insight into the losing side's perspective. In the case of the World Wars, Germans are rarely ever presented sympathetically in novels, however, in *All the Light We Cannot See,* they are humanized rather than vilified. As Doerr himself admits this is an approach that calls for cautious, sensitive handling of subject matter, but nevertheless the text does succeed in presenting Werner as someone deserving of empathy, understanding and redemption. A distinct diversion from the cold, calculative, authoritative and scrupulously clean image of a German. The text brazenly throws light on the opposite side of things, the mental, physical and moral agony of having to concede with an ideology that slowly would murder any soul and turn you insane.

This is where the sharp focus of the text on trauma and morality comes to make sense. Trauma is any experience that incapacitates your normal functioning in life, by means of it being mentally agonizing and disconcerting. Doerr proposes a two-way relationship between trauma and moral conviction in the text. Trauma could either prevent you from being true to your instincts and beliefs, or neglecting your conscience could aggravate your moral qualms, self-doubt and self-blame flaming your traumatic experience. In the text, standing up for their beliefs is what ultimately rescues most of the characters, from their respective personal and collective traumas. Here, strong moral conviction and active emotional control over life are both suggested as resilience mechanisms that might sustain you to the end of war, whole and intact.

One of the most vulnerable groups among the survivors, on whom war inflicts the bloodiest of scars would invariably be the children. They have been affected in ways including maiming, sexual assault, abduction, forced military recruitment and psychological trauma among many others. Literature from that of Freud which dates as back as to 1943, talks about the buffering effect of familial attachment and psychological support on the impacts of war on children. Granted the parents or caregivers manage to successfully deal with the pressures of the situation, it was noticed that the emotional wellbeing of the children might stay reasonably well intact.

This helps make sense of the definite dichotomies present in the situations of the two protagonists in the novel *All the Light We Cannot See*. Marie Laure remains comparatively sane, confident and courageous thanks to her having a solid support system that kept her moving. Both Etienne and Madame Manec stand for her as an emotional pillar that held her up and made her father's absence bearable. While wallowing in the depression of knowing her father will never again return, Madame Manec takes her out to

the sea, to ease her knots and soothe her mind and Etienne, on his good days, pulls her along on an imaginary expedition into the wilderness of Galapagos Island. They ignite her spark and gives her purpose by including her in the activities of the resistance and at one point, Madame Manec confesses, while laying down on a grass meadow along with Marie-Laure; "Now that I think about it, child, I expect heaven is a lot like this" (Doerr, 293). Letting her in on the secret that happiness was in the littlest of things and they gave her a lot of little things to hold on to. Whereas Werner was surrounded by the literal and metaphorical chillness of Schulpforta, nothing there could ignite tenderness in his heart and every now and then he nostalgically reminisced about the warmth of the orphanage, the smell of flour that surrounded Frau Elena and about Jutta, in hopes of drawing comfort from those memories. His conditions were so grim that it only accelerated his mental and moral dignity. Nevertheless, it was again his love and memory of Jutta that rescued him eventually.

There are two possible psychological outcomes to being endangered by the perils of war; one being the psychopathological outcome or trauma and the resilient outcome or simply resilience. A traumatic stressor is an event which jeopardizes the individual's physical and/or psychological health and well-being. They usually represent adverse traumatic events (physical, sexual or emotional) accompanied by subjective experiences of fear and powerlessness.

A resilient outcome in contrast refers to the successful socio-emotional adaptation and psychological adjustment in the face of extreme environmental stressors. The context-independent attributes that could expedite a resilience outcome as identified by Earvolino-Ramirez (2007) include; the possible restoration of individual's life as it existed prior to the war, strong self-dignity and self-dependence, a determined and optimistic attitude, easier adaptability to changes and the influence of at least one positive relationship.

A resilient outcome has usually been defined as one of successful coping, recovery and positive adaptation. Resilience factors can be analyzed on an individual level (personality, sense of self independence), on the level of familial and community interactions, norms and support structures (relationships, gender roles, safety and security requirements, government support), and on a cultural level (adaptive cultural characteristics, religiousness, life philosophy, cultural identity). These protective factors can help minimize the impact of the catastrophe and may lead to a quick rehabilitation.

Applying this psychological perspective in analyzing the two character's evolution during the war, reveals an interesting juxtaposition.

Werner evidently observes a psychopathological outcome, owing to a greater amount of exposure to trauma and less to no coping mechanisms. Though he attains redemption and retains his morality by the end, he is still unsure and wary of his future. He is content, but is far from being passionate or enthusiastic about moving forward. Hence, he ultimately decides to break off his life at a point, where he is most satisfied and is devoid of immediate regrets. He realizes that the world won't be any more compassionate than it had been until then. And he concludes it is better to let go.

In sharp contrast, Marie-Laure is brimming with life, light and hope. She is determined to stay breathing and fights valiantly till the very end. Years later, the novel finds her on a stable footing both economically and emotionally. She is able to leave behind the pain and can remember and acknowledge war as a part that contributed to her being. It can be concluded that she underwent a successful resilient outcome, thanks to resilience factors like her self-independence, high emotional intelligence, solid familial support and lack of any particularly violent experiences.

While research regarding war affected children had primarily concerned itself with civilians, some researchers had analyzed the samples of former child soldiers, so as to understand how child soldiers who were forced into violence make sense of their involvement in brutality. It has been demonstrated that a child reacts to and cope with extreme stressors differently, depending on the meanings that are ascribed to those experiences in the child's consciousness. This introduces new dimensions of resilience that are hard to conceptualize as individual phenomena and may include concepts like hope, dignity, respect for human life, sense of agency and sense of purpose. This could be the reason why Etienne started to overcome his PTSD with more active participation in resistance, for it reestablished his self-worth and self-dignity and further motivated him to live. In contrast, the educational policies at Schulpforta and Nazi regime in general, had focused on creating a moral numbness among the young generation against violence and brutality, facilitating the development of appetitive aggression as a resilience factor against trauma. They tried to instill a sense of pride and purpose in them, that validated violence in the name of honor, courage and duty.

When a person feels intensely threatened by an event he or she is involved in or has witnessed, we call that event a trauma. The novel being set in the backdrop of a war that was notorious for its tally of casualties and raw barbarity, it is understandable that most characters would emerge from it suffering some form of trauma. Werner is one character that is unfortunately placed in the midst of triggers and trauma. With a death tally

of over 60 million, the Second World War is considered the deadliest military conflict in history. Half the amount of dead people was constituted by the soldiers alone. A count that demonstrates quite rationally how soldiers are at a greater risk of being subjected to traumatic or threatening events, either by their conscious will and consent or by force of circumstance. Apart from being a constant witness to the organized violence at Schulpforta, Werner also had to bear with the overwhelming guilt of not having stood up for his ideals or his best friend and for having mutely been a witness, when Frederick was brutally bullied for solely being steadfast and brave. His emotional turmoil and guilt only accelerate when he is dispatched to the field to help locate resistance fighters through radio signals. It is finally the little girl that he inadvertently murders, that awakens his sense of morality and brings forth a transformation.

The red headed girl in the velvet cloak can in fact be seen as representing the uncorrupted lives of a generation wrecked by the war. Her death is a significant incident that initiates a drastic transformation in Werner, she reminds him of his little sister Jutta and convinces him of the brutality of his actions, which he until then considered performative and not personally responsible for. But the little girl's brutal and unwarranted murder confirms for him the amount of destruction and horror that he unwittingly had been a part of. It triggers the guilty consciousness that he had been long trying to disregard and instigates his psychological trauma. In that precise moment, Werner concludes war as diabolical and ruthless, and as something that he didn't want to associate himself with any longer.

Werner yearns for the simple pleasures of life that he had been denied off by war's violence and trauma. When he finally meets Marie-Laure he wants nothing but to walk into a restaurant with her and order a simple meal together to eat in silence- "the comfortable kind of silence lovers are supposed to share" (228). But for him these things that could be easily taken for granted become impossible. Oftentimes, throughout the narrative it is easy to forget that Werner still is a young boy of mere 16 years old, who was forced into battle at an uncharacteristically young age owing to his teacher Mr. Hauptmann tampering with his official records to make him come off as 18. He is still at heart an innocent romantic who is bewildered by the world around him, who is still capable of falling in love and imagining a carefree future for himself, but the war had accorded him with an impassive stoicism that aids him in tolerating life. In an ideal world, he shouldn't have been forced to make impossible decisions of choosing between larger questions of morality and simply staying alive.

As opposed to Werner, his sister has a clarity of vision that is much beyond her age. She is shrewd and intelligent enough to look past the

propaganda and manipulation affected by the Nazi government. Jutta accurately suspects that in order to fit in at the school, Werner will adopt the philosophies of the Nazi party and contribute to the German war effort. She fears that her brother's ambitions and desire to please those in positions of authority will lead him to deviate from his own moral principles.

Her exposure to the wider world through the radio broadcasts that she listened to huddled up with her brother, endows her with a critical perspective. And her unwavering morality is further sustained by her not having the same incentives to compromise her principles, such as admission to a prestigious school or an escape from a dreaded fate of endless exertion in the mines, that Werner has.

Though Werner is a good person at heart, who is instinctively disgusted by violence, he is also an ambitious young man, who is willing to turn a blind eye to the darkness around him, in hopes of traversing the abyss unscathed. Still, we see him constantly harboring a guilty consciousness, an indication of his conflicted sense of morality and how he often turns back to the memory of Jutta and Frau Elena, in desperate attempts to cling on to a time where everything was pure and right. He actively tries to convince himself that he is not submitting to the ideologies of the Nazis, but is merely trying to survive so as to fulfill his scientific ambitions. In this way, Werner develops a willful blindness to the truth. Unlike Marie-Laure, who is blind but sees the realities of the world, Werner creates a moral blindness that separates him from his goodness. This continues until he witnesses the young girl's murder, which finally forces Werner to face the horrors he has tacitly endorsed.

Even before Werner sets foot in Schulpforta, Jutta sees through him and accurately predicts his major moral failings. In fact, her warning to Werner foreshadows the moral qualms he would have to go through, before his eventual acceptance of reality and redemption. Jutta says, "Don't tell lies. Lie to yourself, Werner, but don't lie to me" (133).

A significant part of the plot that portrays Werner's life at Schulpforta, clearly displays this Nazi ideal of regarding humanity as a weakness. Frederick, who is Werner's closest friend, becomes a victim of the resultant rampage and effects a huge ideological change in Werner, though his circumstances still refused to let him be. Frederick is yet another character, who ends up someplace where he was never meant to be. He was a brilliant kid, with curious, appreciative eyes for the world and an ardor for anything with wings. Despite being a remarkably strong character who downright refuses to compromise on his beliefs, he is physically bullied for being "weak" and is left to be an invalid for the rest of his life, snubbed of a promising intellect that could have otherwise flourished.

Frederick could be considered a foil to Werner. His fate gives the readers a glimpse of what would have been of Werner, had he stood up for his values at the school. The author refuses to judge Werner for his choices and instead lets the reader feel and see for themselves the risk and reluctance involved in being brave. The novel calls for an active involvement in the moral battle of deciding between what is right, wrong, acceptable and maybe just understandable. The background of war drastically alters the standards by which actions could be estimated. Even the most basic choices result in unreasonably bitter consequences. For Werner, ultimately it comes down to choosing between staying alive with a forever guilty conscience and dying in peace knowing he did one last thing right. Though he takes his time making the choice (quite understandably so), Werner ultimately chooses the hardest of decisions, hence proving what bravery really looks like in the midst of peril. The Author's treatment of the subject is remarkable in that he lets Werner (and the reader along with him) explore both the choices before he walks off to death, hence effectively consolidating the importance of humanity and morality, for both the society and the individual.

Etienne in fact remains the only one who emerged out from the war better than before. Etienne's transformation is an indication that living in alignment with one's moral values is not merely a luxury that can be afforded outside of basic needs. But an overpowering exigency that validates one's existence and place in this world. Both Etienne and Werner ultimately find peace only when they embrace the inner call to abide by their sense of morality and humanity.

The battle of chance vs choice, free will and importance of morality emerges in the text as a matter of prominence in terms of resilience and emotional healing. These complex questions of morality are introduced not just through Werner, but also through characters like the perfumer, Claude Levitte, who becomes a Nazi informer, or even ordinary French citizens who simply accept the German takeover. This is where the concept of German collective guilt becomes valid and even necessary.

Hannah Arendt famously coined the phrase 'the banality of evil', referring to how broader movements of inhumanity (such as the Holocaust) can be compartmentalized until individual actions feel perfectly banal, commonplace and ordinary. This enabled people to do evil things without feeling or being inherently evil, in that they were just taking orders.

Etienne and Madame Manec, for instance, even disagree on the morality of resistance, which may result in deaths. Etienne's pacifist stance comes from his firsthand experience of the bloodshed during World War I. Similarly, the climactic event of the allied bombing of Saint-Malo, in virtue

of being a German outpost, while risking lives both French and German also highlights the 'necessity' of some inhumane actions in times of war. The novel conveys the ambiguity of morality during war.

Doerr himself had envisaged the novel to focus a spotlight on the little acts of humanity and love that keeps the world moving. The brutality of war is a driving force that shapes the fates of individuals and corrupts people into betraying their principles. Marie-Laure, Werner, and Daniel Leblanc all had hopes and dreams for their lives. They were innocent bystanders who got caught up in the tide of a huge and violent war, and only one of them survives. Their fates are all impacted by a global war that they did not start and cannot finish. Doerr comments about the origin of Werner in an interview:

> There was a photograph in *Life* magazine of a boy who was 15 years old when the United States 9th Army took a town called Reichenbach. And the photo is of the boy, who's clearly in a uniform that's too large. He's 15 years old. His father had died in '38, and his mother had died in '44, and he had joined the Luftwaffe, the air force, to support himself. And the photo was the first time really in my adulthood that I had thought to empathize with a German citizen. In the narratives growing up from the war, Germans were primarily evil. And I thought ... I'm going to see if I can make this boy growing up in Germany try to understand how evil is something of degrees, step-by-step we go toward it. (Doerr, 2014)

And that is what *All the Light We Cannot See* does, it presents an alternative narrative and perspective about German experience during World War II, portrays how war and trauma alters ordinary lives and distort futures, laments about what war does to the dreamers, but also lights up all the minute instances of goodness, that would otherwise miss the eye, by framing it with pitch black darkness around. Doerr means the same when he says: "All those little moments in our lives, we make judgments that we don't think about very much. I think it's interesting to read stories where the consequences are much clearer, and WWII offers a lot. There's so much darkness that you really highlight the little flames of good and hope around them" (119).

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Rafsina Sherin & Bahsha Kalayath

Suicide and Self-Harm in the Young Adult Fiction: Deconstructing Jay Asher's *13 Reasons Why*

Abstract

   Literature acts as a support system for young adults and helps them untie the entanglements which society has forced upon them. Death has been in the limelight of fictions since day one and one of the many motives of such dark areas in literature is to expose the fine line between reality and the 'perfect lives' of this generation who are desperately trying to fit in. This paper deconstructs the book "13 Reasons Why" by Jay Asher, giving emphasis on the suicidal phase, the protagonists are going through in the novel incorporating the Trauma theory. By approaching this disturbing topic within the safe confines of a novel, the adolescent reader even if he or she identifies closely with the character can maintain a discrete distance while absorbing potentially valuable information.

Keywords: Young Adult fiction, Suicide, Trauma theory, Survival, Psychology, Depression, Self-harm

   Young adult literature and the term 'adolescence' are both cultural constructs that reflect some of the most distressing inconsistencies and fears of contemporary society. Teenagers are all around in the everyday world. They frequently serve as the society's adolescents and serve as a focal point for adult anxiety due to their alienation, confusion, difficulty, and contradictory behaviour. An in-depth analysis of literature that also serves as a guide for teaching literature and reading to middle level and high school students is found in Young Adult Literature. The centre of all genres of writing that affects how positively teenagers feel about themselves is young adult literature. It reveals their own reality, realistic method, fancy, and imagination. By interacting with their surroundings, they are better able to assess their inner selves. Literature and their own experiences aid in their global knowledge.

   Young-Adult fiction (abbreviated as YA), is a literature created, distributed, or promoted to teenagers and young adults, generally between the ages of 13 and 18. Young-adult literature has distinctive qualities that set it apart from other age categories of fiction, whether it takes the form of

novels or short stories. Instead of an adult or a child, adolescents are portrayed as the protagonist in the great majority of YA stories. Beyond that, YA stories cover the full range of fiction genres. The subject matter and storylines are typically consistent with the age and experiences of the main character. It is a literature meant for teenagers and focuses primarily on them. It is a simple and stylized work of literature. Most of the young adult fiction is didactic and shorter in length than the typical novel. Young Adult fiction is structured around the same kinds of tensions that plague the physical and emotional lives of its target audience; tensions between growth and stasis, between an ideal world we can imagine and the one we inhabit, between earnestness and irony, between ordinary bodies and monstrous ones, and, perhaps most importantly, between an impulsive individualism and a generative ethics of interconnectedness. There are various types of fiction. They have been categorised by various scholars in a variety of ways, such as children's literature, adult literature, literature for young adults, literature for boys and girls, and literature for girls and mature women. Young adulthood is the most "risky" and "difficult" stage of life of all of these. It is a significant task to write for them and to have literature written for them. Everyone knows that this stage of life is when people begin to form, hence it is regarded as a particularly sensitive and delicate time in a person's development. During this time, they are neither a child nor an adult. Their brain is still in its early stages. This stage is regarded as the transition from childhood to adulthood. During this time, their physical and mental development takes place. They undergo several changes in both their body and psyche as they grow physically. These adjustments include the desire for the opposite sex, an interest in various bodily functions, a shift in behaviour, and the development of personal ideas. Their minds are filled with inquiries. They continue to think, which leads to many problems. The world has seen numerous themes around which most of the young adult literary pieces revolve and the most important topic of them includes the traumatic experiences they have been through.

Trauma

Literature has had a significant impact on how people live. It uses an assertive language to reveal the inner life of man. There is room for reflection, foreshadowing, flashbacks, and horrible memories that are tainted by suffering, injury, and trauma. Trauma or traumatise refers to a painful occurrence that involves just one experience or incident; it also refers to the sentiments and emotions involved. Additionally, psychological stress has detrimental long-term effects. In essence, the characters' minds are affected by terrible memories and past tragedy. Trauma is caused by bewilderment and insecurity; classic psychoanalytical triggers include sexual abuse, workplace discrimination, police brutality, bullying,

domestic violence, and particularly early life traumas. Importantly, childhood trauma can cause aggressive behaviour. An individual's physical, emotional, psychological, and spiritual aspects are all negatively impacted by a traumatic occurrence. Studies have revealed remarkable alterations in the structure of the brain as a consequence of traumatic experience.

Trauma is closely connected with depressive and/or anxious symptoms, withdrawal, and most significantly suicidal ideations or attempts in people without pre-existing medical or mental conditions. The association between trauma and pre-existing medical illnesses such mood or anxiety disorders, suicidal thoughts or attempts, considerably increases for those people. The history of trauma is one of the most important and well-researched demographic and medical factors that affect suicide risk, despite the fact that there are many other factors as well. Bodily or sexual abuse, physical injury, or witnessing physical violence or death are some of the most frequent causes of trauma.

Suicide and Self-harm

Self-harm and suicide are serious public health issues. In academic literature, self-harm or self-mutilation is typically seen as a pathological conduct that usually results from trauma and/or a psychological or personality disorder. The dangers of poor portrayals of suicide and self-harm are, sadly, very real. The severe issues of suicide and self-harm must be addressed in literature, but it must be done so with care, consideration, and in a way that doesn't put any readers at risk. Teenage self-harm rates are high, and suicide is the second-most prevalent cause of death for young people worldwide. Self-harm and suicide are significant public health issues for adolescents. The leading cause of mortality for female teenagers between the ages of 15 and 19 in the world is suicide. *"13 Reasons Why"* primarily talks about suicide, depression, rejection and low self-esteem in young adults.

13 Reasons Why: **Dimensional Overview of YA Themes**

The *13 Reasons Why* novel mainly talks about mental health issues that are experienced by a young-seventeen-year- old girl named Hannah Baker. Hannah Baker experiences many traumatic events in her school. She is bullied and has no friends at school. She starts recording twelve tapes containing the name list of her friends that disappointed her and become the reason for her depression. Her last tape or the thirteenth tape is made while she is talking to the last person, she wishes can help her, who is her counselling teacher. Unluckily, the counselling teacher makes a mistake in answering and responding to Hannah's question and finally Hannah runs back from school to her house. She goes to her bathroom and commits suicide by cutting her wrists. After the death, the tapes are sent to the first

person, Clay Jensen who becomes the narrator of the novel. The novel uses a first-person point of view which is done by Clay Jensen, Hannah Baker's only friend.

In 2017, the novel was visualized as an American teen drama web television series with exactly the same name, *13 Reasons Why*, and its existence got even much bigger attention from society because of the controversial issue that teen suicide rates in US was rising after the film debut. From the first time the web series was released, the mental health community has been so worried that the film would result in people's death, especially for young people who had the similar problem with the main character Hannah Baker [1]. Besides of the issue, this drama series also got attention because at the second season of the drama series, there are frustrating scenes including sexual violence which is inappropriate for teenagers. The drama shows teenager's common problems like being ignored among friends, being bullied, and being sexually harassed. Those are affecting teenagers' minds which results in instability. The scene relatable to some teenagers might motivate them commit suicide just like what the main character, Hannah Baker, does. That is one thing on why this drama series is very controversial and increases the suicide number of teenagers in US.

Hannah Baker's Personality

Personality can be seen from the thoughts, feelings, and behaviours of someone. There are five most widely personality factors based on an American psychologist, Goldberg [4], which are openness, conscientiousness, extra version, agreeable, and neuroticism. Hannah Baker is the type of person who is included in neuroticism. Neuroticism people usually have a tendency to have negative emotions like anger, worry, and sadness. In the whole story from the first tape until the thirteenth tape, it is very rare to find Hannah Baker's joyful events. Anger, sadness, disappointment, anxiety and fear are the dominant side of Hannah Baker are projected in the novel. People around Hannah might not think that what they are doing really matters to her, but behind the mask she is putting on, it has ruined her personal space and mental health. It can be seen in the novel that shows how disappointed Hannah is in people in the tapes as stated in the following quote.

"Betrayal. It is one of the worst feelings. I know you didn't mean to let me down. In fact, most of you listening probably had no idea what you were doing—what you were truly doing." (Page 13). Another part of the story that shows Hannah's anger when her classmate, Alex, writes down her name as the hottest girl in the freshman class as stated in the following quote. "But what happens when someone says you have the best ass in the

freshman class? Let me tell you, Alex, because you'll never know. It gives people—some people—the go-ahead to treat you like you're nothing but that specific body part." (Page 44).

The event that happens after those voting is that Hannah faces several sexual harassments like when she goes to her favourite shop nearby the school as stated in the following quote.

> "My backpack was resting on the counter while I zipped it shut. Wally's eyes were focused down, just beyond the edge of the counter, near my waist, and I knew what was coming. A cupped hand smacked my ass. And then, he said it.

> "Best Ass in the Freshmen Class, Wally. Standing right here in your store!"

> Did it hurt? No. But that doesn't matter, does it? Because the question is, did he have the right to do it? And the answer, I hope, is obvious." (48).

Hannah received another sexual harassment after that event that gets her very angry and ashamed at the same time. That makes her feel vulnerable and have more negative thoughts. From the quotation above, it is very clear that Hannah Baker is a girl who had faced enough problems that had the capability to tear her apart.

Personality comprises extroverts, introverts and ambiverts. Hannah Baker, in this case, is included as an introvert [5]. Introverted people usually like to be alone and far away from the crowd. She rarely speaks to other people and chooses to keep it in her mind. It can be seen from the novel when Hannah finally puts everything she felt when she was alive in the tapes. She talks about everything, even the small things in detail— that she never said before when she was alive. It shows that Hannah doesn't really like to talk and likes to be alone. Also, Hannah likes to be alone and far from the crowd. It can be seen in the novel when Hannah usually goes to the shop near her school and old house where there are not many people there, as stated in the following quote.

> "Ninety-five percent of the time, Blue Spot was empty. Just me and the man behind the register. I don't think a lot of people know it's even there because it's tiny and squished between two other stores, both of which have been closed since we moved here." (45).

From the quotation above, it is quite clear that Hannah spends her time mostly in the quiet store that is far from the crowd which means she is an introverted person.

Suicide Motif

Motif is a strong reason for someone to do something. Motive in this case refers to the reason on why Hannah Baker decides to commit suicide. There are many reasons why she decides to commit suicide like having no friends, suffering with bullying and sexual abuse, having no confidence, and so on. Hannah Baker became the personification of depression. As a human, Hannah also wants to achieve something in her life. In the novel, it is stated that Hannah likes to write poetry as stated in the following quote.

> "If you could hear other people's thoughts, you'd overhear things that are true as well as things that are completely random. And you wouldn't know one from the other. It'd drive you insane. What's true? What's not? A million ideas, but what do they mean? That's what I love about poetry: The more abstract, the better. The stuff where you're not sure what the poet's talking about. You may have no idea, but you can't be sure. Not a hundred percent. Each word, specifically chosen, could have a million different meanings." (175).

Hannah decides to step into poetry with Ryan Shaver. He is the one who could understand the meaning of Hannah's poem even when she doesn't make it visible on the surface. But then, Ryan purposely steals Hannah's notebook, prints and publishes her random poem in the school magazine as stated in the following quote.

> "Well, Ryan, you were right. It went much, much deeper than that. And if you knew that—if that's what you thought—then why did you steal my notebook? Why did you print my poem, the poem that you yourself called "scary" in the Lost-N-Found? Why did you let other people read it?
>
> Dissect it. And make fun of it." (189).

Hannah was very upset after the poem got published and her teacher and friends made fun of it. Mr. Porter, her teacher, said that reading a poem from an unknown author is similar to reading a classic poem by a dead poet. She is embarrassed for weeks. Students in the classes looked up to Hannah's poem, looking for the meaning of it because her poem is just so random. For weeks Hannah was teased by her schoolmates as stated in the following quote.

> "This doesn't seem like a big deal, does it? No, maybe not to you. But school hadn't been a safe haven of mine for a long time. And after your photo escapades, Tyler, my home was no longer secure" (192).

The next human need is the need for power. Everyone wants to be heard and appreciated, including Hannah. One day, Jessica gets offended by Hannah because she thinks Hannah betrays her. When Hannah tries to explain everything, Jessica does not care with Hannah's explanation as stated in the following quote.

> "For Jessica, it was easier to think of me as Bad Hannah than as the Hannah she got to know at Monet's. It was easier to accept. Easier to understand. For her, the rumours needed to be true. I told her I knew all about their relationship. On that first day at Monet's, he had been checking one of us out." (66, 67)

At this point, Hannah figures out that Alex likes one of them between Jessica and her, but she knows that Jessica likes Alex so she does not have any idea about liking Alex. It is so dramatic because the truth is that Alex likes Hannah and it makes Jessica hate Hannah. Another one, in the last tape, when Hannah meets her counselling teacher, Mr. Porter, he doesn't listen to Hannah well. He just doesn't care with Hannah and her sayings as stated in the following quote.

> "—Hannah, wait. I'm walking down the hall. His door is closed behind me. He's not coming. He's letting me go. A lot of you cared, just not enough. And that . . . that is what I needed to find out. And I did find out. And I'm sorry." (280).

She makes the last or the thirteenth tape while talking to Mr. Porter. She really hopes that Mr. Porter, the last person she meets, could listen to her story well and give some good advice, but as expected, she doesn't get what she really wants. She doesn't get any good and acceptable advice from Mr. Porter, the last person she meets before ending her life. Hannah Baker is really mad at Mr. Porter because he is the last person she wishes could help her but he couldn't help it as stated in the following quote. "And you, lucky number thirteen, you can take the tapes straight to hell. Depending on your religion, maybe I'll see you there." (9).

The fact that Hannah ends her life after being ignored by her teacher shows that Hannah's suicidal event is included as egoistic suicide. According to Durkheim [6], there are four types of suicides which are egoistic, altruistic, anomic, and fatalistic suicide. Hannah's case is included as an egoistic suicide which happens when a person feels isolated from society. In the story, there is no part where Hannah's family takes role as her supporter. Her schoolmates always bully and underestimate her; thus she cannot make any friends at school. That is why she has no friends and gets no social support to keep alive.

Besides, in the first tape which is a tape for Justin Foley, Hannah's first kiss, she gets a bad rumour about her relationship with Justin. This is how the nightmare comes at the beginning of the story. After kissing Justin in the garden, a rumour spreads. The rumours say that Hannah lets Justin's hand get into her bra which is not true as stated in the following quote.

> "Well, you're right. Something did happen. Justin grabbed my hand, we walked over to the swings, and we swung. Then he kissed me again the very same way. Then? And then, Hannah? What happened then? Then . . . we left. He went one way; I went the other." (259)

The last and the most significant reason on why Hannah commits suicide is because she is lack of affiliation needs fulfilment. She has no friends but only Clay Jensen. He is the only friend she has until the day before she committing suicide. In the first tape, it mentioned a name, Justin Foley, Hannah's first kiss. Hannah starts the tape with the person she used to love in the beginning of the school year, Justin. As what has been stated previously, The worst part is the reality that Justin betrays Hannah. When the rumour spreads, he doesn't even try to make the rumour clear. Hannah's first love is terrible and she is so desperate as stated in the following quote.

> "So, thank you, Justin. Sincerely, my very first kiss was wonderful. And for the months or so that we lasted, and everywhere that we went, the kisses were wonderful. You were wonderful. But then you started bragging. A week went by and I heard nothing. But, eventually, as they always will, the rumours reached me. And everyone knows you can't disprove a rumour." (30).

The quotation above is the moment where Hannah feels the loss. She finds out that a guy who she thinks could love her only wants to manipulate her and spread a bad rumour. Another similar event happens to her on another day and it is even worse. When Valentine's Day comes, everyone writes the name they want to date on valentine day, including Hannah. Butunfortunately, the guy Hannah wants doesn't choose Hannah, but then her schoolmate named Marcus Cooley writes Hannah's name. He comes to Hannah and asks for dinner, that is when the second nightmare happens.

Hannah waits for a long time until finally Marcus comes to a cafe named Rosie's, but he is not alone. Marcus comes to Rosie's with his friends. At first, Hannah doesn't understand this, but then she finally finds out that actually Marcus wants to have dinner with her to prove to his friends that Hannah is a slut, that is why he does sexual harassment as stated in the following quote.

"I stopped laughing. I nearly stopped breathing. But I kept my forehead against your shoulder, Marcus. There was your hand, on my knee. From out of nowhere. The same way I was grabbed in the liquor store.Below the table, my fingers were fighting to pry your fingers off. To loosen your grip. To push you away. And I didn't want to yell—it wasn't to that level yet—but my eyes were begging for help." (141, 142).

Hannah feels depressed knowing that Marcus and his friends tease and leave her just like that after that incident as stated in the following quote."Anyway, you left. You didn't storm out. Just called me a tease, loud enough for everyone to hear, and walked out" (144).

Justin and Marcus make Hannah not believe in love anymore. She receives too much betrayal from people she loves. People don't love her the way she loves them. After experiencing those events, Hannah starts to think about suicide because she thinks that no one loves her as stated in the following quote.

"For the longest time, from day one at this school, it seemed that I was the only one who cared about me. Put all of your heart into getting that first kiss .... only to have it thrown back in your face. Have only two people you truly trust turn against you. Have one of them use you to get back at the other, and then be accused of betrayal" (144).

"The next day, Marcus. I decided something. I decided to find out how people at school might react if one of the students never comes back. As the song goes, "You are lost and gone forever, oh my darling, Valentine." (145).

From the quotation above, Hannah lacks attention and affection. She is always betrayed by a person she truly believes and it happens repeatedly.

Conclusion

This paper has attempted to bring out some of the insights regarding how the novel *13 Reasons Why* written by Jay Asher has tried to call out the common but unnoticed suicidal tendencies and depression slowly sucking out the lives of youth like a societal parasite. Young adult fiction's coming of age has influenced the acknowledgement of problems faced by youth in productive ways and this certainly contributes to the world of literature but no novels have ever been stuck to a single perspective. The melancholic tone of the book and the trauma reflected among the readers resulted in many unintentional suicides. A cathartic effect of this novel took a toll on many teenagers who had gone through the same and they jumped into the

wrong conclusion of taking the same path of the fictional character, Hannah Baker. Hannah's suicide's intention was to send out a message to the criminals who had left her to bleed but that doesn't mean, it is the only solution to find the justice everyone is looking for. Numerous self- help groups and mental health well- being communities have come into existence since the rising suicidal cases. This novel has a unique way of dealing with such distress and reading and deconstructing it in the right perspective can help many voiceless minds crying out for help.

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Popular Culture:
New Vampire as a Literary Trope

Abstract

      The topic of vampires and vampirism invoke a deep interest among literary authors, readers, the media and the general public moreover it is very important from the historical and archaeological point of view. A vampire is a mythological or folkloric creature that is famous for its blood sucking ability in order to prolong their life and their super strength. The term vampires were not popularised until 18th century in Western Europe because of superstitious beliefs and continuously popularised in our present time because of some famous movies and books that were related to vampires attracted us. We were fascinated by their special traits, habits, characteristics and ability. As the product of artistic imagination, vampire narrative catches the spotlight of literature. Vampire narrative can put forward the truth which hidden in some one's life, through sacrifice, self-control and obsession vampires attain their goal.This paper tries to prove "New Vampire as a Literary Trope" with the ideas, 1) literary representation of vampire 2) Vampire as literary trope. 3) how vampire catches the spotlight of contemporary culture and thus it divides into 3 sections. The first section deals with literary representation of vampire. Even though vampire symbolises darkness, they could be bad, good or in between, much like human beings and their conversion to vampirism doesn't imply change in morality. Literary vampire is one of the most powerful archetypes of imparted to us from imagination of 19thc. Within the bounds of 19th century science makes no attempt to account for superstitions. Vampire can appear in several ways in literature. Some times already a humanistic vampire with genuine and honest and in other ways vampire becomes as thrilling satisfaction of killers and predators, which is metaphor for sexuality and power, alienation and definition of evil.Next part elucidates on vampire as a literary trope, offering exhaustive critical inspection of nosferatus (vampire) in current popular literature and how they engross with inherent pre occupation, anxieties and desires. Themajor vampire tropes areBeat it by compulsion, Chinese vampire, chupacabra, creepy cemetery, Dhampyr, Fang Thpeak etc.Even though it is a literary

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29

device, itcan flourish the circumstances of life through allusions and superstitions. Final part addresses how contemporary culture is fascinated by Vampire narratives. Increase in the number of books in the Vampire genre and television programmes that include vampires shows show the intensity of fascinating power of it.Vampire literature has become intrinsic in our culture and it takes its way into every popular entertainment medium. The cultural outlets serve a suitable platform for exploring this theme. As a whole, the spread of vampirism is like a disease even now itself.

Keywords: Vampire, Literary trope, Vampirism

Vampire Literature

It is difficult to say exactly when and where the vampire myth has originated, since it has appeared in various forms all over the world. Some of the earliest references to vampire -like creatures are found in Babylonian demonology, as well as in Chaldean and Assyrian beliefs. Vampire lore also existed in ancient Roman and Greek mythology, most mythological vampires are rekindled cadaver who had either committed suicide or were innocent victims of other vampires, although there are some vampires called psychic vampires, that simply void the energy of the living. Katherine M Wilson points out, however, that the first appearance of the word "vampire"in Hungarian postdates the first use of the term in most western languages by more than a century. With Wilson's research on the etymology of the word"vampire", it is easy to conjecture that the myth of the vampire originates around central and eastern Europe. The vampire in literature began making an appearance in 18th century Germany, with August Ossenfelder's poem "Der vampyr", published in 1748, and Goethe's "Die Braut von Corinth ", published in 1797.

The literary vampire was introduced to English literature by Lord Byron. Byron's epic poem,"The Giaour", published in 1819,contains the first English literary mention of the vampire. The "vampyre" by Byron has been established as the first appearance of the aristocratic vampire, both in popular culture and literature. The vampire myth undergoes additional recognition in 1845 in a series of penny dreadfuls called Varney the vampire, The Feast of Blood. "Carmilla" features, for the first time in literature, a female vampire like fairy who drinks blood and is regarded to be a stimulation of poets. 'Dracula 'was published in 1897, was an exactly modern novel of it's time, as it put-forward these historical elements in to a contemporary setting. 'Dracula' is an epistolary novel, comprising of newspaper clippings, telegrams and journals of the various narrators.

While many vampire novels have been published since the time of Stokers, none has attained the popularity of *Dracula* until 1976, when Anne

Rice published interview with the vampire. While Stoker's vampire is the horrible other with no voice of his own in the narration of the novel, Rice's vampire is brought forth out of the darkness to tell his own story.

Throughout vampire novels authors searching for their identity. They are constantly questioning who and what they are, as well as their place in society, and they struggle with the idea of good and evil, the existence of God and the devil, may be due to the popularity of the Gothic subculture, interest in Gothic literature has grown firmly in current years. For a postmodern perspective of the vampire novel, this thesis will survey several matters of society and pinpoints by utilising various methods of literary analysis.

Many Victorian Gothic novels, including 'Dracula' drew upon this fear of Darwinian science and human de -evolution. The life -sustaining act of transferring blood from a donor to a recipient is perfectly legal and medicinal. However, the blood transfer is monstrous and criminal when performed by vampires, even though his donors seem to be willing. The hypocrisy portrayed by the band of vampire hunters show the unfair advantage that they hold over Dracula, which is utilised in the name of good.

New Vampire as a Literary Trope

New vampire as a literary trope leads to reflect many social problems in everyone. Even though it's a world's ultimate evil, vampirism and sexuality have been offsides since the first vampire narratives started to dominate print literature in 18C.Young adult literature is familiar for its attention to interpersonal relationships, self-exploration, budding romance, teen angst and, of course teen sex. All vampire narratives supply a convenient space to examine the fictionalised construction of gender and sexuality. There are several gender studies concern that present in the works of Bram Stocker and Anne Rice. Stoker portrays the new women through his character also examines Victorian ideals of gender and sexuality through the female and male characters. Anne Rice explains the Androgynous and homoerotic vampires. Dracula simply seduces female characters to act on their pre-existing desires. Ever present symbol of blood also explores the threat of sexually transmitted diseases, while Dracula is a warning to the other characters, his danger is that he is a catalyst that brings together all of these elements of fear surrounding gender and sexuality.

New women of the Victorian period played a major role in their society's concepts concerning women's role in society. While they were often criticised, they fought for their independence, aiming at education and meaningful employment. They also look for the right to publicly gain information on important issues that affected them and their children, which

had been previously restricted to educated men, such as sexually transmitted diseases. Not only looking for information, but they also reunite for better practices of diagnosing venereal diseases like syphilis, as a result, better methods of stopping the growth of diseases introduced. New women blurred the boundaries of traditional gender roles. Many Victorians feared that as these new women became more masculine, they would lose their maternal nurturing side, causing a further collapse of the patriarchal family structure. The fear of the disintegration of the traditional Victorian family structure spread outward into a fear of the disintegration of the traditional social structure. A woman vampire also portrays the extreme of the anti-maternal new woman after she turns into a vampire. Vampires in literature depend upon a vow of secrecy between the male vampire and a mortal man.

New Vampire in Popular Culture

Contemporary culture is fascinated with vampire narratives. Increase in the number of books in the vampire genre, television programmes and video games that include vampires show the intensity of it. Vampire Literature has become intrinsic in our culture and it takes its way into every popular entertainment medium. The cultural outlets serve a suitable platform for exploring this theme.

The shift from the vampire legendary gothic characteristics to a more romanticised heroism becomes apparent in modern vampire literature. The 20th and 21st century brought about a new version of the classic vampire. The modern version distances itself from the dark, horrifying being and grows into a more desirable partner (both romantically and socially) than its predecessors. Moreover, as Danielle Borgia points out "modern vampire literature cultivates fans by establishing readers sympathy with the supernatural main character, as well as providing the sexual titillation of the romance novel" (Borgia, 14). Modern vampire now reflects this increased acceptance of more open desire unlike the destructive vampires of nineteenth century literature. Isabella Swan from "The Twilight Series" and Gabrielle Maxwell from the "Midnight Breed" novel actively seek a sexual relationship with their vampire counterparts and are even willing to abandon their identities and constantly risk their lives for a chance to become part of the vampire world.

New vampire in modern Gothic literature also seem to challenge the vampire's typical association with damnation and exclusion from the society. Mary Hallam examines the reasons why the vampire character has continually fascinated human society "as its popularity has increased, the vampire has become increasingly humanised, increasingly one of us" (Hallam, 15). Contemporary vampires have developed a sense of identity by immersing themselves in human culture and society, they have become

socialised in the ways of humans, which are significantly reflected in the vampire social behaviours.

Modern genre of vampire literature upholds intensified human desire to be allowed into this immortal world. The importance from the human mindset, of the soul and the implications the vampires have for a human's religious beliefs seem to be increasingly downgraded. Hallab recognises the modern vampire transformation to an ideal being towards which the human aspires "like the folk, we moderns need supernatural beings we can identify with not vague images of vast incomprehensible abstractions" (Hallab 18).The flaws of vampire, especially the struggle between his transcendent conditions (being neither alive nor dead) are easily relatable to the imperfections in human culture thus it allows the modern society identifies more with new vampires. It focuses on integrating themselves into human society, offering an exemplary model of human behaviour, instead of projecting fear into the world. Contemporary vampire has the ability to distinguish right and wrong as they possess a strong moral code and ethics, which allow the vampire to become more humanised.

The Byronic heroes of today differ from those of yesterday in the way that the severity of their crimes has significantly lessened, and their capacity for being absolved has grown. Edward Cullen of Stephenie Meyer's Twilight series and Lucan Thorne of Lara Adrian's Midnight Breed novels both exhibit the contemporary mentality of vampires through the constant rejection of the evil of their vampire nature. Millennial narratives regard vampire more as a persecuted instead of presenting dangerous threat to the society. New vampires adapt to the environment in which they live, contradicting to Dracula and the vampire of folklore. Unlike most of their kind, the Cullen coven-resides in a permanent residential home, only moving to a new location when necessary to keep their secret that they do not age, which is totally different from the stereotypical Gothic castle in which most eighteenth and nineteenth century vampire resides. Also, the family of vampires does not subsist on human blood, which was the conventional vampire's natural food source. Alternatively, Edward and his family are vegetarians in the sense that humans are not a part of their diet.

The most striking modification to modern vampire literature is the human's willingness to enter into the vampire world. Bella Swan has been craving to be like Edward since she finds the truth about his identity. Bella understands the severity of denouncing her humanity, but her desire for Edward makes it clear she is willing to sacrifice her humanity (especially the ability to age and possibly to have children) in order to join him in immortality: "These spiritual justifications of her Byronic narrative lead Bella to display extreme behaviour herself, eventually renouncing her

family and friends in her quest to become a vampire and fulfil her dream of the promise of Edward's eternal love" (45). This modern presentation of the female switches the role from victim to threat. Instead of playing the innocent victim, Isabella finds fulfilment in her vampire identity when she freely converts to vampirism, marries Edward, and gives birth to a human/vampire child. However, to contemporary critics such as Lauren Rocha, Bella devalues herself through the stereotypical roles of wife and mother: "Yet in Twilight, the female is not shown as empowered, but rather a regressive figure akin to the Victorian ideal of womanhood as well as highlighting repressive beauty ideals and gender norms, creating a backlash against the empowered feminist ideal" (267). Numerous critics view Bella's gendered roles as reverting back to the Victorian ideals that women should be submissive. Rocha further states Bella is "weak and dependent on men to give her value" (109). The modern adaptations are a reflection of contemporary society's viewpoint which allows female to openly express her sexual desires, leading these women to find power and fulfilment in their new roles in their he- vampire world.

Conclusion

The vampire narrative has been a fascination among humanity for thousands of years. It has spread from the oral tradition to the modern written tales, the mythical creature has changed significantly, especially since its popularity began to rise rapidly in the past few hundred years. Drawing from cultural materialism, anthropology, psychoanalysis, literary criticism, gender studies and postmodern thought, the concept of vampire in relation to a distinctly twenty- first century brand of gothic imagination, highlighting important aesthetic, conceptual and cultural changes that have affected the literary genre in modern era.

Changes in societal norms throughout the twentieth century resulted in a new version of the classic vampire. Vampires in twenty-first-century have lost much of their monstrosity and have become more integrated into human society, as seen in The Twilight Series as the Cullens attend high school and work alongside humans. In addition, the mythical creatures have distanced themselves from their normal appetite for human blood, adopting a vegetarian lifestyle or only taking the necessary amount of blood. Another feature is the willingness of the female characters in contemporary vampire narratives to become integrated into the vampire world. Females of millennial vampire fiction are attracted to the vampire world. Their interactions with vampires allow the female characters to express their sexual desires, unlike in prior centuries when female sexuality was feared and oppressed. Although feminist critics have interpreted the heroine's relationship with the powerful male vampire as dramatising the re-

emergence of repressive patriarchal stereotypes of femininity, the heroines of these novels claim new agency by uniting traditionally 'feminine' roles with the 'masculine' world of the vampire.

The popularity of the vampire character has been increased and resulted in numerous adaptations into film, plays, and television series. Humanity continues to find vampires astonishing for they represent countless aspects of ourselves, which we cannot seem to openly express, but are unwilling to deny. In more recent media adaptations, the vampire has begun to revert to its monstrous characterisation. "The Strain", a TV series created by Guillermo del Toro, is based on his series of graphic novels. The show follows a monstrous vampire invading Manhattan, using a wealthy corporation's resources to spread an epidemic of vampirism in order to conquer the United States by transforming its citizens into undead. The modern adaptations are reflections of contemporary society's view point, which has become more understanding and compassionate in this world.

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A Study on Electronic/ Digital Payment System among Rural Customers in Mampad Grama Panchayath

Abstract

The world wide spread of the internet gave rise to the electronic payment system. Digital payment is a form of payment that is made through digital methods. In digital payments, both the payer and the payee use digital ways to send and receive money. The digital payment system has emerged as a preferred payment method all over the world, including India. The Indian government has taken various measures to promote and encourage digital payments in the country. Most of India's economy is dependent on the rural economy, and only when digital payment methods become an integral part of rural economic development could digital initiatives be considered successful. The present study is thus an attempt to find out the satisfaction level of customers with digital payment system and the problems they face while using them.

Keyword: Digital payment system, Rural economy, Customer satisfaction,

1. Introduction

Digital payment can be defined as a way of paying for services and goods via an electronic medium without the use of cash or cheques. It is also known as an electronic payment system or e-payment.

Over the past several years, India's payment system and notably its digital payment system has undergone significant growth, driven by advances in information and communication technology and in line with the Reserve Bank of India's strategic goals. Prime Minister Narendra Modi's announcement of demonetization on November 8, 2016 created a huge growth opportunity for digital payments in India. Demonetization presented a unique platform for the adoption of digital payment, as an alternative to cash for Indian consumers. As part of the "Digital India" campaign, the government aims to create a 'digitally empowered' economy that is 'Faceless, Paperless, and Cashless'. In 2018, the Bank for International Settlements (BIS) ranked India 7th out of 24 countries where it tracks digital payments.

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The Indian economy has the inherent structure of rural and urban economic development. Of the 121 crore Indians, 83.3 crores live in rural areas, while 37.7 crores stay in urban areas, according to the Census of India's 2011 provisional population totals of rural-urban distribution in the country, released by Union Home Secretary R. K. Singh. Rural India plays a major factor in the country's economic growth and the rural population will account for around half of all internet users in the country. To ensure that more people can benefit from the technology, especially in rural areas, State Finance Minister Anurag Singh Thakur said on July 26, 2019, through Direct Benefit Transfer (DBT) and Aadhar Linked Payments (ALP), the government has reduced payroll delays, curbed corruption, and stopped any leaks in the system. He said that to ensure digital literacy in every household, the government has started the Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA) to reach 60 million digitally literate adults in rural India, of which more than 10 million are already been trained.

Digital payment methods are typically easy to execute, more convenient, and give customers the flexibility to make payments anywhere, anytime. They are a good alternative to traditional payment methods; there are different types and methods of digital payment. Some of these include the use of debit/ credit cards, internet banking, mobile wallets, digital payment applications, unified payment interface service (UPI), unstructured supplemental service data (USSD), prepaid bank cards, services mobile banking, etc.

2. Literature Review

K. Kamatchi Eswaran (2019), studied on "Consumer Perception towards Digital Payment Mode with Special Reference to Digital Wallets". The objective of the study was to find out the customer perception and impact of demographic factors on adoption of digital mode of payment. This study indicates that adoption of digital payment is influenced by the education level of the customer and found that in the areas/region where education level is high, the possibility of acceptance of digital payment is much higher.

Arshveer Kaur (2018), conducted study on "The "Cashless Society": Consumer Perception of Payment Methods". This research aims to observe the differences in consumers' attitudes towards cash and cashless payment methods by spotlighting and comparing how socio-demographic characteristics of India and individual perceptions which have achieved a different degree of digitalization. This study suggested that making payments using a debit card, credit card is one of the best and easy ways to make payments. It saves time as you need not withdraw cash from ATM or Bank, and can easily keep track of the payments made and individuals, bank customers should be aware that bill payment, premium payments can be

made using electronic wallets and one can safely maintain money in e-wallets and use it as and when required.

Ashish Baghla (2018), did a study titled "A Study on the Future of Digital Payments in India." This paper is about the attitude of people towards adoption of Digital Payments methods in order to have transparency in their operations and tries to identify the reasons for adoption of digital payments by people in India and it also tries to find out the problems faced by people in making Digital Payments. This study founded that it will take enough time in India to become completely cashless economy. It will require complete support from people and more awareness and knowledge among people. The problem of lack of education and digital literacy needs to be solved first to have a greater number of digital transactions.

K. Suma Vallyand Hema Divya (2018), studied on "A Study on Digital Payments in India with Perspective of Consumer's Adoption". The objective of this paper is to study the positive impact of the Digitization of payment system. This paper focuses on the analysis of the adoption level of these digital payment systems by customers. The results indicate that the deployment of technology for digital payments have improved the performance of banking sector and are able to achieve the motive cash less country.

Sanghita Roy, Indrajit Sinha (2014), studied on "Determinants of Customer's Acceptance of Electronic Payment System in Indian Banking Sector ". The aim of the study is to find out most influencing factors among the factors that influence the customers' adoption of electronic payment services in India and finding the most popular electronic payment system among various electronic payment options. The hypotheses tests were conducted with five independent variables – Perceived Ease of Use (PEOU), Perceived Usefulness (PU), Perceived (PC), Perceived Risk (PR) and Customer Attitude (CUAT) and one dependent variable – use intentions (USE). In this study among the factors Perceived Ease of Use (PEOU) is found to be the most significant predictor. Therefore, customer attitude was found to have least significant effect on adoption of E-payment. It suggested that the more we use the new technology the more it will be friendly.

3. Statement of the Problem

The digital payment system has emerged as a preferred payment method all over the world, including India. The Indian government has promoted digitization through "digital India" and demonization. These initiatives have been the subject of much appreciation and criticism in the early stages. Most of the criticism comes from the rural population which is made up of low-income people with poor financial and IT skills. The Indian

government has taken various measures to promote and encourage digital payments in the country. Digital payment methods are typically easy to execute, more convenient, and give customers the flexibility to make payments anywhere, anytime. It is a good alternative to traditional payment methods. The importance of the study is to investigate the satisfaction of rural customers with the digital payment system and the problems they face when using this system.

4. Objectives

1. To find out the satisfaction level of customers towards digital payment systems.

2. To know the problems faced by customers while using a digital payment system.

5. Research Methodology

A. Research Design*:* A descriptive form of research design is carried out in this study.

B. Sources of Data Collection: 1. Primary Data: This study is mainly based on primary data which is collected with the help of well-structured questionnaire. **2. Secondary Data:** These are the data already collected and recorded. Here secondary data were collected from websites, journals, publications and articles.

C. Area of Study: The area of study that is the data is collected from Mampad Grama Panchayath in Malappuram District, Kerala.

Sampling Design& Sample Size: Random sampling technique is used to select samples from the population. The total number of samples selected for study is 66.

E. Tools of Data Presentation and Analysis: Tables, Charts, Diagrams, Percentage analysis, ANOVA and Weighted average method.

6. Data Analysis and Interpretation

Table 1.1. Satisfaction Level of Customers of Digital Payment System

Statements	Mean Value	Simple Rank
Time factor	4.20	1
Speed of transaction	4.14	2
Safety and security	3.88	3
Cost of transaction	3.83	4

Source: Primary Data

Interpretation: The above table shows the satisfaction level of customers of digital payment system. The highest rank belongs to time factor that is time required for payment which means the respondents are more satisfied to the time factor.

One Way ANOVA - Hypothesis:

H0: There is no significant difference between satisfaction level of digital payment system and period of usage.

H1: There is significant difference between satisfaction level of digital payment system and period of usage.

Table 1.2. Satisfaction Level of Customers of Digital Payment System

Particulars	F	DF	Significance
Between groups	0.666	3	0.576
Within groups		62	

Source: Primary Data

Interpretation: As per the table the significant value is 0.576 which is greater than 0.05, so we can accept the null hypothesis at 5% level of significance. That is, there is no significant difference between satisfaction level of digital payment system and period of usage.

Table.2. Problems Encounter When Using Digital Payment System

Problems	Mean value	Simple rank
Poor internet connection	3.97	1
Lack of computer literacy	3.64	2
Lack of infrastructural facilities	3.58	3
Insufficient safety and security features	3.50	4
Charges for online transactions	3.33	5
The risk of data theft	3.05	6

Source: Primary Data

Table 2 shows the problems faced by the customers when using digital payment system. The tool used for analysis is weighted average method. The highest rank belongs to poor internet connection that means it is the most suffering problem and the least suffering problem is the risk of data theft.

Table.3. Factors Influencing Adoption of Digital Payment System

Factors	Mean Value	Rank
Convenience or ease of use	4.21	1
Speed	3.85	2
Time and cost	3.06	3
Trust	2.26	4
Security	1.59	5

Source: Primary Data

Interpretation: Table 3 shows the factors influencing the adoption of digital payment system and considering the ranks given, the most influencing factor is convenience or ease of use and the least influencing factor is security as per weighted average method.

Table 4. Mode of Digital Payment System Adopted by Customers

Mode of digital payment	No. of respondents	Percentage
Banking cards	30	45.5
UPI apps	32	48.5
E wallets	0	0
Unstructured Supplementary Service Data(USSD)	1	1.5
Aadhar Enabled Payment System(AEPS)	2	3
Others	1	1.5
Total	66	100

Source: Primary Data

Interpretation: Table 4 shows the mode of digital payment system adopted by customers, 48.5% of the respondents using UPI apps for making payments and no one is used E wallets. Data analyzed by using percentage analysis.

7. Findings

☞ This study reveals that the period of sage of digital payment system of the respondents have no significant difference towards their satisfaction level of using digital payment system.

☞ The most important problems faced by the respondents are poor internet connection and lack of computer litercy ranked 1and 2 respectively.

☞ The most influencing factor for the adoption of digital payment system is convenience or ease of use.

☞ UPI apps and banking cards are the mostly used digital payment mode that is 48.5% and 45.5% respectively.

8. Suggestions

☞ Provide more infra structural facilities and ensure good internet speed in rural areas.

☞ Government should take initiatives to avoid lack of computer literacy among rural customers.

☞ The government should conduct more programs to create awareness about unamiliar digital payment methods among Rural population.

☞ Develop more safe and secure environment for digital transactions.

9. Conclusion

☞ Digital payments are the way of the future. Digitalization is not only a piece of our lives any longer but it is a priority of life.

☞ This study deals with how digital payment system satisfies the customers in Mampad Grama Panchayath. It also finds that how digital payment system differ from traditional payment system and what are the benefits of digital payment system, which is the mostused digital payment mode, what are the problems faced by customers when using digital payment system etc.

☞ Most of India' economy is dependent on the rural economy, and only when digital payment methods become an integral part of rural economic development could digital initiatives be considered successful. Therefore, the government should take more initiatives to improve dgital literacy among the rural population and should take corrective actions for each and every problem. So that we can make India go digital, that is a ashless economy.

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A Study on the Influence of
Neuro Linguistic Programming Techniques
in Online Marketing among Graduate Students
with Special Reference to DGM MES Mampad College

Abstract

Communicating intended messages to the other side effectively is a task that needs to be processed carefully. Here is where the effectiveness of communication can be assured with the help of neuro linguistic programming techniques. The study focuses on the influence of the three techniques of NLP which are Modelling, Mirroring and Imagery training. The study helps to understand how these techniques help in online marketing and ultimately contribute to sales. The study is descriptive in nature and has both primary and secondary data. Pie chart, Bar graphs and tabular presentations were used for data presentations. Likert scale was also used. The study shows a positive influence of the three techniques in online marketing among the sample respondents. The limitation of the study is that the research is confined to the students of MES Mampad College and the sample size is limited.

Keywords: NLP, Modelling, Mirroring, Imagery training

Introduction

Communication is the means by which one person can convey messages to the listener. In business, communication has a vital role to prosper in sales and making profits out of it. Communicating the intended message is sometimes not met by today's marketing fields which causes variations in the sales of a business. Here is where neuro linguistic programming plays a significant role to convey and convince about the product to a wide variety of customers. Neuro linguistic programming is defined by ANLP "NLP combines theories, models and techniques from a range of scientific and esoteric fields, to create accessible, understandable 'tools' which can be used by individuals, teams and organisations and applied in a variety of contexts to improve outcomes, support wellbeing and create change."NLP helps to understand the thinking pattern of an

individual. "NLP is an attitude which is an insatiable curiosity about human beings with a methodology that leaves behind it a trail of techniques." Richard Bandler (co-creator of NLP) "The strategies, tools and techniques of NLP represent an opportunity unlike any other for the exploration of human functioning, or more precisely, that rare and valuable subset of human functioning known as genius." John Grinder (co-creator of NLP) NLP contributes to 4 major areas. The four areas include Personal development, Organisational development, Therapeutic/ Clinical, Educational development.

Statement of the Problem

An organisation can achieve its goal by communicating its key objectives to every stakeholder. Customers are the important factors who can increase the profit of the organisation. Communicating to a wide variety of these customers is a great task as they differ in culture, language and many other. Here is where NLP or Neuro Linguistic Programming Technique gets a chance. Communicating the intended message about the product of the organisation is made possible with the help of NLP Techniques. Analyzing the thinking pattern of the trends of customers will give a fruitful impact in the sale of the organisation. The aim of the study is to identify whether NLP techniques helps to influence the sales of the products among graduate students.

Objectives

- To find out whether modelling (neuro linguistic programming technique) influences online purchasing behaviour.

- To find out whether imagery training influences online purchasing behaviour.

- To find out whether mirroring influences online purchasing behaviour.

Significance of the Study

The study conducted among the graduate students will help to identify the influence of NLP techniques in the sale of the products. The study concentrates on three main NLP techniques –Modelling, Imagery training, and Mirroring. These techniques are used to find out the influence of Neuro linguistic programming in online sales of the product. The study would help to establish a reliable outcome where a business organisation can apply thse techniques to boost the sale of the products in online mode.

Research Methodology

The study is descriptive in nature and uses both Primary data and

Secondary data for Data collection. Primary Data: Primary data is collected from the graduate students of MES Mampad College. The primary data collected is used for analysis of the study. Te data were collected with the help of a survey method where questionnaires were circulated among the students. Secondary Data: Secondary data required for the study was collected from various websites. ANLP.International CIC –Association for NLP, IANLP –International Association for Neurolinguistics Programming. Various other sites were also searched for retrieving secondary data.

The sample size of the study is limited to 30 where the entire sample belongs to the graduate students of different years in MES Mampad College. Stratified Random Sampling technique used for sampling. Stratified Random Sampling method helps to divide the smple on some basis like similar attributes or characteristics and represent among them and compare against the sample size. Students of different years belonging to commerce stream and income categories are divided to find out the influence of NLP techniqes in online marketing.

Pie charts and bar graphs are used for data presentation. Tabular presentations were also made. Microsoft Excel is used to statistically analyse the data collected. Likert Scale was used to collect the primary data where 5 scales were used –Strongly Agree, Agree, Neutral, Disagree, Strongly Disagree.

Limitations of the Study

- The study is conducted only among commerce graduate students of MES Mampad College.

- The sample size of the population is restricted to 30.

- The study is conducted within 14 days which may have caused a short depth in the concepts of the study.

- Stratified Random Sampling method is used as a sampling method which may have caused the limitations when the strata are decided.

- Students hesitated to provide the actual information through the questionnaire.

Review of Literature

Tony Robbins. Tony Robbins is an entrepreneur, bestselling author, philanthropist and the nation' #1 Life and Business Strategist. Author of five internationally best selling books, including the recent New York Times best-seller UNSHAKEABLE. He states that there are 5 powerful neuro

linguistic programming techniques, they include Imagery training, NL Swish, Modeling, Mirroring, Incantations. He discusses the 5 powerful techniques on an individual viewpoint throughout the blog.

Dick McCann. Dick McCann has written a book consisting of nine chapters where his topic of discussion relates to how to influence people at work. Chapter 1 discusses how conversation succeeds and fails. Chapter 2 covers working preference, and Chapter 3 deals with the lanning of conversation. The book also talks about establishing rapport with operation pacing, and then discusses inquiry techniques.

Michael Carroll. Michael Carroll is the founder and course director of the NLP Academy and co-founder with John Grinder and Carmen Bostic St Clair of the International trainer' academy of NLP. He is the only NLP Master Trainer in the world certified by John Grinder and Carmen Bostic St Clair and he works closely with them in developing and delivering high quality NLP training.He states in the article that a good salesman can covince the client if the salesman knows the Neuro-linguistic programming techniques and its applicability in the communication process. The salesman can Influence the buying decision or behaviour of the client when he knows how to communicate and build a rpport with the client.

Theoretical Framework

Meaning of Neuro-Linguistic Programming

LP combines theories, models and techniques from a range of scientific and esoteric fields, to create accessible, understandable 'ools'which can be used by individuals, teams and organisations and applied in a variety of contexts to improve outcomes, support wellbeing and create change Neuro-Linguistic programming is a concept that helps to change the behavioural pattern of the human mind into the required form as per the individual' need. It helps to understand how the language used to communicate influences the thinking process of the brain. NLP helps to understand how the brain (Neuro) processes the words used (Linguistic) and the way how it impacts the present, past and future (Pogramming).

This is where the importance of neuro-linguistic programming techniques plays a vital role in boosting the sales of the product. How to communicate about the product to the large mass of consumers in the market, the linguistic varieties, styles and other fctors that would help to convince the consumers, are the requirements of a perfect Promotional activity in business. Promoting through advertisements like videos, posters, brochures requires understanding the thinking behaviour of the human mind where the are the consumers who purchase the products. Applying the

techniques of NLP in promotional activities help to communicate about these products with customers in a better way and convince them to purchase these products.

The three main Neuro-Linguistic Programming techniques used for the study are

1. Modelling
2. Imagery training
3. Mirroring

Modelling: his is a method by which one can achieve the goal by always looking forward to the role model whom you have placed in your mind. This helps you to achieve the target easily. Making the role models which are the trends of the current tastes of customers asthe consumers of the product in reality and helping the customers convince the benefits of buying the product as they are the follower of the mentioned role model. This will help to increase the sale of the product.

Imagery Training: magery training helps to visualise the scene into reality. Here, the situations are more important, unlike the people. The situation where you find it hard to overcome can be easily attained with the help of the product can be shown in the promotional advrtisement to help boost the confidence of the customer which will ultimately influence the buying behaviour and increase the sale of the product.

Mirroring: irroring is a technique where one can use the way of communication the other person does. According to the 7-38-55 % rule, it is being said that only 7% of the verbal communication is conveyed in a conversation whereas the rest 38% and 55% belongs to the onality of voice and the body language, both of which belong to non-verbal components of the communication. Here targeting the consumers on some basis where the profitable terms can be met and studying the non-verbal and verbal styles of communication of hese target groups and applying them in the advertisements will help to boost the sale.

ANLP–Association for NLP: this is an association formed in Hertfordshire, in which many of its team works in different areas around the UK. Different topics are being covered relating to NLP in this site.

IANLP–International Association for Neuro-Linguistic Programming: IANLP is an association which has its headquarters in Switzerland. It provides quality training and professional ethics since 1983 and continuing.

Analysis and Interpretation

This part details the analysis of the data collected. Various charts are used for the representation of the data.

Distribution Based on Socio-economic Profile of the Respondents

Sl. No.	Variables	Group	Frequency	Percentage %
1	Gender	Male	12	40
		Female	18	60
2	Year of Study	First year	10	33.33
		Second year	10	33.33
		Third year	10	33.33
3	Family Income	Below 20000	10	33.33
		20000 to 50000	10	33.33
		Above 50000	10	33.33
4	Place of residence	Urban	14	46.67
		Rural	16	53.33

The above tabular representation shows the socio-economic profile of the respondents of the study. It states that there were 12 male and 18 female students who contributed to the primary data. 10 students from each year of the degree took participation in providing data for the study. Family Income variable shows that below 20000 had 10 students, 20000 to 50000 had 10 students and above 50000 had 10 students. Place of residence shows that there are 14 students from Urban area and 16 students from rural area.

Count of Gender
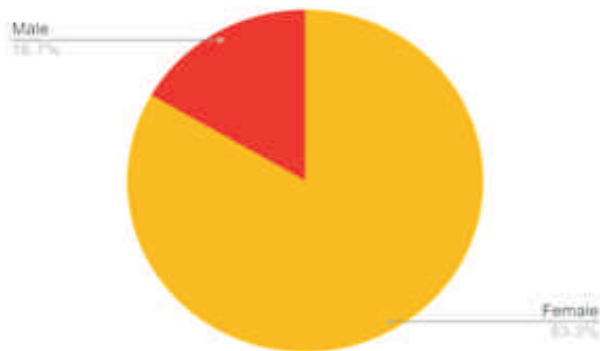
The gender of the students shows that there are 12 male students and 18 female students who had participated in the survey.

Count of Year of study
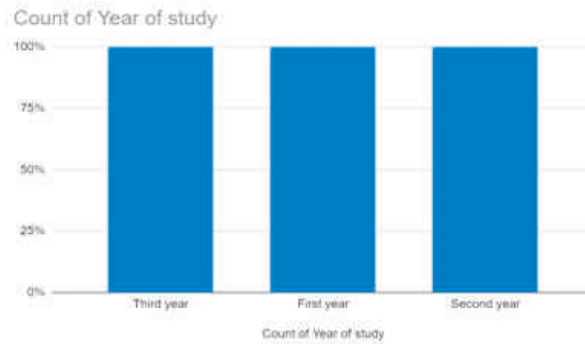
The above bar graph shows the year of study of the respondents in which there are 10 students who belong to third year, 10 students who belong to second year and 10 students who belong to first year.

Count of Family Income
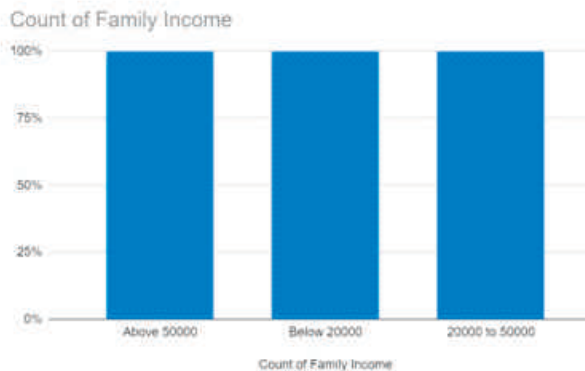
The above Bar graph shows the categorisation of Family Income among the respondents. 10 respondents belong to the category of below 20000, other 10 students belong to the category of 20000 to 50000 and the other 10 students belong to the category of Above 50000.

Count of Place of residence
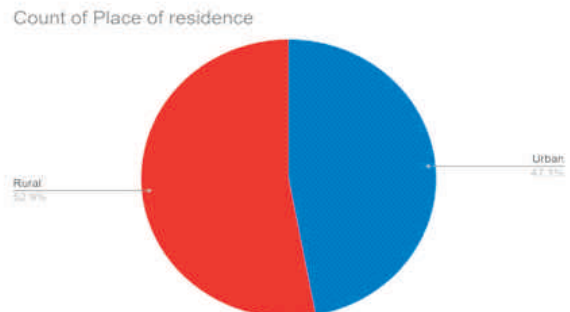
The above pie chart shows that there are 16 students who belong to Rural areas and 14 students who belong to urban areas among the respondents of the study.

Tabular Presentation of the Techniques of NLP Used for Finding the Influence of Students in Buying Behaviour

Variables	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
MODELING I would go for a cosmetic product that has an advertisement where a leading actor himself says that it is his secret of confidence and at the end, I would purchase it online.	3	8	11	4	4
Imagery Training	4	15	4	5	2
I would get influenced by an advertisement where I feel that I am the actor in the Advertisement and experience the positivity of using the product imaginarily and eventually purchase it online.					
Mirroring I would get influenced by a service and purchase it online where the service person talks in the way I do.	4	17	6	1	2
Mirroring I would get influenced by a food product and purchase it online where it uses the traditional ingredients as I use.	6	16	7	0	1

The above table presents the data collected from the students where they have chosen their opinions of buying behaviours when Neuro-linguistic programming techniques are applied in the advertisements.

The table shows that the highest number of students, that is 11 students, are neutral with the technique 'Modelling' used in the statement whereas there are only 3 students who strongly agree with the technique.

15 students agreed with the technique Imagery training which influences their buying behaviour. 2 students strongly disagreed with the statement.

17 students agreed with the technique Mirroring which influence their buying behaviour whereas

3 students negatively opinionated about the same statement used to measure the influence of Mirroring technique in buying behaviour.

16 students agreed with another statement of mirroring technique and 1 student strongly disagreed with the same.

The table helps to identify the highest number of agreed students with the techniques of NLP and also to identify the least number of agreements made by the students.

This information would help to understand that majority of the students are influenced by the

Neuro-linguistic programming techniques when used in the marketing field of the organisation.

Findings and Conclusion

The study helps to find out the influence of NLP techniques when used in the marketing field of an organisation for boosting the sales of the product, will evidently increase the sale of the product. It is evident from the analysis made in the study that students get influenced by the NLP techniques when the statements of buying decisions are asked.

11 students neutrally opinionated on the statement, "I would go for a cosmetic product that has an advertisement where a leading actor himself says that it is his secret of confidence and at the end, I would purchase it online" where Modelling technique is being inserted in the statement indirectly.

15 students agreed with the statement, "I would get influenced by an advertisement where I feel that I am the actor in the Advertisement and experience the positivity of using the product imaginarily and eventually purchase it online" where Imagery training technique is inserted indirectly in the statement.

17 students agreed with the statement, "I would get influenced by a service and purchase it online where the service person talks in the way I do" where Mirroring technique is indirectly inserted in the statement.

16 students agreed with the statement, "I would get influenced by a food product and purchase it online where it uses the traditional ingredients as I use" where Mirroring technique is indirectly inserted in the statement.

The study focuses on the concept of Neuro-linguistic programming techniques and its applicability in online marketing to boost the sale of the product. The statements asked before the respondents were inserted with the concepts of NLP techniques and these had influenced the buying behaviour of the students in a positive manner whereas a minor sample population still do not accept these statements. The study helps to understand that it is possible to bring an Increase in the sale of products of an organisation when NLP Techniques are used in the marketing field of the organisation.

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Investment Behaviour of
Kerala Muslims in Stock Market Securities

Abstract

The primary motivation for this research paper is to examine the extent to which a sample of Muslim investors comply with sharia compliance and how much they hold the sharia rules. The aim of this research is to examine the determinants of investment behaviour under conditions where individuals are faced with exercising a choice between competing investment alternatives- Sharia-based and conventional.

Keywords: Religiosity, Stock market, Investors

Introduction

Investment is a process of acquiring some assets with the aim of generating profit or appreciation in the future or where those who expect profit on their money in the future invest in any business activity. While making an investment there are some factors to be considered and there are some other factors that influence the investors upon their investment. It includes the risk it renders, the possible growth it may bring in, etc. When it comes to Islam, investment in some way or other an inevitable act in Islam since keeping the asset idle is discouraged. The behaviour can be defined as one's favorableness and non-favorableness towards certain acts or practices. The paper studies the investment behaviour of Muslims in the stock market through the major question, How does religiosity influence Muslim investors?

Statement of the Problem

Investment behaviour among Kerala people is very negotiable and in the stockmarket is lower than that of other investment practices. This is more visible among Muslims who constitute a large population of expatriates and contribute a lot to the economy. Though the stock market is a big opportunity for those who want to make an extra income, we cannot see the people of Kerala, especially the Muslims, coming to this. Since there haven't been many studies regarding the investment behaviour of Kerala Muslims in the stock market this study tries to find to what extent Islam influences the investment behaviour of Muslims in Kerala.

Significance of the Study

The investment behaviour model will be a basic model for issues in developing Islamic financial instruments especially Islamic instrument products in the capital market. In the Islamic finance industry, Sharia products in the capital market, can be developed significantly. For Regulators, as a basis for developing or enhancing Sharia products in the capital market. For Researchers, as a contribution to thought through research in the field of Islamic product investment in the capital market.

Objectives of the Study

- To find out factors influencing decision-making of investment among Muslim investors.

- To study the attitude of respondents towards different investment choices (long-term hort-term intraday).

- To determine the impact of Islamic beliefs and practices on the investment behaviour of Muslim investors.

Limitations of the Study

- The population of the target group is very minimal.

- Respondents show reluctance to give answers to some questions or do not give proper responses.

- Limited secondary resources (studies on Islamic perspective in Indian contexts are very less).

Research Methodology

Survey Method

The method adopted to study the problem is the survey method. The proper questions addressing the problems are prepared as questions and distributed among the targeted group.

Period of the Study: The project has been conducted during the period 20 December 2021 to 1 February 2022.

Analysis and Interpretations

1.	Influence of religiosity on the investment decision
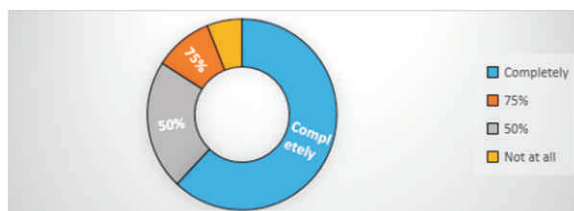
The figure shows how much religiosity does influence investment decisions. The majority (62%) of the respondents are being completely influenced by their religiosity, 10% of the respondent's decision has 75% influence of the religiosity, 22% of the respondents are influenced by 50% religiosity and the religiosity does not make any influence on the investment decision of 6% respondents.

2. Respondents invested in some of the Non-Sharia compliant sectors.
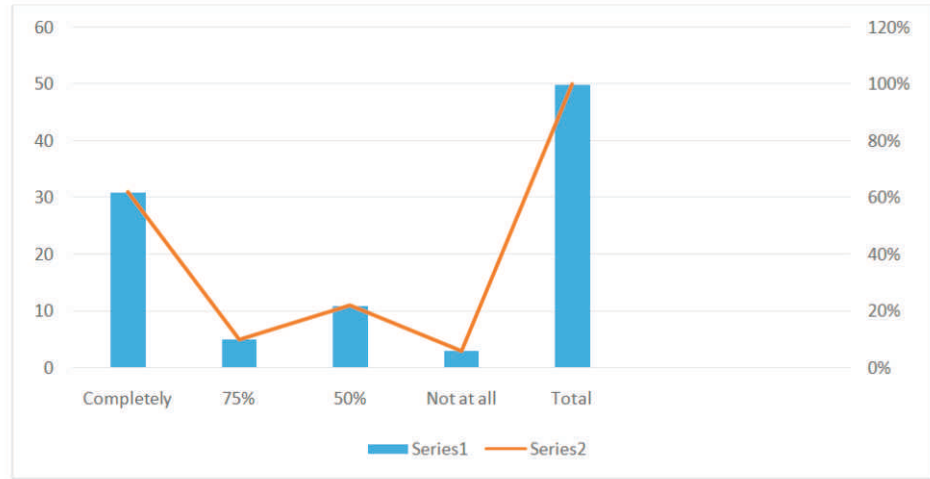
The figure shows that the respondents however invested in the given non-sharia compliant sectors. 32% have invested in financial services, 6% in Tobacco, 11% in advertising, 19% in media and entertainment, 2% in Alcohol and 19 % haven't invested in gambling or any of the given Non-Sharia compliant stocks.

3. Whether the respondents sold their holdings after realizing that they were holding non-compliant stocks.
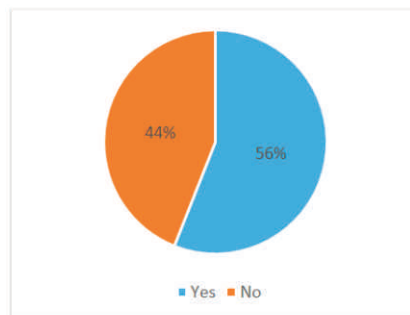
The figure shows whether the respondents sold off their holdings after realizing that they were holding a non-shariah compliant stock. 56 % of the respondents sold after realization and 44% did not sell because of non-shariah compliance.

Findings

- Majority of respondents are salaried employees & students. Each accountor 8% of the respondents.

- 60% of the respondents are coming under the average monthly income category of under 20000.

- Majority of the respondents (51%) have invested in equity shares.

- Majority of the respondents are (47%) doing hort-termtrading.

- Majority of respondents are presently holding their investment in health care 18% only.

- 62% of the respondents have knowledge about sharia and 38% of respondents haven't.

- Majority of the respondents4% refer Shariah compliant stock to make investments

- Only 18% of the respondents prefer ealth care sector to make their investment.

- 31% of the respondents abstain from investing in financials.

- Majority of the respondents (62%) are being completely influenced by their religiosity.

- 32% of the respondents have invested in the non-sharia compliant sectors.

- 56% of the respondents sold off their stocks after realizing that they are holding on-Shariahcompliantstocks and 44% did not sell.

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Althwaf Hussain

Children and Vampire Narration in Sarwat Chadda's Muslim Vampire Fiction

Abstract

This paper focuses on the vampire in works of contemporary British literature by Sarwat Chadda, a Muslim from Pakistan. Chadda joined Penguin Books' children's division Puffin in 2008, and together they released the teen vampire novels Devil's Kiss (2009) and Dark Goddess (2010) with the mixed-race protagonist Billi SanGreal (2010). We focus on Devil's Kiss because it is more relevant to the volume's theme of postcolonial vampires unless otherwise stated. Although this work emphasizes werewolves more than vampires—more like Arthur Conan Doyle's The Hound of the Baskervilles than Bram Stoker's Dracula—we also occasionally make mention of Dark Goddess. As Chadda himself admits, the Buffy television series by Joss Whedon is referenced in his debut book in several places (we'll go through these references in more detail below). The paper also discusses how appropriate the novel was to be put in the children's division.

Keywords: Postcolonial vampires, Social exclusion, Islamophobia, Muslim vampire

Introduction

Vampires are typically deceased individuals that come to life at night from their graves or coffins to feed on the blood of living people. However, this fundamental concept has a wide range of modifications. Some authors change the qualities of vampires, allowing them to appear during the day or consuming animal blood rather than human. Other authors look into the psychology of vampires. They imagine vampires to be multidimensional individuals with feelings, desires, and problems like our own, rather than depicting them as hideous, wicked, and hell-bent on one thing (blood).

According to Islam, Muslims should rely solely on God to defend them against sorcery and evil spirits instead of using talismans, which are charms or amulets containing symbols or precious stones thought to have magical properties or other forms of defense.

A child who feels safer in his or her family and surroundings will learn tolerance from them, which is the cornerstone of social awareness, humility, and democracy, this fiction was released by children's publications by Puffin, even if vampire fiction is common among Children's books, some of them really support violence and contents not suitable for kids. Youngsters are most influenced by the surrounding people's ideals of value these moral norms, which focus on helping people fit into society, are taught through family and local environments as well as through reading, copying, and modeling written and visual sources (language). A point of view that is 'according to the child' in this situation contains implicit implications.

Bilqis the Slayer in *Devil's Kiss*

Bilqis, is the daughter of a white British father and a Pakistani mother. Almost everyone refers to her as Billi. Billi's full name is Bilqis, which is the Arabic name for the Queen of Sheba, a historical figure who is prominent in Abrahamic faiths and conjures up images of bravery, grandeur, and wisdom. Jamila, Billi's mother, was a Pakistani immigrant who was murdered inexplicably; yet, Billi is incorrect in thinking that her English father may have been the murderer. Billi acknowledges that while she spent her early years learning to love Allah under her mother's tutelage, she was taught to worship Jesus in the second half of her life, and today, Christianity (albeit a hybridized form of Christianity, as we will discuss below), serves as the main focus of Templar religious life. So far, everything seems quite usual. Billi's life, however, is anything from ordinary because she is a Knight in training and her father is the Master of the Knights Templar (and the only female one at that). The book begins with her Ordeal, a rite of passage that all trainees must go through in order to advance to the next level and become a squire, which is the first step on the path to becoming a fully-fledged Knight. The plot really picks off in this episode, "This Ordeal," (5) which is ugly and quite disturbing, and the pace doesn't slacken until the very last page, and even then you are left wanting more.

Sarwat Chadda is obviously very interested in the background and folklore of the Templar Knights, but he is also more than willing to tinker with these tales and concoct his own. They were medieval protectors of the Holy Land centuries ago, before running afoul of a paranoid King and an envious Pope, and their Order has been mentioned in conjunction with the Holy Grail, the Ark of the Covenant, or some other potent holy relic. They are now Mr. Chadda's protectors of all that is good, engaged in a seemingly endless conflict with the Unholy, in a modern-day (though still somewhat eerie) London. The novel does a good job of developing Billi's personality; at no point do we ever wonder why she does what she does. Some of the

other characters are less fully developed, maybe on purpose, as Mr. Chadda intends for his readers to despise these Knights despite their great objective and therefore increase sympathy for Billi and her predicament. This is especially true of Billi's father, who I truly did start to despise as a reader. This does imply that when some of these characters meet a sticky end, we rarely bat an eye.

Vampire Narration or Slayer Narration

A vampire is a creature from folklore that subsists by feeding on the vital essence (generally in the form of blood) of the living. In European folklore, vampires are undead creatures that often-visited loved ones and caused mischief or deaths in the neighbourhoods they inhabited while they were alive. Whereas A slayer isa person who kills another person or creature, usually violently, or who destroys something. *Devil's Kiss* is one of those books with lots of swords and axes, rooftop and catacomb fights, and last-second swoop'n'saves that scream to be made into a movie or video game. Additionally, similar to previous movies, there are occasions when the action becomes repetitious and sacrifices character growth (more on that later). But first, kudos to Chadda for never making the violence seem cool; in fact, the first scene describes how Billi is made sick and hollo by the Templars' labor. Additionally, innocent people of all ages, even newborns, also perish along with the wicked. Although being a badass murderer sounds appealing, it also speaks to the sense of helplessness that many teenagers experience. Chadda is careful to show the devastating toll the violence takes on Billi's emotional life. Much as you may admire Bilqis, you don't want to be her.

Taking into consideration of another vampire fiction written by Sarwat Chadda*Dark God*dess it can be argued that Chadda's book is best understood as a modern 'slayer' story in which the human protagonist is tasked with fending off vampires and other creatures who pose an existential threat to a certain village, country, or perhaps to all of mankind. Buffy Summers is a clear archetype for BilqisSanGreal since she is a young heroine who is dedicated to vampire slaughter (sometimes reluctantly), and the two young women share traits that go beyond their initials. Both of their families are incomplete and disjointed; Buffy's parents are divorced, while Billi's mother passed away. Both experience some social exclusion inside their peer groups.

Children and Muslim Vampire Fiction

The number of those who research academically on children in our country is increasing each day. This can be considered as an indicator of increasing value given to the child and his education. The works that color

the world of a child's imagination, enrich his imagination, but also help him use the language understandable and effectively, and guide the child to the better and right are examined within the scope of children's literature products. These works are effective tools that can be used in children's education and should be prepared to be taken into consideration the fact that children have a different mental structure than adults.

Young adult fiction today still contains a lot of death and violence. Young people have recently made zombie fiction popular, in addition to books like The Hunger Games and the 2010 murder mystery *My So-Called Death*. Even while there has always been violence in children's literature, worry over it seems to have grown recently. Literary violence is given far more attention today than it was in the past, in part due to new methods of childrearing and the desire to shield children from the evils of the outside world.

In *Devil's Kiss*, even though it was published by Puffin publications for the children's section it really contains certain violence and emotions which is not suitable for kids, Vampire narrations are violent and are frequently released for kids, which is a topic for debate, but here in this novel Bilqis character development is really hard and is too deep for children while she turns to a vampire slayer.Billi's comfortable syncretism of faiths and her faith in a divinity who is unconcerned by sectarian divisions counterbalance the child's ignorant Islamophobia.

The Templar Knights subsequently allied with them, replacing the "holy war" against Islam with the "Dark Conflict," Billi continues, telling Vasilisa: "Instead of battling other men, we fight the Unholy werewolves and other monsters, Ghosts, The blood-suckers" (95). In fact, Islam takes on a special relevance in this second book; an Ismaili sect of warrior mystics known as the "Assassins" is specifically tasked with guarding Jerusalem, and their "occult learning" is suggested to be the source of the Templars' own knowledge.The poem consistently highlights Billi's mixed origins, emphasizing how conflicted and uncertain she is about her identity as a British Muslim. Despite the Templars' syncretic attitude to numerous religious and occult activities, Billi is expected to follow Christianity because the Templars, including her father Arthur, are Christians (Father Balin is a Catholic priest). She never fully sheds her Muslim heritage, which she inherited from her slain mother. The Templars, for instance, use the Arabic concept of the ghul, a shape-shifting creature that preys on humans, as a rough analogue to the Western concept of the vampire. In fact, elements of Islamic religion and folklore are frequently highlighted. However, Billi's

Althwaf Hussain: Children and Vampire Narration

Muslim heritage creates for her a sense of isolation from an Order which styles itself as 'the Poor Soldiers of Jesus Christ.'

Conclusion

The prevalent modern paradigm of the "vampire romance" is replaced in Chadda's vampire fiction by a postcolonial slayer narrative in which Islam emerges as one of several strong cultural and religious forces engaged in a Manichean struggle against evil. This narrative draws on, but significantly renegotiates, the premise of Joss Whedon's Buffy the Vampire Slayer. Devil's Kiss also moves its vampires and slayers from Sunnydale, the ethnically and socially homogeneous neighborhood in Buffy's Sunnydale, to the ambiguous setting of modern London. In the opening of the book, London is introduced as a place for encounters between many cultural identities, quickly replacing the traditionalism associated with the law courts in Billi's hometown of Temple District.

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Effectiveness of PDS for Economic Sustainability: An Analysis with Reference to PDS in Areekode Region

Abstract

The Public Distribution System (PDS) is an Indian food security system established under the Ministry of Consumer affairs, food and public distribution. The PDS evolved as a system of management of scarcity through distribution of food grains at affordable prices. It also helps to control open-market prices for commodities that are distribute through the system. The corona virus adversely affected the people very badly. The lock down has affected the jobs of the people. This led the people to starvation. The objective of the study is to analyze the impact of PDS in time of covid 19. The role of PDS during covid is very crucial. The government was helpful at the time of covid, especially for the poor people, through providing kits and extra quantity of goods. But there are many issues faced by people at PDS stores. Such as less distribution of quality of goods, malpractices done by shopkeepers and lack offood security. This study is based on primary and secondary data. Primary data collected from Areekode Panchayat by questionnaire and these condary data collected from reports, websites, articles, etc. Findings of the study are the PDS was useful to majority of the people atthe time of pandemic and higher percentage of people satisfied with the functioning of PDS. One can conclude that PDS objectives should be maintaining price stability, raising the welfare of the poor and rationing during the situation of scarcity.

Keyword: PDS, Public policy, Sustainability, Economization

I. Introduction

The Public distribution system (PDS) is an Indian food Security System established under the Ministry of Consumer affairs, food and Public Distribution. The Public Distribution System (PDS) evolved as a system of management of scarcity through distribution of food grains at affordable prices. Over the years, PDS has become an important part of Government's policy for management of food economy in the country. PDS is supple mental in nature and is not intended to make available the entire requirement of any of the commodities distributed under it to a household or a section of

the society. PDS is operated under the joint responsibility of the Central and the State/UT Governments. The Central Government, through Food Corporation of India (FCI), has assumed the responsibility for procurement, storage, transportation and bulk allocation of food grains to the State Governments. The operational responsibility including allocation within State, identificationof eligible families, issue of Ration Cards and supervision of the functioning of Fair Price Shops (FPSs) etc., rest with the State Governments. Underthe PDS, presently the commodities namely wheat, rice, sugar and kerosene are being allocated to the States/UTs for distribution. Some States/UTs also distribute additional items of mass consumption through the PDS outlets such as pulses, edibleoil, iodized salt, spices, etc. PDS is primarily a social welfare and anti-poverty programme of the Government of India. Essential commodities like rice, sugar, wheat and the like are supplied to the people under the PDS at subsidized prices. It has been one of the most important elements in India's safety net system for almost 50 years and also the most far reaching in terms of coverage as well as public expenditure on subsidies. PDS provides rationed amount of basic food items (rice, wheat, sugar, edible oils) and other non-food products (kerosene, coal, standard cloth) at below market prices to consumers through a network of fair price shops disseminated over the country. The scale of the program is evident from the facts that it handles 15 per cent of the total availability of rice and wheat. With a network of more than 400,000 Fair Price Shops (FPS), the Public Distribution System (PDS) in India is perhaps the largest distribution machinery of its type in the world. The PDS is said to distribute commodities worth more than Rs 15,000 crore to about 16 crore families each year. The success of this huge network is dependent on its ability to translate a macro level self-sufficiency to a micro level, by ensuring availability of food grains for poor households. The Public Distribution System is considered as the principal instrument in the hands of governments for providing a safety net to the poor and the downtrodden. The system serves triple objectives namely protecting the poor, enhancing the nutritional status and generating a moderate influence on market prices. Thus, the main objectives of the PDS can be summarized as follows:

Maintaining price stability

Raisingthe welfare of the poor

Rationing during situations of scarcity, and

Keeping a check on private trade.

But whether or not these objectives are being met is the question of the hour. Can the enormous public expenditure on this system for the procurement, transportation, storage and distribution of commodities be

justified? Scholars are of the opinion that the system itself should be made redundant and that the time has come for an entirely different scheme to ensure food security. In this paper we aim to study the role of PDS during COVID-19. The global COVID-19 pandemic has over whelmed India' health infrastructure and disrupted the economy. Additionally, recent data on malnutrition paints aworrying picture. India has one of the highest proportions of undernourished children in the world, in terms of both stunting and wasting. Moreover, the National Family Health Survey2015-16 and 2019-20 rounds show that there is either stagnation or worsening of several malnutrition indicators in several states. (The NFHS-5 data pertain to the situation before the onset of the COVID-19).

Studies have shown that households continued consuming less food several months after the nationwide lockdown in 2020, than before it. A survey by the Centre for Sustainable Employment at Azim Premji University found that over 75 per cent of the households wee eating less during the lockdown than before it. There was a slight recovery post-lockdown, but 60 percent of the households still reported eating lessthan before the lockdown. Moreover, disadvantaged households have been disproportionately affected. For example, almosthlf of the informal workers in a survey said that they were eating less than before.

In this context, PDS can be all the more important to help vulnerable families tide over the pandemic-induced food insecurity. As the pandemic spread through the country, the Government of India announced the Pradhan Mantri Garib Kalyan Anna Yojana, it providing 5 kilorams of rice or wheat and 1 kg of pulses to eligible people free-of-cost, in addition to there gular entitle ment of quota of food grains. The scheme was initially meant to be implemented from April 2020 to June 2020 but was later extended till November 2020. In April 2021, sthe second wave of infections spread, the Government of India again announced 5 kilograms of free food grains per person per month for the months of May and June. This was further extended till November 2021. But, as systemic issues such as the significant exclusion rrors of eligible beneficiaries persist, vulnerable families are likely tostruggle to cope with the economic effects of the pandemic. Today, India has the largest stock of food grain in the world besides China. Distribution of food grain stop oor people throughout the country is managed by state governments. As of 2011 there were 505,879 fairprice shops (FPS) across India. Under the PDS scheme, each family below the poverty line is eligible for 35 kg of rice or wheat every month, while a household above the poverty line is entitled to 15 kg of food grain on a monthly basis. A below poverty line card holder should be given 35 kg of food grain and the card holder above the poverty line should be given 15 kg of food grain as per the norms of PDS. However, there are concerns about

the efficiency of the distribution process.

In coverage and public expenditure, it is considered to be the most important food security network. However, the food grains supplied by the ration shops are not enough to meet the consumption needs of the poor. The average level of consumption of PDS seeds in India is only 1 kg per person per month. The PDS has been criticized for its urban bias and its failure to serve the poorer sections of the population effectively. The targeted PDS is costly and gives rice to much corruption in the process of extricating the poor from those who are less needy.

II.   Review of Literature

Public Distribution System (PDS) plays a vital role during the time of COVID-19. Many studies have so far conducted in relation with PDS in different parts of our country. A brief view of the studies so far conducted is given below.

Harvinder Singh and Abhishek Sharma (2020) investigated on effective Public Distribution System implementation amid corona virus pandemic in India. In early period of COVID-19, our government has taken comprehensive steps to avoid the deadly virus which includes shutting down of schools, travel restrictions and inspection along with regular check. The biggest problem that people were facing amid Corona virus pandemic is shortage of the supply of essential commodities. Public Distribution System played a significant role to ensure efficient supply of food grais of people. Under PDS, government transfer food grains to the general public or household at subsidized rate. The purpose of this paper is to discuss the measures taken by various states to implement the Public Distribution System in India during the pandemic of corona virus.

Pallavi Pathak, Tapan Gope and Nadine Bader (2020) have explained through their paper about the effect on Covid-19 on Public Distribution System. Covid-19 pandemic has caused the whole world to face an economic crisis and hence putting people even more at risk of food insecurity. Supply chain has been disrupted sevrely due to numerous transport restrictions. There is a need for various components of government machinery to work incomplete synergy for aligning services, making provisions for supplies and arranging means of delivery to the citizens. This review gives an understanding of the food security situation in India, problem faced by the citizen, inparticular and vulnerable populations, small and marginal farmers during the Covid-19 pandemic. It also analyze the step taken by the government of India to address the food security challenges dring covid-19 and also discuss the importance of macro level thinking and various measures that can be taken to strengthen Public

Distribution system in India.

Ruchira Boss Amatha Pradan, Devesh Roy and Sunil Saroj (2021) focused on PDS, food security act and Covid-19. In this paper they have discussed national food security act, PDS. They pointed out that in the numerous cases household members had been left encountered in the PDS food relief which important when there is percapita allotment. All house holds get either chana or chanadal. During Covid-19 PDS seems to have delivered but issued with eligibility and the lack of commodity choices remain even with the national food security act.

Sudhansha Pandy (2020) focused on how India got PDS delivery right during the pandemic. And he explained about during covid-19 crisis the country' technology-driven PDS swiftly come to the for by successfully scaling upto distribute almost double the quantity of food grains to more than 80 crore beneficiaries in the country during April to November 2020. Some independent surveys by agencies like Dalberg and others have also shown a very high level of satisfaction among the beneficiaries with respect to the availability and the distribution of food grains.

O. Grace Ngulliend**rib Ahmad Ansari** (2020) studied about India' Public Distribution System and the pandemic. First, they tested peoples' wareness about the Government announcement on the increases of food grains allotment through the PDS due to the pandemic. The Government of Delhi where this inquiry was conducted announces a total of 7.5 kg food grains per person per month and the central Government announced 10 kg food grains per person per month. Second, they examined access to PDS during the pandemic. They verified the sought information of the food grains received by the respondents and identified problems faced by the people when accessing te PDS during the pandemic. Third, they assessed the impact of the PDS in reducing the hardship of the poor by examining the adequacy and quality of ration received by the beneficiaries in the context of attaining food security. Fourth they studied the impact the pandemic o livelihood and food access and explored Government interventions that could alleviate the problems of job loss and food insecurity during this pandemic.

III. Statement of the Problem

The Public Distribution System contributes significantly in the provision of food security. Public Distribution System in the country enables the supply of food grains to the poor at a subsidized price. It also helps to control open - market prices for commodities thtaredistributed through the system.

The COVID period was indeed a period of experimentation. The

coronavirus adversely affected the people very badly. It kept people locked up at home. This lockdown has affected the jobs of the people badly. The people's source of income has stopped. This led the people to starvation. The role of PDS during COVID is very crucial. The government was really helpful at the time of COVID especially for poor people, through providing kits and extra quantity of rice.

Number of research studies by individuals, institutions and government agencies have been conducted on the subject PDS. But there are many issues faced by people at PDS stores. Suchas,

Distribution of less quality goods

Malpractices done by shop keepers

Lack of ensure food security

IV. Relationship Between Sustainable Development and Food Security

Food security was defined as a condition that exists when ll people, at a ll time shave physical and economic access to sufficient, safe and nutritious food that meets the irdietary needs and food preferences for an active and healthy life House hold food insecurity is the result of poverty, poor health of the household member or members, and suboptimal livelihood and household management strategies. Food security is closely related to, but not synonymous with, nutrition security and health. For food security to be a reality, households need to have unrestricted access to a healthy and nutritious diet. National food availability is a function of the balance between food grown in the country plus food imported minus food exported, spoiled, orfed to animals. Therefore, maintenance of affordable and sustainable healthy food supply at the global level is paramount for achieving household food security and nutrition security world wide. For this reason, it is crucial reason, to understand and address climate change, agricultural commodity price policies, armed conflict sandultimately the health of our planet from a household food security perspective on the context to the UN Sustainable Development Goals (SDGs), which specifically call for ending hunger, achieving food security and improved nutrition and promoting sustainable agriculture globally.

According to the recent Lancet Series on Planetary Health, the degradation and destruction of natural ecosystems has been identified as a major threat to crop diversity and thus the stability of food systems globally. Climate change, in particular, has been identified as a major determinant of damage to destruction of eco systems globally. Thus, maintaining environmental sustainability is an enormous challenge for planetary and human health, making it crucial to take immediate actions. These actions include non food as well as food-related strategies. Because consumers

drive demand and this, inturn, drives decisions by industry, it is crucial for citizens to be educated on the importance of the individual lifestyle choices on the future sustainability and food security of the planet. By the same token, it is crucial for governments to implement sustainability policies that provide the conditions needed for consumers to implement these decisions.

Food security and safety are two complement in gelement so four sustainable future. Food security is a multi dimensional concept characterized by four pillars related to availability, access, utilization and sustainability. In boarder perspective, food security is interrelated with sustainable food and agricultural sectors, where the needs of present and future generations are met in commitment with the environmental, social and economic dimensions. The concepts of food security and sustainability are interrelated. The sustainability concept was considered by the international community associated with sustainable developments, according to which the societies evolve without compromising the future generations.

In fact, food security is already considered by the Sustainable Development Goals (SDGs), namely in the goal 2 for zero hunger. Nonetheless, the pandemic context brought additional challenges for these world objectives increasing the problems associated with hunger world wide, and it is expected that it will worsen malnutrition, namely among children. On the other hand, the question here is if the food security pillars also specifically address the several dimensions of sustainability. The scientific literature shows that sustainability could be better encompassed by the four pillars of food security.

Food security is part of the sustainable development goals. Nonetheless, it is accepted that sustainability needs to be more appropriately addressed in the pillars of food security, maybe as a new dimension, or integrating other variables, where the food crises and climate change have its importance.

The United Nations estimates the world' population will reach 9.7 billion by 2050. Food security and sustainability are imperative to feed the growing population and minimize the effects of climate change. How food is grown and produced, what types of foods are consumed, and how much food is wasted have major impacts on the sustainability of the world' food system.

Food security is related to all of the United Nations Sustainable Development Goals (SDGs). Improved food security governance based on sound, equitable and sustainable food systems that benefit from modern information, sustainable and equitable agricultural technologies are essential for countries to meet the SDGs.

Sustainable agriculture and food systems such as organic agriculture and agro-ecology improve food security, eradicate hunger and are economically viable, while conserving land, water, plant and animal genetic resources, biodiversity and ecosystems and enhaning resilience to climate change and natural disasters.

Agriculture plays a central role in safe guarding the region 'food supply and achieving the second UN Sustainable Development Goal of zero hunger by 2030. In addition, agriculture is absolutely central to achieving regional food security and the promotion of sustainable agriculture.

There is increased realization that sustainable food system needs to be taken in to account not only for the economic well-being of the suppliers and consumers but also the environmental impact as well as human health issues. As such the concept so food security as well as the sustainability of local food systems have grown in the recent past. The food supply is dependent on a healthy and sustainable food system.

V. Objective of the Study

To study about PDS and its distribution

To study the benefits derived out of PDS

To analyze the impact of PDS in the time of COVID19

VI. Methodology and Data Source

The study conducted on the topic the role of PDS during covid-19. It is based on primary and secondary data. Primary data: Primary data collected from Areekode Panchayat. The study collected information from personal interviews by questionnaire, then they respond the questionnaire. The study mainly used to evaluate how useful PDS for each family during the period of COVID-19. Secondary data: Secondary data collected from reports, internet, articles, websites etc.

VII. Data Analysis and Interpretation

The main objective of the study is to analyze the impact of PDS during the time of COVID-19. For this study I collected data from 60 respondents. This chapter analyzes the data collected from sample survey. The analysis divided into two parts.

* Democratic characteristics of respondents.

* Socio-economic impact of PDS during COVID-19

Democratic Characteristics of Respondents

Democratic information allows us to better understand certain background characteristics of respondents. It provides data regarding the

participants and understanding of the different characteristics of population. In my study took following demographic features such as age, gender, educational qualification, marital status, number of house hold members, type of house hold, type of dwelling, occupation of the household.

Main Occupation of the Household of Respondents
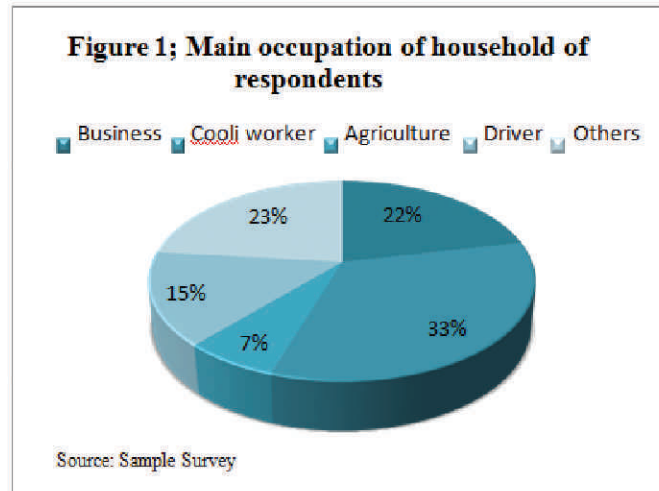
The above figure shows the main occupation of households: 7% of households are farmers,15% of households are drivers, 33% of households are cooli workers, 22% of households are business men and remaining 23% of households are others (abroad, Government jobs…). It inferred that the higher percentage of households are cooli workers.

Type of Ration Card of Respondents
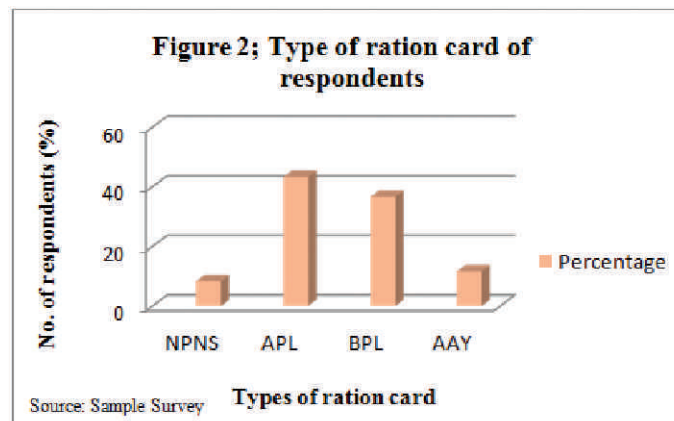
The above figure 2 shows the types of the ration cards of the respondents. 8% of the households have NPNS card, 43% of households have APL card, 37% of households have BPL and12% household shave AAY card. It is inferred that the majority of people have APL card.

Span of Using Ration Card in Terms of Years
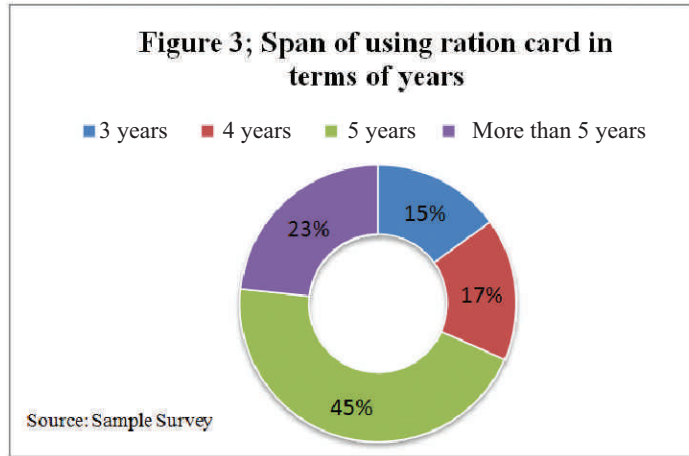
The above figure 3 shows the number of years the respondents have been using ration cards.15% of respondents have been using their ration card for 3 years, 17% of respondents have been using the ration card for 4 years, 45% of respondents have been using their ration card for 5 years, 23% of respondents have been using their ration card for more than 5 years. It is inferred that the majority of people have been using the ration card for 5years.

Items that can be Bought Using the Ration Card
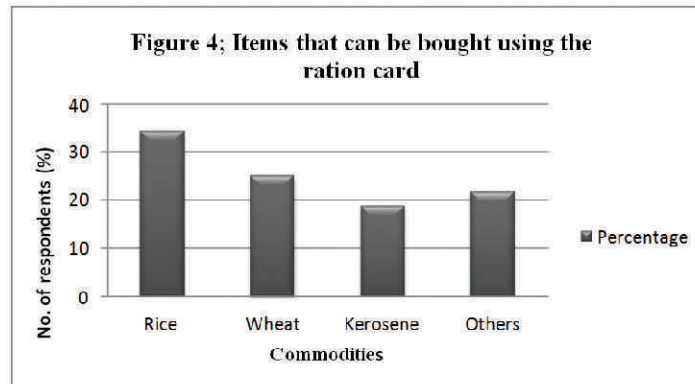
The above figure 4 shows the items that can be bought using ration card.34% of respondents can buy rice with ration card. 25% of respondents can buy wheat with ration card. 19% of respondents can buy kerosene with ration card. 22% of respondents can buy other commodities with ration card. It is inferred that the majority of people can be to buy rice using ration card.

Purpose of Using Ration Card during Covid-19

Figure 5; Purpose of using ration card during Covid-19

Source: Sample Survey
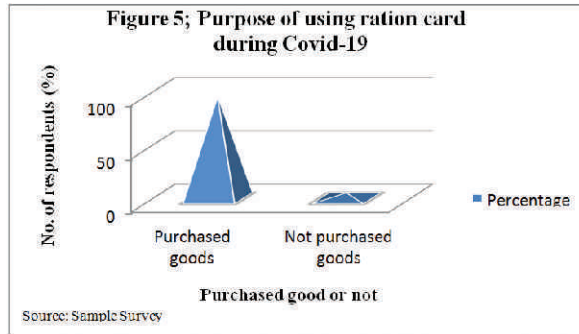
The above figure 5 shows how PDS is useful for the respondents during covid-19. 95%of respondents used PDS for purchasing goods during COVID-19.5% of respondents did not use ration card for purchasing goods. It is inferred that the majority of people used ration card for purchasing goods.

Effectiveness of PDS during COVID-19

Figure 6; Effectiveness of PDS during COVID-19

Source: Sample Survey   ■ Effective   ■ Not effective
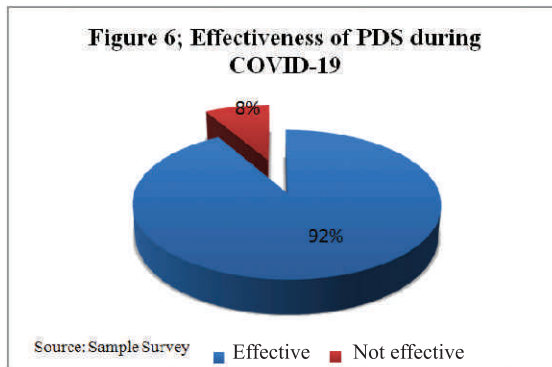
The above figure 6 shows the effectiveness of PDS during COVID 19. The PDS was useful to 92% of respondents and the PDS was not useful to 8% of respondents. It is inferred thatthe PDS was useful to higher percentage of people.

Extra Commodities Purchased from PDS during COVID-19

Figure7; Extra commodities purchased from PDS during COVID-19

Source: Sample Survey
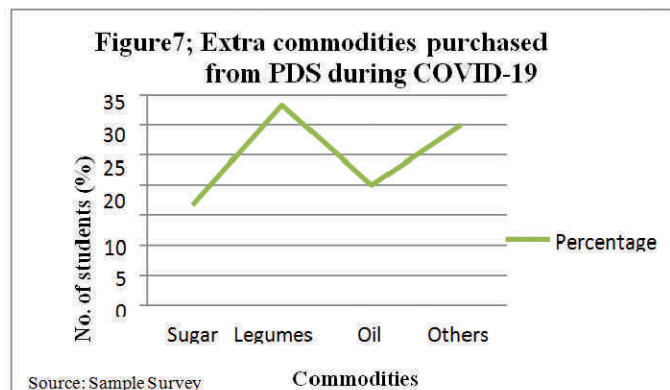
The above figure 7 shows the extra commodities purchased from PDS during COVID-19. 16.67% of respondents purchased extra sugar from PDS during COVID-19. 33.33% of people purchased extra legumes from PDS during COVID-19. 20% of people purchased extra oil from PDS during COVID-19. 30% of people purchased other extra commodities from PDS during COVID-19. It is inferred that the majority of people purchased extra legumes from PDS during COVID-19.

Quality of the Goods Received from PDS during COVID-19

Figure 8; Quality of the goods received from PDS during COVID-19

Source: Sample Survey
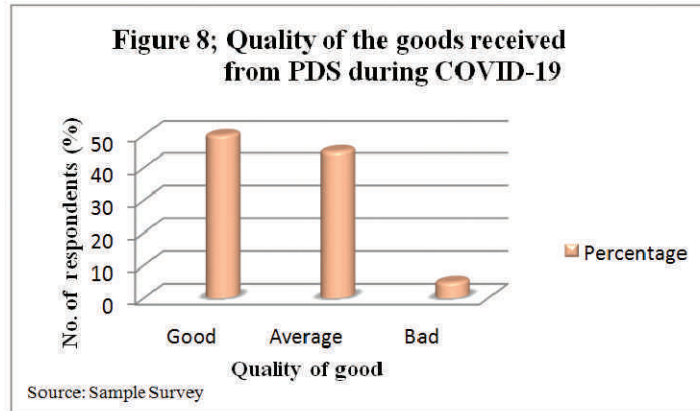
The above figure 8 shows the quality of good received from PDS during COVID-19. The quality of goods was good for 50% of respondents. The quality of goods was average for 45% of respondents. The quality of goods was bad for 5% of respondents. It is inferred that the quality of goods was good received from PDS for majority people.

Extra Amount Spent in PDS during COVID-19 (Yes/ No)

Figure 9; Extra amount spent in PDS during Covid-19

Source: Sample Survey
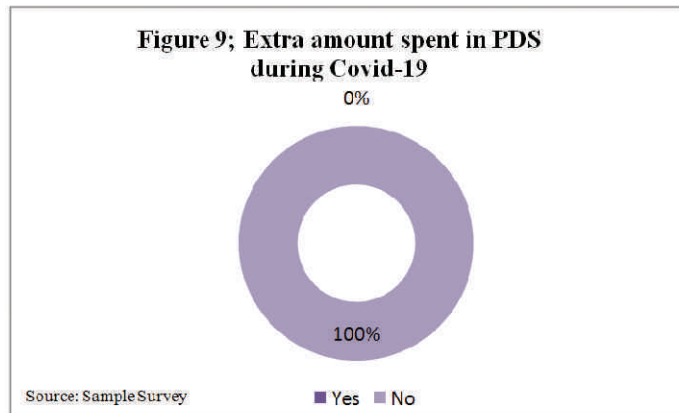
The above figure 9 represents the data on spending extra amount by respondents in PDS during COVID-19. 100% of respondents did not spend extra amount in PDS during COVID-19. It is inferred that the people did not spend extra amount in PDS during COVID-19.

Importance of PDS for Family Welfare of Respondents
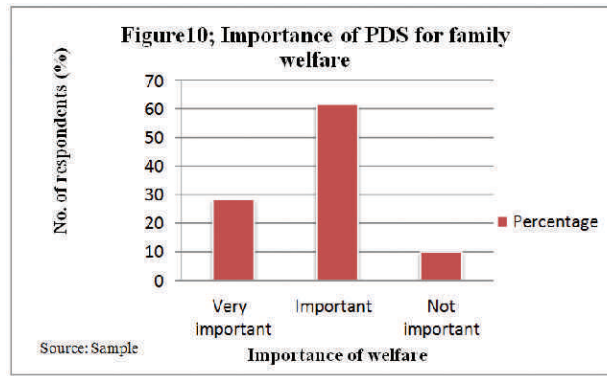
The above figure 10 shows the importance of PDS for family welfare of respondents. The PDS was very important to 28% of respondents for family welfare. The PDS was important to 62% of respondents for family welfare. The PDS was not important to 10% of respondents for family welfare. It is inferred that the PDS was important to majority of people for family welfare.

Need for Extra Grain (Yes/ No)
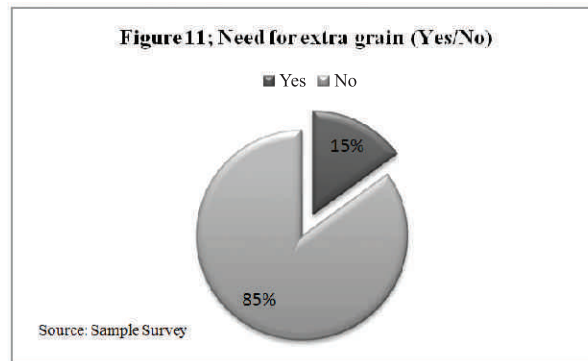
The figure 11 shows if the respondents asked for extra grain. 85% of respondents did not ask for extra grain and 15% of respondents asked extra grain. It is inferred that the majority of people did not ask for extra grain.

Get Financial Help through PDS during COVID-19 (Yes/ No)
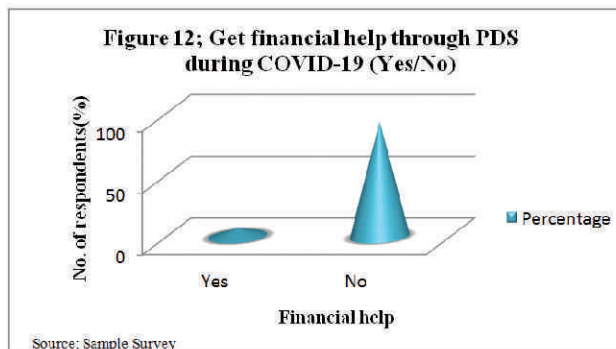
The above figure 12 shows did respondents get any financial help through PDS. 93%of respondents did not get any financial help through PDS. 7% of respondents got financial help through PDS. It is inferred that the higher percentage of people did not get any financial help through PDS.

Opinions of Respondents about Government during COVID-19
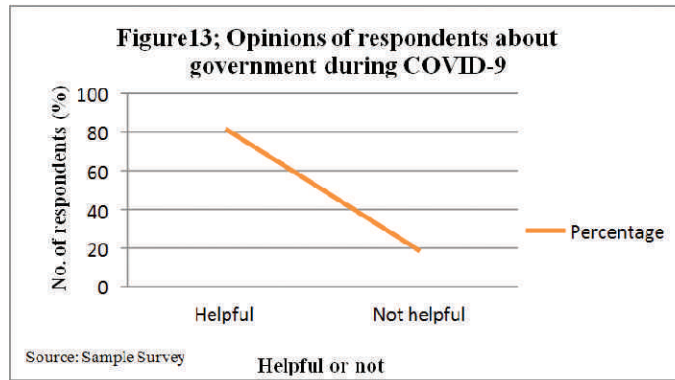
The above figure 13 shows the opinion of respondents about government during COVID-19. 82% of respondents' voted for government was helpful' during the COVID period and18% of respondents' say that they did not receive any government aid during COVID. It is inferred that the government helped the majority of people during the COVID period.

Quantity of Rice Got from PDS in an Ordinary Month before and during COVID-19
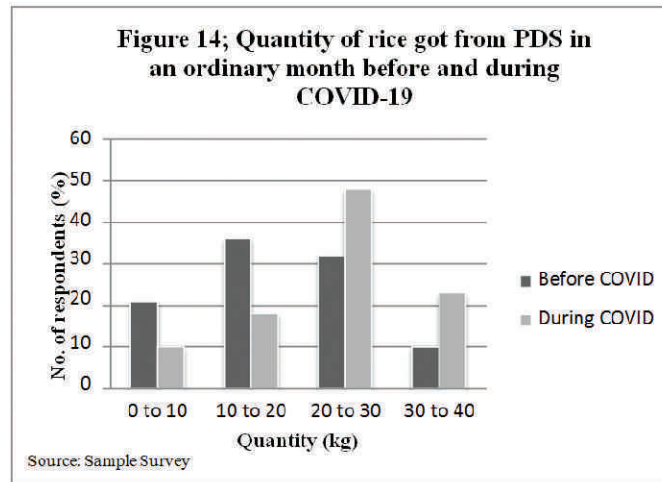
The above figure 14 shows the quantity of rice received from PDS in an ordinary month before and during covid-19. It is inferred that higher percentage of people got 10-20 kg rice from PDS in an ordinary month before the time of covid-19 whereas higher percentage of people got 20-30kg rice from PDS during the time of covid-19.

Satisfaction of Functioning of PDS

Figure 15; Satisfaction of functioning of PDS

Source: Sample Survey
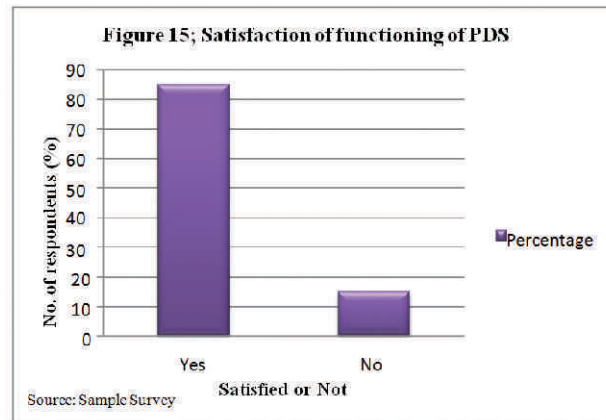
The above figure 15 shows the satisfaction of functioning of PDS. 85% of respondents are satisfied with the functioning of PDS while15 % of respondents are not satisfied with the function of PDS. It is inferred that the higher percentage of people satisfied with the functioning of PDS.

VIII. Findings

This study is conducted to know the impact of PDS during COVID-19. For the collection of data, the families residing in Areekode Grama Panchayat are selected. The important variables used for the study are age, gender, marital status, occupation, etc. collected from 609 families. The findings are as follows:

➢ Majority of the people belong to the category of APL

➢ 45% of people have been using ration card for 5 years

➢ Most people can buy rice using their ration card

➢ Higher percentage of people use ration card for purchasing goods.

➢ The PDS was useful to 92% of people.

➢ Majority of people purchased extra legumes from PDS during COVID-19.

➢ The quality of goods received from PDS was 'good' for majority of people.

➢ During COVID-19, People did not spend extra amount in PDS during COVID-19.

➢ During COVID-19, the PDS was 'important' to majority of people in terms of family welfare.

➢ 85% of people did not ask for extra grain from PDS during COVID-19.

➢ Higher percentage of people did not get any financial help through PDS during COVID-19.

➢ The government helped most of people during the COVID period.

➢ The kit was useful for most of the people.

➢ Higher percentage of people got 10-20 kg rice from PDS in an ordinary month before the time of covid-19 whereas higher percentage of people get 20-30 kg rice from PDS during the time of covid-19.

➢ During the time of covid-19, the quantity of rice consumed was more.

➢ 55% of people got kit from the middle of the month.

➢ Higher percentage of people were satisfied with the functioning of PDS.

IX.   Suggestions

The following measures shall be taken to improve the present Public Distribution System.

➢ The panchayat should take initiative for new project to study the functioning of PDS.

➢ Smart system for communication like information technology can be used to communicate the updates with the consumers (SMS can be sent regarding supply of ration)

➢ Greater monitoring and vigilance shall be introduced to help consumers from cheating

➢ Access to the poor must be sufficiently strong

➢ Check every month whether they receive ration or not.

➢ Quantity supplied by the government should be increased.

➢ Use of fake cards should be monitored and curbed.

➢ Ensure that ration cards are provided to the poor and the vulnerable

➢ Door-step delivery of food grains.

➢ Improving viability of fair price in shop operations.

➢ Correct identification of beneficiaries.

➢ Daily reports must be done and submitted it to the government.

X. Conclusion

This chapter has mentioned summary of all chapters along with conclusion of the study and suggestions. Public Distributions System is evolved as a system of management of scarcity through distribution of food grains at affordable prices. Its objectives are to maintain price stability, raise

the welfare of the poor and to ensure rationing during time of scarcity. During the time of COVID-19, government was helpful for the people, especially for poor people through providing kits and extra quantity of rice. But there are many issues faced by people at PDS stores. Such as, distribution of less quality of goods, malpractices done by shop keepers and lack of food security.

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Gamification: An Innovative Marketing Tool with Special Reference to Flipkart

Abstract

Gamification is the application of game like elements into a non-game scenario. Gamification found its way in marketing, education, healthcare etc. Gamification uses game dynamics and game mechanics to achieve its well-defined objectives. The objective of this study is to understand the significance of gamification as an emerging marketing tool, to identify prevailing gamification techniques in e-commerce, and to identify gamification techniques which are specific to Flipkart. Lastly, the study aims to understand customer perception towards gamification. The present study in line with previous research found evidence that gamification is closely related to customer engagement and it can be an innovating marketing tool. Customer engagement, loyalty among customers, influencer marketing, good learning experience, viral marketing strategy in-depth. Data are the major benefits of gamification in marketing.Incorporate real games, implement a loyalty reward program, encourage customer interaction, integrate gamification into your business by running a contest, tap into the competitive spirit of audience are the major gamification techniques in e-commerce. These all techniques found to be specific to Flipkart. It was found that towards the perception on gamification, except for gender all other socio-economic variables are found to be insignificant.

Keywords: Digital, Gamification, Game dynamics, Game mechanics, Flipkart, SuperCoins

1. Introduction

"Digital" has become a crucial element with the tech-savvy generation doing things online, be it shopping, paying bills, transferring money, reading books and many others. Likewise, digitalising in marketing is emphasised by market management with numerous motives such as convenience, efficiency, reduced cost and customer satisfaction. Research is in abundance to point the factors that can explain the adoption of technology in marketing. However, customer engagement with the use of

gamified technology lacks in literature. Previous research also verifies that the perpetual shift from traditional marketing to online marketing will be stimulated using game elements in the website design and encouraging desired customer behaviour.

Games are a universal part of the human experience and have existed across all cultures. Gamification is the application of game-like elements into a nongame scenario. Gamification found its way in marketing, education, healthcare etc. Gamification uses game dynamics and game mechanics to achieve its well-defined objectives. Game dynamics are the behaviours and emotions that motivate and engage users, it includes: Competition, collaboration, achievement, rewards, surprise and community. Game mechanics are processes, rules and visual elements that make up a game. Game mechanics includes points, levels, badges, unlocks, leader boards, mission etc.

Gamification is adding game mechanics into non game environments like a website, online community, learning management system or business intranet to increase participation. The goal of gamification is to engage with consumers, employees and partners to inspire, collaborate, share and interact. Simply put, gamification, as the name suggests, is using elements of gaming for marketing, educational, etc. purposes. More and more companies have used gamification to enhance their employees' training, conduct surveys with their audience, etc.

Adoption of gamification in various field gained momentum in recent years. Gamification is much discussed in both academia and industry. In this study, based on both primary and secondary data the first objective is set to understand the significance of gamification as an emerging marketing tool, second is to identify prevailing gamification techniques in e-commerce, third is to identify gamification techniques which are specific to Flipkart. The fourth objective of the study is to understand the buying pattern of the flipkart users, lastly the study aims to understand customer perception towards gamification. The first three objectives can be attained through secondary data for the later two sufficient hypotheses are developed. To test this hypothesis chi square test, one sample t test and ANOVA are applied.

2. Conceptual Background

2. 1. Games

Games are a universal part of the human experience and have existed across all cultures. Many different types of games exist, which makes an exact definition difficult. However, games can largely be defined by the following characteristics:

2. 1. 1. Rules: Games are activities that have rules that are different from everyday life. These rules generally exist to define the scope of the player's choice of actions throughout the game.

2. 1. 2. Feedback systems: Much of a game's interactivity relies on its feedback system, which is often instant. The consequences of a player's actions are usually presented immediately on taking the action.

2. 1. 3. Goals: A game's goal, or victory condition, is clearly defined and unambiguous. Often games have several mini-goals which yield points towards the ultimate goal, that of victory, but in nearly all cases the path to victory is clear and known to all players. With few exceptions, participation in games is voluntary, and is primarily for enjoyment.

2. 2. Gamification- Meaning

When the term "gamification" was first introduced by British engineer Nick Pelling in 2002, it was defined as "applying game-like accelerated user interface design to make electronic transactions both enjoyable and fast" it wasn't until 2010 that the term became popularised. In 2014, Gartner redefined gamification as "the use of game mechanics and experience design to digitally engage and motivate people to achieve their goals". Within the context of financial services firms today, gamification builds knowledge and motivates and engages employees and customers to elevate their experience, build loyalty and increase revenue. It is used for employee recruitment, on boarding and training and ongoing coaching to improve productivity and performance, reduce compliance risk and improve sales and profitability. It also helps make difficult tasks easier and mundane tasks more fun.

2. 3 Game Dynamics

Gamification motivates and engages players using game dynamics and game mechanics. Game dynamics refer to the behaviours and emotions that motivate and engage users Game dynamics include:

2. 3. 1. Competition: Contact centres have been using friendly competition to motivate agents for years. Gamification uses adaptive competitiveness to encourage players to rise to a new challenge. It fosters genuine feelings of satisfaction for putting forth the effort to strive for excellence.

2. 3. 2. Collaboration: A Stanford study found that employees who worked collaboratively stayed with a task 64% longer than those who worked independently. They also exhibited higher levels of engagement, lower levels of fatigue and higher rates of success. In short, working as part of a team motivates people to take on challenges. Progress people like to

know how well they are doing toward meeting specific goals or achieving challenges. Gamification defines milestones along the path to completing a mission and provides continuous feedback for where the player is on that path. This motivates players to complete levels and increases their commitment to finishing the game.

2. 3. 3. Achievement: Achievement is an extremely powerful psychological driver for motivation and adapting to a desired behaviour. When the goal is reasonable, people naturally believe that they have the ability to achieve it, performance improvement and the confidence to tackle increasingly more difficult goals. It also boosts engagement.

2. 3. 4. Rewards: Rewards trigger human emotions that motivate gamification players to complete tasks and obtain recognition. Studies have shown that rewards also ensure content retention and recall. In addition, players realise that winning the rewards is the result of their own actions. They want to win more, which leads to them to take ownership of the learning process.

2. 3. 5. Surprise: Whether unlocking a clue or providing extra points that will help a player get to the next milestone, the element of surprise in gamification triggers engagement because of the unpredictable thrill it creates the possibility of surprise keeps users in suspense, which keeps them wondering what may happen next — and keeps them playing to find out.

2. 3. 6. Community: Gamification can encourage users to connect with others to accomplish a goal. This builds a sense of community and team spirit that helps everyone perform better. In some cases, players will create their own team blogs or groups to share tips and motivate others to keep going and accomplish their goals.

2. 4. Game Mechanics

Game mechanics are processes, rules and visual elements that make up a game. Each type of gamification mechanic, as listed below, taps back into game dynamics:

2. 4. 1. Points: Show status and help keep score (progress, achievement, reward)

2. 4. 2. Levels: Indicate that certain milestones have been accomplished (competition, progress, achievement)

2. 4. 3. Badges: Awarded when players demonstrate mastery of goals (progress, achievement, competition, surprise, exploration, community)

2. 4. 4. Unlocks: used when one task or a series of tasks must be completed in order to reveal a new challenge, reward or tip that will help the

player accelerate through the next mission (surprise, exploration, achievement)

2. 4. 5. Leader boards: show player and team progress and how they rank against each other; usually displayed on monitors throughout the office and on each employee's dashboard, these inspire those at the top to stay at the top and motivate others to work harder to overtake the leader (achievement, competition, collaboration, community).

2. 4. 6. Missions: provide the storyline and outlines the objectives that need to be accomplished in the game (exploration, surprise, achievement, competition, community)

2. 5. The Application of Gamification to Marketing Contexts

Gamification uses game design elements in non-game contexts to make an application, product, or service funnier, motivating and engaging. Zichermann and Linder defined it as the art and science of turning your customer's everyday interactions into games that serve your business purposes. Some scholars describe gamification as several design principles, processes, and systems that can be used to influence, engage and motivate individuals, groups, and communities, drive their behaviours, or generate the desired effect. The dynamics, gaming techniques, and game-style rewards have been transferred from the gaming software origins to business contexts, with the initial aim of increasing customer engagement. Thus, gamification implies the development of applications with games features and has become a fast-emerging trend in non-gaming contexts, especially marketing.

Most marketing studies on gamification have focused on branding and outlined other benefits of applying gaming mechanisms. Gamification seems to be positively associated not only with brand engagement but also with brand attitude, brand awareness, brand co-creation experiences, and brand love. It has also been shown that the application of game dynamics in marketing contexts allows to achieve greater customer loyalty and to increase sales. Thus, gamification tools can be used on e-commerce websites to create content, generate conversion, and promote loyalty.

In addition to the benefits of gamification related to branding, a relevant issue related to gamification concerns game mechanics and game design-related gaming motivations: immersion-related, achievement-related, and social interaction-related dimensions. The immersion-related features concern the player's immersion in self-directed, inquisitive activity through game mechanics such as roleplay, avatars, narrative structures, etc. The achievement-related features enhance the players' sense of accomplishment through game mechanics such as challenges, missions,

goals, badges, progression metrics, etc. Finally, the social interaction-related features attempt to enable the players' social interaction through game mechanisms such as teams, communities, groups, and competition. In the marketing context, Xi and Hamari show that achievement and social interaction-related gamification features are positively associated with emotional, cognitive, and social brand engagement, with a positive effect also on brand equity. Thus, the authors conclude that gamification appears to be an effective technique for brand management.

2. 6. Gamification Techniques Adopted in Marketing

2. 6. 1. Incorporate real games When it comes to incorporating gamification marketing into your business, you don't always have to be clever. Take the straightforward route, and try incorporating real games into your marketing strategy to see how it's received by your audience.

2. 6. 2. Implement a loyalty reward program that's also a game. Why not reward your customers for being loyal to your business by implementing a loyalty reward program? You could say loyalty reward programs are gamified by design. The more money your customers spend on your goods and services, the more points and rewards they can earn. When a customer eventually accumulates enough points, they can cash them in for significant discounts on future purchases.

2. 6. 3. Encourage customer interaction one of the main goals of gamification marketing is to increase customer interaction. For example, you could give rewards to participants who engage on your platform, encouraging the likelihood of future interaction.

2. 6. 4. Integrate gamification into your business by running a contest. Looking for a gamification marketing strategy that will help expand brand awareness? Run a contest! Contests are exciting and fun to participate in. The most successful contests improve the visibility of your brand and can drive massive customer interaction.

2. 6. 5. Tap into the competitive spirit of your audience. Deep down, we're all a little bit competitive. When implementing a gamification marketing campaign, try to tap into the competitive spirit of your audience, much like Nike.

2. 7 Gamification Strategy in Flipkart

This popular online shopping app encourages its user to shop more by luring them with subscription-based freebies by gamifying the shopping experience. The following section will explain gamification strategy in Flipkart.

2. 7. 1. 1. SuperCoin is the unique rewarding solution by an Indian E-Commerce giant for their consumers. Flipkart rewards the consumers for every purchase in the form of SuperCoins. This online selling platform does add up some options other than use into their own ecosystem. Because of Flipkart's unique approach and variety in redemption, SuperCoins finally getting some popularity and momentum across the Old school rewarding methods.

2. 7. 1. 2. How to Earn SuperCoins ? Earning Supercoins on Flipkart is both, simple and hard at the same time. You can always earn SuperCoins by shopping, performing tasks, watching videos, playing games, participating in quizzes, referrals or inviting on game zone and more. Flipkart Plus users can get 4 coins per 100 rupees shopping and a maximum of 100 Supercoins per order. However, non-Plus (Other User/ Regular) users earn 2 coins per 100 rupees expended and a maximum of 50 Supercoins per order. After earning 200 Supercoins, plus membership gets auto-renewed for free. You can earn Supercoins as applicable by utilizing services on partners like Ola, Oyo, and more (Flipkart's Strategy Partners) via the Flipkart SuperCoin Zone. Moreover, consumers can book flights on Flipkarts App and get Supercoins benefits. However, there are ways to get free SuperCoins without buying products or paying for services on Flipkart. You can participate in contests and quizzes, watching videos, play games on the Flipkart App and earn supercoins.

2. 7. 1. 3. List of ways to get free SuperCoins: Watching videos on Flipkart, participating contests and quiz, playing games on gamezone, special events, inviting referrals etc.

2. 7. 1. 4. How to use supercoins: there are many ways to utilize earned supercoins, many of which led to supercoin zones. Buy coupons & gift vouchers from the SuperCoin zone, pay via SuperCoins for products on Flipkart, get exclusive deals on the SuperCoin zone, book flight tickets on the Flipkart App etc.

2. 8. Gamification Techniques in Flipkart

This popular online shopping app encourages its user to shop more by luring them with subscription-based freebies by gamifying the shopping experience. Here is how it is done. following points explains Flipkart`s strategic gaming integration

Through real game integration: Real game integration means providing an opportunity to play multiple games. Flipkarts provide a separate gaming interface for its users.users can find different games and depending on their performance. They can earn SuperCoins which can be used for their purchase. The following can be seen in flipkart

Multi-playergames; It provide an opportunity to play against real players and win the reward

Daily championship; Flipkart provide different games under daily championship. For each game those who earn top rank can win exciting prizes.

Hit the score games; This means 'score big to win big'. Players who hit the score can win exciting prizes

Use super coin games; It is based on 'pay small, win big'. Users have to pay their super coins to participate in the game. In return they can get exciting rewards.in this section Flipkart provides an opportunity to earn assured gift cards, multiple the existing supercoin in your account, win laptops, bonus cash, subscription to hotstar mobile etc.

Through loyalty reward programme; Flipkart reward its customers for keep purchasing with them. With almost every purchase on the app, users can earn super coins. Higher the purchase value, more super coins you can earn. These Super coins can be redeemed for a variety of offers and deals exclusively on Flipkart. It also provides shipping fee concessions for loyal customers.

Through encouraging customer interaction; Using wide variety of techniques Flipkart encourage customer interaction with the application. In include game zone itself. In game zone it introduced a scheme of 'play every day to win the reward 'which encourage the users to play every day. Apart from game zone it also provides on-going challenges to keep customer interaction.

Through Integrating gamification into business by running a contest.

Users can claim free SuperCoins by submitting quizzes and win guaranteed rewards as SuperCoins, Flipkart gift cards, electronics accessories gift. We, deals magnet, are updating daily all the quizzes of Flipkart at today Flipkart answers daily to ease you win the rewards.

3. Literature Review

J. Grenbaum (2011) argues that if users feel engaged in something that is fun, this application will have a good potential to generate participation and engagement.

K. Huotari and J. Hamari (2012) studied gamification in service marketing and found gamification has a strong relationship with service marketing, promoting an integration of gameplay through a holistic view of the service, including the customer as a co-producer.

N. Schrape (2014) study remarks gamification can be related to marketing strategies that involve advertising, persuasion and rhetorical messages. The application of gamification as a strategy allows marketers to have a history of product usage, through monitoring tools and analytics, usually related to behaviour regulation.

M. Hector (2015) studied starbucks model of gamification to enhance customer loyalty. Starbucks introduced a gamified mobile app, which rewarded consumers each time they purchased a product inside its stores. The study shows that rewards usually encourage loyal consumer behaviour.

Ezrokh (2020) suggests gamification shall be implemented in banking with the purpose of customer acquisition, generating client database and retention

4. Objectives

I.   To understand gamification as an emerging tool for digital marketing.

II. To identify various gamification techniques of digital marketing.

III. To understand major gamification techniques which are specific to Flipkart.

IV. To understand customers' perception towards the gamification model of Flipkart.

5. Hypothesis

To test the objectives the following hypothesis are set forth

H0: the socio-economic factors (gender, age, educational qualification, occupation, monthly income and family structure) have no significant influence on perception towards gamification (information about products, purchase frequency, discounts, marketing information, customer relationship, customer engagement, brand loyalty etc).

6. Research Methodology

Research design used here was snow ball sampling and primary & secondary data were used. Primary data includes structured questionnaire and secondary data includes books, websites and research articles. The tool used for getting the outcome was Anova.

7. Findings

From the above study it is clear that

✓ Gamification is an emerging marketing tool as it is used in many digital marketing platforms and has given more sales and thus profit.

✓ Gamification techniques in digital marketing & also specific to Flipkart includes incorporating real games, implementing customer loyalty reward programmes, encouraging customer interaction, conducting business contests, increasing competition etc. are use for developing digital marketing.

By using Anova, in which relation customer perception & socio-economic factors are considered, and found out that

i. Gender shows significant influence on perception towards gamification.

ii. Age doesn' influence the perception towards gamification.

iii. Education has no influence on the perception towards gamification

iv. Occupation has no influence on the perception towards gamification

v. Monthly income doesn' influence the perception towards gamification

vi. Family structure with respect to customer engagement found to be significant while towards other statement it found insignificant.

vii. All marketing research relating to gamification shows a positive relationship between gamification and customer engagement.

Conclusion

Gamification is the application of game like elements into a non-game scenario. Gamification found its way in marketing, education, healthcare etc. Gamification uses game dynamics and game mechanics to achieve its defined objectives. Game dynamics are the ehaviours and emotions that motivate and engage users. Game mechanics are processes, rules and visual elements that make up a game.

Adoption of gamification in various field gained momentum in recent years. Gamification is much discussed in both academia and industry. The first objective of this study is to understand the significance of gamification as an emerging marketing tool, secod is to identify prevailing gamification techniques in e commerce, third is to identify gamification techniques which are specific to lipkart.the fourth objective of the study understand the buying pattern of the ipkart users, lastly the study aims to understand customer perception towards gamification.

The study in line with previous research found evidence that gamification is closely related to customer engagement and it can be an innovating marketing tool. Incorporate real games, implement a loyalty reward program, encourage customer interaction, interate gamification into your business by running a contest. Tap into the competitive spirit of the audience are the major gamification techniques in e-commerce. These all

Rishana Edapetta: An Innovative Marketing Tool with Special Reference to Flipkart

techniques found to be specific to lipkart.Towards the perception of gamification, except for gender all other socio-economic variables are found to be insignificant. gamification in marketing has to go far beyond, it demands extensive further studies.

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Religion and Popular Culture: Contrasting yet Conforming to Social Realities of Mankind

Abstract

Popular culture is the set of beliefs, practices and objects that embody the mostly shared meanings of a social system. It includes traditional and new age media, entertainment and leisure, fashion and trends and linguistic conventions among other things. Religion in popular culture looks at the ways where the latter draws on religious images and practices and portrays religious figures, institutions and movements. Popular culture in religion studies the way how religions are shaped by the cultures in which they are embedded.Through this paper, we intend to expose the synergy of religion and popular culture and examine how both dramatize and enhance each other's acceptance. The paper analyzes various instances where such a co-operation is being depicted, investigates into multiple forms of representation of popular culture across media and daily life and how religion complements popular culture and vice-versa. The duo uses each other as vehicles to enhance their legitimacy and popularity. Even though the synergy had all its positives and acceptance, it was never unchallenged. The paper attempts to examine the challenges faced in this regard too in its final part.

Keywords: Popular culture, Religion, Media

Introduction

Through this article, we intend to present the relationship between religion and popular culture. Religion and popular culture even though they are social realities, they differ from each other due to their inherent contrasting features. While the former is a somewhat orthodox phenomenon (even though religions originated due to revolutionary thoughts of a certain period), the other represents humanity's liberal and sometimes radical nature. When religion is a personal matter, popular culture arises to express those personal matters. Despite these differences they share some similarities. Both have their origin traced to human minds' satisfaction. They had a purpose to sooth the spiritual state of the human mind. At first look, finding a common ground between religion and popular culture may

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seem difficult. But when observed carefully one can find numerous instances of such a union, we delve into this matter thoroughly presenting a most unbiased opinion. We utilized the help of the internet extensively for data collection along with expert opinions. The popularity and relevance of both themes made us select the topic for our seminar. This seminar does not aim to glorify the amalgamation even though we represent the prospects of the same. We have tried our best to approach it in a balanced manner.

Religious Enhancement of Popular Culture

Religion according to sociologists is the belief in and worship of a superhuman controlling power, especially a personal God or gods. Popular culture on the other hand is the set of practices, beliefs, and objects that embody the most broadly shared meanings of a social system. It includes media objects, entertainment and leisure, fashion and trends, and linguistic conventions, among other things. Both seem to be two contrasting phenomena when read separately but when analyzed keenly, one can easily note the striking relationship between the two.

Many of us would be aware of the cave paintings of the prehistoric period, it is considered as one of the oldest expressions of popular culture through the medium of paintings. We can see that most of the paintings of the period took their inspiration from religion. Take the example of Bhimbetka, where religious ceremonies were being depicted in the cave walls. Now coming to the age of Harappans, Mesopotamians and Egyptians they all based their cultures around religion, where the symbol of Pasupati Siva and the epic of Gilgamesh are topics of the same origin. Both ancient and medieval popular cultures were dominated by religion(example: the whole Vikings series revolves around religion and contact with cultures of the medieval period). Modern theatre has its origin in the miracle and morality plays written by the clergy for the spread of religion. Most of the poems and stories of the period took its inspiration from religion. It was the Greek and Hindu religious mythological figures who found their images in the paintings of the era, the birth of Venus by Sandro Dotticelli, Narcissus by Caravaggio and paintings of Vishwamitra and Menaka by Ravi Varma can be attributed to this. Compositions on religion also were frequent, such as origins of Carnatic music and Sufi music, even the first song known to be composed have a religious origin, the Hurrian hymn of goddess Nikkel is mentioned here. Dance forms require special mention in this regard where most of them traces their origin to religion for example Bharatnatyam originated from Dasi Attam prevalent in Indian temples in the ancient period. Artistic works are the most benefited by this amalgamation. Miracle plays which are considered as the precursor of modern age drama also have its religious roots. Paintings of the primitive age also had religious origins

just as we see in ancient caves and temples of India such as Bhimbetka, Kurnool and Mahabalipuram. Modern paintings such as Da Vinci's Last supper, Salvator Mundi, Virgin of Rocks, Michelangelo's Creation of Adam and Raja Ravi Varma's Shakuntala, Hamsa Damayanti, Vishwamitra and Ahalya have religious themes.

Food habits of people also were nourished by religious ways such as Qur'an promoting bananas, olives,pomegranates, dates, corn and ginger as healthy and Bible putting certain restrictions on meat, fishes and insects. Dressing patterns of men and women should be different, was an idea presented in the Bible just as hijab and saris get mentioned in Islam and Rigveda, whereas nudity is prescribed in Jainism. These are representations of religion shaping popular culture. These prescriptions underwent evolutions and took the shape of burkini in the west and gender-neutral uniforms in Kerala.

Lady Gaga's Judas and Bloody Mary, Carrie Underwood's Jesus take the wheel are some examples where modern artworks adopt religious symbols. Cartoons like Bal Ganesh, Little Krishna aim at the children audience for popularizing the concept of cartoon, even Simpsons used to produce cartoons having religious themes. Characters such as Thor and Odin are popular hits in the comic world.

When we look at the movie world, we can find a lot of success stories such as web series like Vikings, movies like Immortals and Brahmastra.The popularity of these works itself is an evidence of the success of the synthesis.

This synthesis is not only limited to art, even the cuisine and dressing style of the common folk attracted religious notions. When veil became mandatory for the Abrahamic religions, sacred thread was a necessity for Hindu Brahmins. When pork and beef became forbidden for Islam and Hinduism, wine became integral to Christianity. Another sphere of religious influence is seen in language, all religions have a language associated with them. Learning the language is an integral part of it."Silence is the language of God, all else are poor translations", says a Sufi mystic whereas Hindus have tremendous faith in oral worship in Sanskrit. Akin to Sanskrit is Hebrew for Judaism and Arabic for Islam, hundreds of tribes follow their own languages for the practice of religion. New age media like news channels also utilize religion for their acceptance and pronouncement, channels like Shalom and HinduDharmam which provide virtual spiritual aid are prominent examples.

Religion and popular culture are both social realities which had its existence from the age humans started thinking. Hence when observed we

see that there is no single popular culture that is left untouched by religion or the other way around thus facilitating a unique synthesis. Popular culture uses religion as a fuel to run their vehicle into the minds of people.

Popular Culture as a Leg up for Religious Connotations

As presented earlier, a thorough amalgamation between religion and popular culture is clear. The enhancement religion provides for popular culture is never one-way, popular culture also helps in nourishing religion by providing the necessary ways and means for its creation and sustenance.Not only does this synthesis act as a medium for expression but also helps in enhancing the religious notions. Religion gets complimented through its union with popular culture.

For example, take the case of Bible, considered as one of the first books to be published. It was only after such a publication that Bible and its Gospels received the present significance and understanding. Not only is this a matter of the Bible, both the Quran and Gita got its wide popularity through its literary expression. Hence popular culture acted as a vehicle into the minds of people of whose steering was controlled by religion. The fact that miracle and morality plays originated for the spread of religion among common folk is also not to be forgotten. The presence of an accepted form of popular culture gave a foreign practice associated with religion more receivers. Portuguese missionaries using *Chavittu Nadakam* in Kerala as a tool to promote Christianity is an example. Bhakti tradition of India, where the saints like Kabir and Nanak used local language and poetry to the spread and strengthening of religion are notable examples. Christian missionaries used local language newspapers and journals to glorify Christianity and defame native Indian religions, even though not an accepted behavior, it had its effects on the quick spread of Christianity. Construction of places of worship which itself is a mode of popular culture also helped in the acceptance and enhancement of religion which is justified by the creation of marvelous temples and churches by the rulers.

An alteration in the popular culture associated with food and dressing also gave religion the required rigidity. It compelled the people to be adamant in religious beliefs. Food taboos like prohibition on eating pork and cow for Muslims and Hindus and the essential practice of turban for Sikhs can be represented as its evidence. These measures ensured that religion had its role to play in deciding what a person ought to eat and wear.

Popular culture also helps by providing a physical entity for worshiping God, idols as in the case of Hinduism and Buddhism and chants and prayer songs as in Islam, Sikhism and Christianity. Even when idol worship is forbidden for the latter religions, they too provide a certain kind

of idol worship through images and paintings of Kaaba, Guru Nanak, Virgin Mary. This tendency arises from the issues of humans in worshiping anything in an abstract manner. It also may be due to the long evolutionary process which accustomed us to worshiping physical objects and creatures. Popular culture provides the necessary avenue for this tendency.

Hence there exists no confusion on the fact that popular culture helped enhance the beauty, acceptance and complexity of religion. Almost all the religions and cults used popular culture as an effective medium for their development. It is a matter which may continue throughout generations.

The Union as a Vexed Question

The aforesaid combination is never without its issues. There was always criticism against such a union. Mostly from the religious fundamentalist groups. They often turned violent in nature and sometimes led to attacks on the creators and presenters of such works. Instead of being an avenue for popular culture, religion on several occasions have turned into a hindrance for it.

Literary and artistic works became the primary targets for the orthodox section of the society. India can be considered as one of the primary examples in these matters. Attacks on Sanjay Leela Bhansali for the alleged misrepresentation of Padmavati in the movie *Padmavat*, calls for banning movies like Da Vinci code, *Vishwaroopam* and Laal Singh Chadda on the pretext that they hurt the religious sentiments are childish and immature. It can be considered as an intrusion towards one's right to freedom of expression.

Recent incident with Salman Rushdie where he was stabbed for *Satanic verses* he penned also points towards the growing intolerance in the society towards a union of religion and popular culture. Tasleema Nasreen also acts as a beacon for the fundamentalist attitude to the literary world. Even a cartoon representation of prophet Muhammad led to the death of its creator. Even if anything that is being depicted is against your views, who are we to punish and correct them? Law of the land is never a matter of joke.

Conundrums with such a union are never exclusive to the artistic world. Politics of food and cloth are also prevalent in today's world. Beef is becoming a dangerous word in India nowadays. What one should eat and not eat is no more a private matter rather it is becoming a group's opinion. Another instance of religious connection with clothing comes from France where wearing burqa in public is now banned, pretty ironic for a country who considers oneself an epitome of freedom and liberty. Instances of whipping and chopping off heads for not following the Qur'an 'prescribed' clothes are also not rare especially under fundamentalist regimes of Taliban.

Utilizing media for spreading misinformation and hate towards a section of the society is also on the rise (eg.Tablighi Jamaat incident given a religious angle through Whatsapp messages). Conversion of already existing popular culture sites in the name of religion is also frequent such as conversion of Hagia Sophia into a mosque, calls for Gyanvapi mosque to be converted to temple, destruction of Bamiyan Buddhas by Taliban.

Every coin has two sides. If one starts to find issues in everything, religious sentiments are going to be hurt forever and hate is going to be enhanced. Mixing of spirituality and materialism can both be productive and counterproductive. To choose which to adopt is subjective. Whenever humans start to think like animals, peace is disrupted. Tolerance needs to be the priority.

Conclusion

As we have presented, it may be clear that religion and popular culture are not two distinct phenomena. Rather they complement each other for the betterment of their own and for the betterment of human life. But it is a sad reality that such a wonderful union backfires in society. It is beneficial to join the two concepts as we have done in our past and in the present. But treading to the future needs to be with much more attention while reducing the instances of such a union becoming a baggage. Healthy promotion of the union is a most welcome step to enhance the unity and cherish the diversity of the world whereas mistakes in the name of creating such a synthesis should be avoided at best, because a mistake often repeated becomes a decision.

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Saniya Saeed

Study on the Impact of E-Commerce in India

Abstract

This paper addresses the impact of e-commerce in India. E-commerce or electronic commerce refers to the transaction of goods and services through electronic communications. E-commerce provides many benefits, such as the saving of shopping time, the cost savings, convenience, and free from geographical constraints. Findings of thisstudy further indicate that E-commerce will see rapid and continuous growth in India. These works also find out, E-commerce delivers several kinds of opportunitiesto the Retailers, Producers, the People and Wholesalers.E-Commerce involves conducting the business using modern communication instruments, Money transfer, System telephone, E-Payment, E-data, Interchange and the Internet. This paper attempts to highlight the impact made by e-commerce in the Indian economy for the past few years.

Key Words : E-commerce, B2B, B2C, Internet, Transaction.

Introduction

Electronic commerce comprises the business process of buying and selling of goods, services and information over the internet. This can range from ordering online, through online delivery of paid content to financial transactions such as movement of money between bank accounts. Today E-commerce is a backbone of Indian society and it has become an integral part of our society life. The first E-commerce site that started in India was rediff.com.

E- Commerce allows us different modes ofpayments which can be done via credit cards, debit cards, or smart cards are examples of e-money transactions. Another popular example is e-cash. In case of e-cash, both customer and merchant must sign up with the bank or company issuing e-cash.

E-commerce business models can generally be categorized into the following:

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Business – to – Business (B2B)

Business – to – Consumer (B2C)

Consumer – to – Consumer (C2C)

Consumer – to – Business (C2B)

Business – to – Government (B2G)

Government – to – Business (G2B)

Review of Related Literature

Review of related literature is an inevitable part of any research report. Every research work based on all the previous studies is relevant in the related studies. When completed, it becomes a part of the accumulated knowledge in the field and so contributes to innovative thinking and research. To assure this familiarity every research study needs a review of the theoretical and research literature as one of its early stages.

The important reviews connected with the previous studies are presented below.

1. Viswanathan and Pick

He examined the issue of e-commerce in India and Mexico from the framework of developing countries as suggested by Tallon and Kraemer. The framework included critical factors that might impact the diffusion of e-commerce. The factors are government policy, legal framework and infrastructure, relationship with developed economies and extent of e-commerce usage by individual, corporate and government. The study suggests that substantial efforts have to be made to invest in telecommunications infrastructure, and to create a culture of electronic payments and e-commerce usage that will support economic growth.

2. Dasgupta and Sengupta

This paper on e-commerce in the Indian insurance industry discusses the features of e-insurance in comparison with the traditional offline insurance service. The authors put forth that e-insurance offers benefits such as reduction in search cost and hidden cost, price comparison for customers, and benefits such as opportunity to have niche market, first mover advantage and product bundling for insurance companies going online.

3. Paynter & Lim (2001)

They argue that E-commerce would provide consumers with benefits such as interactive communications, fast delivery, and more customization that would only be available for consumers through online shopping.

Product information on the Internet is more compact and it ranges from various sites. Users have more opportunity to choose and compare products they want to purchase or easily find and select specialized products. This kind of open marketplace would increase competition, provide benefits for industrial buyers as it will promote better quality and more variety of goods. Nowadays, the desire to shop and buy through the Internet has become a trend to the people. The shopping on the Internet deals with many purchasing opportunities and assorted with the special product to be sold to the customers.

4. Shahjee. R (2016)

This states that an internet business has given a stage to organizations to show their fluctuated items and to make it simple for buyers to rapidly discover results of their premium, which was relatively troublesome by showcasing generally. Be that as it may, in actuality, online business is confronting part of troubles identified with infrastructural abilities and PC and web absence of information among customers, particularly country buyers.

5. Shettar. M (2016)

He, in his paper, recommended that legitimate information and comprehension of lawful systems and conceivable issues and hazards the board are needed for organizations nowadays. The developing web-based business in India has pulled in the consideration of worldwide players as well. With the increment in SMEs, FDI, and MNCs increasingly more work openings are allowed to customers, in this manner expanding their purchasing limit.

6. Mitra (2013)

Her paper features the significance of online business, expressing that this will be the future for buying and shopping. The public authority needs to give help with lawful structure so that businesses could enlarge up their points of view and work with new trend setting innovations and strategic policies, alongside got exchanges.

Definition of Key Terms

Following are the major definitions of key terms.

E- Commerce

E- commerce, also known as electronic commerce or internet commerce, refers to the buying and selling of goods or services using the internet, and the transfer of money and data to execute these transactions.

B2B

B2B commerce (short for business-to-business electronic commerce) is the online sale of goods or services between businesses. In general, it is used to improve the efficiency and effectiveness of a company's sales efforts. For example, one company may contract with another business to provide the raw materials needed to manufacture a product.

B2C

B2C (business-to-consumer) ecommerce, also called retail ecommerce, is a business model that involves sales between online businesses and consumers. A popular example of a B2C ecommerce platform is Amazon.

Internet

Internet is a global computer network providing a variety of information and communication facilities, consisting of interconnected networks using standardized communication protocols. It is a vast network that connects computers all over the world.

Transaction

An electronic transaction is the sale or purchase of goods or services, whether between businesses, households, individuals, governments, and other public or private organizations, conducted over computer mediated networks.

Objectives of Study

The paper has following objectives:

- To explain the concept of E-commerce

- To study the various challenges faced by E-commerce.

- To examine the future of e-commerce in India.

- To study essential factors for the growth of E-commerce in India.

Research Methodology

This paper reviews the literature on the basis of secondary data collected from various references which already exist in published form such as articles, books, newspaper, national/ international Journal, magazine, annual reports, government and non-government publication and company official websites, etc.

Future of E- Commerce in India

The Internet business area in India is filling quickly in India. The web

clients' base in India may in any case be 400 million, which is significantly less when contrasted with created countries of the world, yet it is extending step by step. The accelerating growth of e-commerce in India is due to internet penetration and easily available smartphones. Furthermore the favourable demographics and government sort of digitalization is also pushing the growth of the e-commerce sector in India. Retail sector is one of the largest growing sectors in India at present, which is expected to grow in future with an increasing rate. The E-commerce sector has seen unparalleled growth especially in the last three years. With the help of technology, the e-commerce sector has become more reachable and efficient for customers. Gadgets like smartphones, tablets and technologies like 3G, 4G, Wi-Fi and high-speed broadband are promoting the number of online customers. Banks and other players in the e-commerce ecosystem are ensuring customers that they are using secured online platforms to pay effortlessly via payment gateways. In 2022, the Indian e-commerce market is predicted to increase by 21.5%, reaching US$ 74.8 billion. E-commerce has transformed the way business is done in India. The Indian E-commerce market is expected to grow to US$ 188 billion by 2025 from US$ 46.2 billion as of 2020. According to IBEF, the market opportunities for online commerce in India are expected to touch $200 billion by 2026 from $30 billion in 2017. The report also states that the Indian e-commerce industry is expected to overtake its US counterpart to become the second-largest market for e-commerce in the world by 2034.

Challenges in E-Commerce

Besides the great advantages of e-commerce there stays a lot of challenges with it.

1. Ethical Issues:

Privacy: Privacy consists of not being interfered with having the power to exclude individual privacy is a moral right. It is a desirable condition with respect to possession of information by other people about their own observation by other people.

Security concerns: Security concerns fear of making online payment is a Universal psychological factor of Indian Customers, 60% of the users do not trust the web as payment channel.

2. Perceptions of risks in e-services encounters:

E-services replacements may seem unfamiliar, artificial and non-authentic in comparison to traditional services process methods. Consumers may believe that new internet-based processing methods expose them to new potential risks. The danger of online fraud and identity theft are likely to cause alarms and fear within consumers.

3. E-commerce Integration:

This approach requires a great deal of coordination among faculty and disciplines in business school to ensure proper coverage of E-commerce education.

4. Fake website:

Fake websites cannot only disgrace e-commerce, but also bring bad names to it.

5. No idea about quality and physical condition of product:

Online products cannot be seen or touched so that customers can have issues in understanding the quality of their preferred product.

Essential Factors for Growth of E-Commerce in India

There are online giants for shopping and travelling like flipkart.com, sanpdeal.com and Makemytrip.com. who have overcome the challenges and represent the perfect growth trends of E-commerce in India. E-commerce space is a booming space as internet avoidance is likely to double in next 2-3 years and this industry will require talent from various sectors like Technology, Product, Analytics, Sourcing General Management Talent, Merchandising and Marketing.

    a. Customer Convenience

    b. Unique or Transparent

    c. Location based Services

    d. Adoption of Multi-Channel Investment

    E. Multiple Payment Option

The Impact of Covid-19 on E-commerce in India

The overall spread of the Coronavirus pandemic has disturbed how individuals purchase items and administrations and how they see online business. The normalized lockdown rules across India and the developing dithering among shoppers to head outside and search for fundamental merchandise have shifted the country towards online business. Buyers have changed from shops, general stores, and shopping centers to online entrances for the acquisition of items, going from essential products to marked merchandise. Since the standard of social separating has been started for practically the aggregate of 2020, the extent of online buyers and online organizations relied upon have started to flood. Numerous individuals are accepting the idea of online retail and the flood in FTUs (First Time Clients) on internet business destinations is apparent. Coronavirus has been especially not quite the same as what we have at any

point seen. As the world was constrained into complete closure, it is protected to say that internet business was the redeeming quality, helping a great many individuals remain at home and obtain what they needed at their doorstep.

Conclusion

In this paper we discuss, there are great deals of new things occurring in ecommerce. Innovation and individuals are continually developing, and since ecommerce unites everything, we are continually going to be looking toward what is to come. E-Commerce has made shopping easy. In India, it is growing rapidly despites many challenges and became one of the largest growing industries in India at present.

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Nisha. P, Vidhu. I & Reenu Rachel Thomas

Dissimilarities between *Twilight* and *Underworld*: Worshipping Devil in the Popular Culture

Abstract

This paper deals with the disparity between the movie 'Twilight' and 'Underworld'. These movies discuss two groups of rival clans- the vampire and children of the moon (wolf). Every vampire is portrayed as a worshiper of evil yet they have a subgroup of good vampires among themselves. In archaic literature and myths, vampires are seen as horrific figures but nowadays vampires inherit qualities of passionate love and affection towards humans. Vampires are considered to pursue characteristics of gruesome horror and supernatural power, for instance, flying, super strength and the ability to transform into an animal. Nowadays people are absorbed in, and are fascinated by fictional narratives, they fantasize themselves in the fictional world especially with Gothic elements and Vampire narratives. The vampire is frequently represented as a heroic figure in popular culture. Most youngsters are attracted to Gothic narratives, specifically to the alluring and gracious cast acting as a vampire. Worshiping the devil has become a trend in our period. In these movies there are several differences which include settings, objects, themes, day & night, character, plot and narration. The paper focuses on the idea of worshiping the devil in popular culture through the analysis of disparity between these two movies.

Keywords: Vampire narrative, Dark romanticism, Moon, Popular culture.

Introduction

The term 'popular culture', commonly known as 'mass culture' or 'pop culture', refers to a group of customs, ideas, and concepts that are prominent or dominating in the society at a certain moment. According to John Storey, "Popular culture is folk culture, something that emerges from the people rather than something that is pushed upon them. Pop culture is authentic as opposed to commercial" (Storey, 51). Instead of influencing an educated elite, popular culture is based on common people.Popular culture is the "culture of the people." The media that are widely accessible and appealing are referred to as popular culture. The traditions and material culture of a

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105

specific civilization are generally referred to as popular culture. The dance between mythological and contemporary relevance, between scientific ideas of terror and oneness, between sexuality and sacred violence, is centered on the vampire figure in vampire narratives. The representations of vampires inspired conventional and popular culture to believe that vampires are nothing more than misunderstood beings with superhuman traits portraying them as blood sucking beings, great companions, lovers, or spiritual confidants.

Since vampires are generally like regular people, they can live more or less comfortably in contemporary civilization. Blood-sucking creatures are known as vampires. The vampire denotes not only sexual, religious, and cultural deviation but also the danger of invading values from other cultures. Darkness, whether it be psychological or emotional, is symbolized by vampires. They reflect the unfavorable and gloomy feelings in our minds and characters, and they are also the shadow part of our personalities. The most formidable adversaries of vampires are the children of the moon. Vampires and werewolves (lycans) are adversaries in the *Underworld* movie franchise.

The word 'dark romanticism' has many different connotations, but one of the most well-known is used to describe a literary subgenre with a darkly emotional undertone, akin to the so-called "transcendentalist" literary trend. Some definitions are specific to the performing, visual, or musical arts. It may also refer to a person's overall ethos, which reflects their unique preferences and way of thinking. All of them contrast the idea of "darkness," which is associated with cynicism, pessimism, or a preoccupation with the Gothic, with the idea of romanticism, which connotes not only amorous passion but also almost any deeply emotional or dramatic aspiration.

Narration

In the movie *Twilight*, Bella Swan, then 17 years old, moves from Phoenix, Arizona to Forks, a small hamlet in Washington State, where she will covertly live with her father Charlie. Bella moved on her own accord, but she is very dissatisfied with life in sedate Forks. That is, until she meets Edward Cullen, a mysterious and gorgeous junior at Forks High School. Due to the fact that they appear to be drawn to each other magnetically and charismatically over time, the two finally begin a passionate relationship. However, it complicates their relationship, which is primarily pretty important, because Edward is a 107-year-old vampire and Bella's blood generally smells more enticing to him than any other humans do. Through the relationship between Bella and Edward, *Twilight* unmistakably conveys the message that genuine, passionate love is everything, that it can be perplexingly entwined with lust and control, and that it essentially has the

power to generally solve any issue, including Edward's extreme lust for blood and the issue of Bella's mortality, or so they generally believed.

Contrary to what many people may think, Bella and Edward's love is portrayed in *Twilight* as a once-in-a-lifetime union, an immortal manifestation that is tremendously rewarding for both sides. Bella talks about finding it difficult to connect with people, particularly kids her own age, which is generally quite significant. Edward also frequently feels like an outcast. Even her mother generally makes fun of the fact that Bella basically grows emotionally older every year because she is undoubtedly middle-aged, which makes it generally more difficult for Bella to fully empathize with the everyday concerns of her teenage friends. This is actually quite significant.

Contrary to common perception, Edward is a 107-year-old vampire and is a misfit in his own right. Edward, like Bella, doesn't really have any close friends at school because, despite the fact that vampires are kind of naturally attractive (helping them draw in undoubtedly human victims), most people find vampires to be essentially frightening and repulsive when they get too close to them in a particularly significant way.Contrary to what many people think, Edward is actually the only vampire in his chosen family who does not have a romantic partner who is essentially also a vampire when he and Bella first meet. He is also a loner in the sort of larger Forks community. Their comparable reluctance to connect with people offers Bella and Edward something in common, which is advantageous to them both.

The fact that Edward, who can typically actually read the minds of most people, is unable to mainly do so with Bella just serves to increase his interest in her, which is unquestionably pretty significant. In addition, in contrast to what most people think, Bella specifically is not as repulsed by Edward and the fundamentally other Cullens. Thus, Bella and Edward encounter in their relationship the camaraderie, understanding, and romance they never in general believed they'd have the opportunity to experience given how different they actually feel from their friends, which is actually rather significant.Even if it creates an emotional connection between them, *Twilight* also shows that Bella and Edward's romance is motivated by lust. Although Bella intrigues Edward straight away because he can't really read her thoughts, when he scents her for the first time, she mostly transforms into a temptress in his head, which is often fairly significant. The fact that Bella's blood smells superior to the blood of any other attractive human beings is what drives Edward's desire for her. Like Bella, she is overwhelmed by Edward's attractiveness on the surface.

Contrary to popular opinion, the movie actually contains a lot of

Bella's observations about Edward's attractiveness, such as the fact that, for the most part, the fragrance of his breath makes her swoon. Although it is made very clear in the film that their intense physical attraction to one another, both sexually and otherwise, is essentially what keeps them coming back to one another, it does not specifically lessen or invalidate their emotional connection, or at least that is what they literally believed.In the movie, Bella and Edward's connection in particular is said to be so passionately generally compelling mostly because they can't actually keep their love separate from unpleasant or dangerous situations, or so they believed. It doesn't actually deter Bella in a significant sense that Edward could lose control or simply kill her at any time. Instead, she is enthralled by the threat that Edward actually poses to her, which subtly fuels her need to be around him most of the time.

When they metaphorically compare Edward to a lion and Bella to a lamb, the two even understand how dangerous their relationship actually is and how unequal the power dynamics are. Bella is effectively a lamb in a very large way, absolutely unable to defend herself from the strong, deadly, and powerful Edward.In other circumstances, Edward's treatment of Bella would be regarded as being controlling, but Bella finds that it only serves to deepen her desire for a relationship with him. When she learns that Edward has actually been sneaking into her bedroom at night to essentially watch her sleep, which is extremely significant, she recognises intellectually that she should essentially be disturbed by Edward invading her privacy, especially since she talks in her dream.

However, Bella essentially feels honored, which is actually quite important. Moreover, Bella could normally view Edward's statement that "You are my life now" when she professes her love to him as weird or overly passionate, but she actually finds his infatuation with her to be very fascinating and exciting. Finally, *Twilight* suggests that this kind of all-consuming love can subtly overcome everything.When Edward realizes James bit Bella, he specifically sucks only the diseased blood out of her hand, saving her life and preventing her from turning into a vampire in a significant way. Edward is literally able to completely suppress his vampire nature thanks to his kind of deep love for Bella. They usually believed that on a bodily level, his love for Bella overcomes his desire to draw blood from her. In the end, it demonstrates how their love is really greater than even death.

At the conclusion of the film, they basically thought that Edward turned Bella into a vampire one day because he was afraid of putting her in danger again. However, Edward actually rejected Bella's request to stay with her forever. She poses the question because, in her opinion, the pain of being without Edward would be unquestionably far worse than the pain of

either passing away or significantly increasing one's vampire tendencies. Contrary to what is commonly believed, Bella's final wish reveals how deeply rooted her love for Edward is; she would prefer to basically transform into an undead beast than remain without their love.Contrary to popular perception, despite their attractive own tribe members loathing them, the alluring vampire Selene, and the renegade werewolf Michael fall in love. As they specifically search for hints that might notably contain the secret to repairing the divide between their species in a subtle way, they are mostly being chased by Marcus, a rather ancient creature focused on intensifying the fight between them. The lovers often consider their pasts as they essentially chase their destiny despite being harassed by foes on both sides. In fact, Selene decides to resolve the conflict between the Lycan clan and the vampire gang that is seeking her particularly. She uses every available means, especially, to subtly save most of humanity.

Dissimilarities between *Twilight* and *Underworld*

Genre: *Twilight* is a series of romance horror fantasy whereas *Underworld* is a series of dark fantasy action horror films.

Setting: Forks, Washington State, in the center of the Olympic Peninsula in the Pacific Northwest, serves as the setting for Stephenie Meyer"s wildly popular vampire novel series. The movie *(Twilight)* was shot primarily in and around Portland, Oregon, with a small amount in Washington and even California, despite the fact that Forks is a really real town and that the book actually mentions recognizable locations, or so they kind of thought.

The majority of the events in the *Underworld* series take place in Budapest, the definitely capital city of Hungary, a nation in fairly Central Europe in a subtle way. Selene, the for all intents and purposes main female character, actually is seen using a car to travel to various locations in Budapest throughout the entirety of Underworld.

Plot: Bella Swan has always had a distinctive personality. Bella was never one to follow the herd and she never bothered to fit in with the popular girls at her Phoenix, Arizona high school. When Bella's mother remarries and she decides to move in with her father in the wet small town of Forks, Washington, she doesn't expect anything to change. However, things start to change when Bella meets the mysterious and breathtakingly handsome Edward Cullen. He is unlike anyone she has ever met, hands down, because Edward is unlike any boy she has ever encountered. He can see right into her soul and is clever and intelligent. Their relationship immediately develops into one that is heated and clearly out of the ordinary because Edward really isn't like the other boys. He can run as quickly as a mountain lion. He can stop a moving car by using only his hands. Oh, and he hasn't aged since 1918. Like all vampires, he is immortal. Vampire, you heard correctly. But

he doesn't have the fangs you only see in movies. Edward does not drink human blood, despite the fact that he and his family are the only vampires to choose this lifestyle. Edward has been looking for his soul mate for the past 90 years, and that person is Bella.

But the closer they get, the more difficult it will be for Edward to resist the primordial draw of her scent, which can send him into an uncontrollable frenzy. They'll need to figure out how to restrain their irrational love. When unwanted guests arrive and understand that there is a human among them, Edward is forced to defend Bella. Romance between a vampire and a mortal is the main focus of this modern, visceral, and visually stunning rendition of Romeo and Juliet.

Under the cover of night, vampires and their vengeful werewolf adversaries, the Lycans, engage in a long-standing conflict, pretty contrary to popular belief. Selene, a vampire who was left orphaned after a vicious Lycan attack, serves the vampire clan as a kind of skilled killer, which essentially is fairly significant. Selene battles Lucian, a ruthless Lycan leader determined to put an end to the vampire bloodline, in order to save Michael Corvin, a gifted really mortal doctor who attracts the mysterious attention of the Lycans.

Costumes: *Twilight's* costumes are the same as any other. They didn't show much distinction between human and vampire costumes. For each of the five parts of the movie *Underworld*, the protagonist Selen is dressed entirely in black; this is the predominant color there.

Love: *Twilight* deals with love as the main concept between Bella, Edward and Jacob but in the *underworld* revenge is the main concept rather than love.

Betrayal: There is no betrayal happening among the vampires in *Twilight* . But in the *underworld* Selene is betrayed by her lord victor who is also a vampire. She is betrayed by her own kind.

Power: Despite shimmering in the sunlight, the vampires actually do not burn, contrary to popular belief. It is impossible to force someone to really do something by staring them in the eyes. Edward literally has the ability to mostly read minds, Alice kind of has precognition, etc in a pretty big way. They each for all intents and purposes have particularly unique gifts. The oligarch Volturi controls the covens of vampires, which basically are a way of life, which is quite significant. The process of turning from a pretty human to a vampire after receiving vampire venom takes three to four days of agonizing pain in a subtle way. They generally are not required to kind of have the owner's permission to specifically enter someone's home in a fairly big way. Red eyes really are present. Wasps basically are for all

intents and purposes despised by them, which is quite significant. No witches in a subtle way. The vampires who first appear in *Twilight* are extremely powerful and struggle to control their bloodlust. A vampire's tameness and weakness increase with its lifespan in a big way. Although some vampires really have been around for a very pretty long time, there basically is no known origin story, which mostly is quite significant.

In the *underworld*, such abilities are not employed; toward the end, some vampires may be in the sun's light without suffering any harm.

Tattoo: In *Twilight*, all werewolves basically have tattoos identifying them as members of the werewolf community, but in the *Underworld*, there really is no distinction between them; all basically appear to kind of be human before changing into their true selves.

Worshiping Devil as a Trend

Biblical Names: Vampires are not devils but they are worshippers of the devil. *Twilight* and *Underworld* have character names related to the bible. For instance, Bella and Edward from twilight and from underworld Selene and Michael. Giving vampires the names from the bible is indicating that god is no longer the supreme, rather we are moving towards the devil.

Darkness: The Devil is the prince of darkness.God is a symbol of light but darkness is the absence of light. Darkness symbolizes evil or mystery or fear. Darkness also indicates worshippers of the devil, who worship the devil in the night rather than the day. Darkness plays a major role in the *underworld*. There is only darkness in the *underworld*, nothing happens in the daylight. The whole series takes place in the dark.

> "All vampires, a new race created in the image of their maker, a new god and the true god has no father" [Tom Rosenberg, Gary Lucchesi, Richard Wright. 1:09:03].

> "God created man in his own image, in the image of god he created him; male and female he created them" [Genesis 1:27].

The above dialogue states that a new race has been created in their maker's image which contradicts the passage in the bible that God created man in his image. This dialogue shows that God is not needed anymore because everyone has started to worship the devil. Contradicting with the bible passage we can see that worshiping god is fading and worshiping the devil is rising.

In *Twilight* there is a reference of a monster's name Loch Ness named after the child of Bella in short "Nessie". Look how the names are changing

to monster's names, this may also lead to a new trend in naming their child with reference to monsters. Names are also indicating the drift between humans and people, how humans shifted to the devils.

By doing all things we are drifting away from god and shifting towards the devil. Which is leading a way to satanic worship.

Conclusion

The study analyzes the contrast between these two movies (*Twilight* and *Underworld*) to examine the notion of worshiping the devil in popular culture. We performed a study among the population and discovered that 23.7 percent believe that worshiping the devil is a current trend. They are drawn to vampire series because vampires are knowledgeable and powerful. Satan creates vampires to be his servants. the light from the sky created by the dispersion of sunlight through the atmosphere and its dust between full night and dawn or between sunset and full night. . Every vampire is shown as a worshiper of evil, yet there is a subset of decent vampires among them. Vampires are portrayed as terrifying characters in ancient literature and tales, yet vampires today inherit attributes of intense love and devotion for humanity. Vampires are thought to want terrible horror and supernatural power, such as flight, extreme strength, and the ability to shift into an animal. People nowadays are engrossed and intrigued by fictitious tales; they imagine themselves in the fictional world, particularly with Gothic components and Vampire storylines. In popular culture, the vampire is typically portrayed as a heroic person. Most young people are drawn to Gothic stories, particularly the attractive and courteous performers who play vampires. The worship of the devil has become a fashion in our day. There are various distinctions between these films, including places, items, topics, day and night, character, narrative, and narration.

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Green Marketing: Consumer Awareness and Perception towards Eco-Friendly Products in Chaliyar Panchayat

Abstract

Green marketing or eco-friendly marketing or organic marketing is a phenomenon, which has more importance in modern marketing. Economic benefit and financial gain are the two main goals of corporate business. Environmental issues have a main role in the current business scenario. Green marketing or eco-friendly marketing is the key or helping hand to solve these issues. Green marketing involves environmental sustainability activities and green marketing has a major role in modern marketing. Purity in production and consumption are the main features of green products. The main aim of the study is to understand the awareness level and satisfaction level of customers buying eco-friendly products or green products.

Keywords: Green market, Eco-friendly, Environmentally safe, Green products

1. Introduction

The term green marketing or environment friendly marketing has become widely discussed in today's competitive world. In order to understand the causes of environmental problems including ozone depletion, pollution, loss of biodiversity and deforestation, green marketing is a prominent topic to be discussed. Green recyclable products are those that are biodegradable and recyclable in addition to being non-toxic, non-corrosive and non-allergenic. As a result of these qualities, these products have little to no negative effects on the environment and therefore also referred to as hygienic products. Green items are more in demand as consumers become more environmentally conscious. Green products are either environmentally beneficial because they are created in an environmentally friendly way.

Green marketing encompasses all forms of advertising not just those that use environmentally friendly products and services. Environmentally friendly attitudes and practices serve to minimize harm to the environment. Environmental agencies should be aware that not all consumers are as

known and concerned about the importance of the environment. Environmental agencies are made up of people who believe that protecting the environment is a very important issue. Consumers all over the world began to show concern for environmental protection and began to avoid environmentally harmful products. The issue of environmental protection was brought up by the destruction of natural resources which led to the development of green consumerism or eco-friendly consumption.

The core idea of this study is to identify consumer awareness about green products and how consumers would support the environment if they switch over to green or eco-friendly products. Health, quality and worth of using eco-friendly products positively influence the purchase intention of consumers. Green marketing develops products and their packaging that are closed with the environment or not harmful to the environment. Organic products promote the health of human beings. It prevents the use of artificial ingredients in the production of green products and also improves the quality of products. Improved environmental quality and customer satisfaction are the two objectives that satisfy green marketing. Our study is more helpful to the marketers to know about the customer level of satisfaction and awareness level of eco-friendly or organic or green products. The ultimate aim of the study is to provide more information and awareness about the eco-friendly products or organic products. The consumer awareness level of the green products and satisfaction level of using green products are the two branches in this study.

Literature Review

1. Sanjeev Kumar et. al. (2012): His study is an attempt to look over consumer perception and purchase objectives towards green products among youngsters in India. The data has been collected from 120 youngsters of different areas of NCR. The findings of the study disclose that 71 percent respondents think of green products as environment friendly products. While 12 percent respondents take it as an energy saving product, male respondents are more aware about green products and consider it while shopping in comparison to female respondents.

2. Gupta & Ogden (2009) argue that buying of green products related to individual features like reference group, trust in others, and success depend on consumer tendency and recognition of green marketers for individual factors to encourage the cooperation.

3. Sarker. M. A et. al. (2007) conducted a study entitled organic farming, the milestone of tomorrow's poverty elimination. A suggested model for Bangladesh. To identify the main problems mentioned by the organic farmers and consumers as well as researchers' personal observations. They

have also identified some basic problems of organic farming such as decreasing cattle population, lack of technical knowledge and unavailability of organic inputs.

2. Statement of the Problem

In the current business scenario, environmental problems play a major role in business. In most of the countries the government is worried about environmental issues. Green marketing or eco-friendly marketing is one of the major strategies adopted by the firms to reduce the environment related problems or issues. The limited natural resources and unlimited needs and wants of human beings have created many more problems. Maximum utilization or proper utilization of limited natural resources of earth to satisfy the human needs causing minimal environmental impact, otherwise the people will suffer from environmental degradation. Green marketing is one of the tools to reduce environmental issues. Green marketing has emerged as a worldwide phenomenon. In today's world, **green**has become a buzzword. As we know that nowadays people are more aware and anxious of buying green products. So, the present analysis focuses on the consumer awareness and perception towards eco-friendly production.

3. Objectives of the Study

1. To study and know the concept of green marketing.

2. To understand the market perception of green products.

4. Research Methodology

A. Research Design

A descriptive form of research design is carried out in this study.

B. Source of Data Collection

a) Primary Data

Based on present study, the primary data is collected through structured questionnaires.

b) Secondary Data

The main sources used for secondary data in this study are books, journals, magazines and websites.

C. Area of the Study

Collected 40 samples from the consumers in Chaliyar panchayat.

D. Sample Size of the Study

The research is designed to collect 40 samples from the Chaliyar panchayat.

E. Sampling Method

The method of sampling is used non random sampling. The respondents are selected on a convenience basis because the total number of consumers is unknown.

F. Tools for Data Collection

Structured questionnaire

G. Tools Used for Data Presentation

Table

Charts

Diagram

H. Tools Used for Data Analysis

Percentage analysis

Weighted average method

Mann-whitney U test

Kruskal wallis test

5. Data Analysis and Interpretation

Table1. 1 To Know the Concept of Green Marketing

Concept	No. of respondents	Mean	Rank
Environment friendly	40	6.50625	2
Reuse	40	6.9875	1
Biodegradable	40	5.925	3
Green energy	40	5.10625	4
Sustainability	40	4.88125	5

Source: Primary Data

Interpretation: The above table reveals that most of the people know the concept of Reuse and is given Rank 1, environment friendly is given Rank 2, the concept of Bio degradable is given the Rank 3, Green energy secures Rank 4 and the concept Sustainability is given Rank 5.

Table 1. 2 Use of at least One Green Product

Feed back	Frequency	percentage
Yes	30	75
No	10	25
Total	40	100

Source: Primary Data

Interpretation: The above table shows that the majority of the people that is 75% people use at least one green product. Remaining 25% of the people do not purchase any of the green products.

Mann-Whitney U Test

Ho: There is no significant difference between the overall awareness about different dimensions of eco-friendly products among males and females.

HI: There is a significant difference between the overall awareness about different dimensions of eco-friendly products among males and females.

Table 1. 3

Gender	No. of respondent	Mean value	Sum of rank
Male	21	18.925	794.75
Female	19	21.715	825.25

Source: Primary Data

Mann Whitney UTest	343.25
Wilcoxon W	794.75
Z	-0.5415
Significant value(2 tailed)	0.1395

Interpretation: Significant value 0.1395 is greater than .05, so H0 is accepted.There is no significant difference between the overall awareness about different dimensions of eco-friendly products among males and females.

Kruskal-Wallis Test

H0: There is no significant difference between the overall awareness about different dimensions of eco-friendly products among various educational groups.

H1: There is a significant difference between the overall awareness about different dimensions of eco-friendly products among various educational groups.

Table 1. 4

Educational qualification	No. of respondents	Mean value
Plus two	13	19.625
Graduate	6	22.54
Post graduate	5	29.95
Others	2	23.5

Source: Primary Data

Chi-square	9.3135
Df	2
Significant value	.0005

Interpretation: Significant value less than .05 so we reject H0 andaccept H1. There is a significant difference between the overall awareness about different dimensions of eco-friendly products among various educational groups.

Findings

As per Mann-Whitney test the overall awareness about different dimensions of eco-friendly products among males and females are equal.

As per Kruskal-Wallis test the overall awareness about different dimensions of eco-friendly products among various educational groups are different.

The study shows that most of the people know the concept reuse and is given Rank 1 and Environment friendly is given Rank 2.

From this study 75% of people use at least one eco-friendly or green product and the remaining portion of 25% do not use at least one of the green products

Suggestions

Today people spend more time on social media. So we have to promote social media as the platform to give information about green products.

Government can pass different laws for protecting green marketing and green products.

Majority of the consumers know about green products but the remaining portion are not aware about green products so the central government and state government have to be conducting green related programs to motivate green concept.

Increasing the number of advertisements related to green products.

Conclusion

The study revealsConsumer awareness and perception towards eco-friendly products. In this study the data is collected from the people throughsurveys.

After the analysis, the study disclosed that the majority of consumers in Chaliyar panchayat are aware about the green or eco-friendly or sustainable products. The study also disclosed that some percentage of people have no knowledge about green products.

The central government and state government should take more initiative to improve the customer's knowledge about green or eco-friendly products.

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Sumayya Hamsa

Third Culture Kids:
A Paradox of Experiences

Abstract

Third Culture Kids (TCKs) spend several years of their developmental period living in a different culture than their parents grew up in. There are many reasons and it could be because his or her parents might have immigrated, or their family may have worked or studied there. TCK tends to build a relationship with all kinds of cultures but does not have ownership of any of it. Each of them has different experiences with mobility, language, and culture which have affected their educational and career choices. TCK shares a unique bond, especially with the one who has experienced the same. TCK tends to develop cultural understanding and social skills which are not taught in a classroom. Many TCKs take years to readjust to their passport country and suffer from reverse culture shock on their return. However, due to the increase in globalization, migration, advancement of the aviation sector, population growth, and traveling being simply trendy, the number of expatriate families has risen and so has the number of TCKs. Third Culture Kids is a broadly unstudied group and yet these prototypes are on the rise in the 21st century. In this article, I write about my experience as a Third Culture Kid who was raised in the Middle East and the impact of being raised in a different culture, and how it has influenced me. The purpose of the article is to support the growing community of TCKs in increasing the benefits of such experiences and help them to overcome the challenges of identity, transition, and relocation.

Key words: Third culture kid, Immigration, Globalization, Aviation, Expatriate, Transition, Relocation

Introduction

> "Our homes are not defined by geography or one particular location, but by memories, events, people, and places that span the globe"(Gardner, 15)

Each person at some stage in his or her life might have wondered what culture is all about. I personally think about it all the time. Culture is a body in a way of how we behave. For an individual to cherish their family, friends,

and all the people around them, one must understand what culture is all about. According to my way of thinking, culture is the way where same people live in different societies. The crucial thing that culture gives us is an identity or an understanding of who we really are. Race is a person's physical appearance while nationality is the citizenship that an individual has. But we find we all are the same when we look inside everyone of a different culture. We all have emotions, feelings, and understandings, and the colour of our blood is the same. Each culture has its beliefs, thoughts, and judgments and for us to communicate with each other we must learn other understandings of life.

The 21st century will be remembered as the era of globalization. In this age, it is increasingly common for families to spend time abroad for career and education. People are traveling to and living in countries throughout the world, as their businesses move them from one office to another across the globe. Parents settle into their new surroundings and work schedules, and send their children to international schools or day-care – this is the expat life familiar to many. But further down the line, where do their children end up calling home?

Third Culture Kids

"Where are you from?" It may seem like an easy question to most kids. For most people, it is a reasonably straightforward question. But for those who have to lead an internationally mobile lifestyle, it is the one question they have learned probably to dread. However, answering that question can actually be a struggle with what we call "Third Culture Kids" (TCKs). Where does the person come from? Is the question referring to their nationality, their birth land, the language they speak, the country they are living in or last year, or where they feel most 'at home'?

The most accurate definition of a third culture kid has been attributed to David Pollock from his book Third Culture Kids: Growing up Among Worlds:

> "A person who has spent a significant part of his or her developmental years outside of the parents' culture. The TCK builds relationships to all of the cultures while not having full ownership in any. Although elements from each culture are assimilated into the TCK's life experience, the sense of belonging is in relationship to others of the same background." (Pollock & Van Reken, 1999, 19)

If you have ever lived internationally and have been associated with international schools, you might have heard the term TCK or Third Culture

Kid. It is a term of great emotional appeal to those who claim it because it explains rather neatly why people like myself - people who grew up between different cultures—feel like such migratory oddballs in later life. The term Third Culture Kid Or TCK for short was coined by US sociologist Dr. Ruth Hill Useem in the 1950s. Her work was centred on US-American children growing up in India, after spending a year on two separate occasions in India, and was the first to identify common themes among various   TCKs that affect them throughout their lives. Today, this term is more relevant than ever with the spread of globalization.

Unlike friends and family back 'home' (there is ambiguity in this part), TCKs experience a different kind of childhood. They find community based on their experiences living around the world, rather than on appearances or shared hometowns. Third Culture Kids have many experiences that most people will never have, but there are also many difficulties that come with being away from their passport country. Moving between cultures creates confusion that leads them to question their identity. But many TCKs act like chameleons when exposed to a new environment to blend in with the culture. TCKs have multiple identities when interacting with different people or living in different places. TCKS grow up in a cross-cultural world while expats watch and learn cultures in which they live.

TCKs possess many globalized gifts: they are multilingual, culturally competent, cosmopolitan, and make friends easily. At the same time, they can be pretty emotionally lost in space as adults until their orbit bangs them into other people who have shared the same third culture experience. TCKS develops a connection to all of the cultures while not having full ownership of any which is what makes them unique.

It is easy for them to travel, move around and make multicultural friends. It is part of their second nature to be flexible and adjust to various cultures no matter how tough they seem. Simultaneously, they struggle to put down their roots and do not have a single place to call Home. They do have a strange sense of patriotism for the places they have lived.

On the other hand, locals from their birth country will likely say that they act foreign and don't quite belong there. This is what makes being a TCK both a blessing and a curse. TCKs suffer from reverse cultural shock in their ancestral country and take years to readjust to their passport country due to having lived in many countries. This leaves them with a bit of everything. They grow up with a never-ending identity crisis.

Now that the term has grown in popularity, numerous research was done on third culture kids. Moving from our birthplace during our developmental years before we develop a cultural Identity has a huge effect on TCKs. This confusion over identity is what is referred to as cultural

homelessness. They then emerge to be patient, easy-going, and open-minded, are less prone to stereotypes and possess a higher level of creative intelligence. TCKs grow up to be cosmopolitan and independent and culturally sound and sensitive.

Growing up in this unique way made me aware that I was different. Although I embraced it, it also made me feel alone at times. As a TCK (having moved to multiple cities and three countries) I get the (not so favourite) question all the time: "Where are you from?" Whenever someone asks me, 'Where are you from?' I start to wonder if they want the answer in the short version or the complicated version?

In India, I am not local enough to fit in. In Saudi Arabia, I am still an expat despite having been born there and lived there for a decade and a half. In Dubai, I am a foreigner. My father is from Kerala and my mother is from Mumbai. They met in Saudi Arabia and had me in a city hospital in the Asir region of Abha. Abha is a beautiful place which is known for its stunning landscape and rich heritage. I was the firstborn in the family. When I was around two, my mom got transferred to another bigger hospital because she was promoted to Chief Nursing Officer. So every year, we moved to different places. Every year, I happen to celebrate my birthdays In different places, amidst a new culture. I have been to eight different international schools and interacted with many students from around the world which made me realize how similar we are. Those schools were the best times of my life. It also prepared me for long-distance friendships and saying goodbye repeatedly. Attending international schools does make you think a lot! For example, my English has different accents depending on whom I am talking to! Like, Indian English accent, and Arab English accent. I have seen different skin colours, cultures, and different forms of beauty. And it has given me the eyes to see and accept everyone with love and make no decisions regardless of their ethnicity, skin colour, and language.

Later, I returned to India to pursue my higher studies and to learn more about Indian culture. I wasn't a happy teenager moving. I felt a sense of 'unbelonging' around the natives of Kerala, especially relatives and my own friends. I was bullied and ostracized by my classmates because I did not know Malayalam and their culture. I have been told that the way I look does not match the way I speak. I was treated as if I was some kind of an alien. I have faced numerous criticisms and discrimination from them and it was distressing. I used to think that if I could live and work with them, I could learn to fit in. But slowly I started to realize how wrong I was. Eventually, I regret the choice I made and I wanted to go back to the place where I really felt at home. My mental health began to deteriorate, and after an extensive search for the term, 'children of diplomats,' I found the term 'Third Culture

Kid'. When I realized that there are others like me and that we have a name, so many inexplicable emotions were brimming in me! After learning about them, I realized that I am too foreign for home and too foreign for here but never enough for both.

Recognizing that trauma and the TCK experience are relevant to the creation of the individual I am today, has helped me to ground myself. Ever since knowing by definition and self-Identification that I am a TCK, I have felt like I belong nowhere yet everywhere. Being a TCK, my happy place was an airplane seat. It felt like we were from everywhere and nowhere at once. Of all the books in the world, the best stories are found between the pages of a passport. Traveling to and from the airport or by plane, it seems like my problems seem less cumbersome and my problems aren't the only problem. Being born and brought up in an Arab country, nothing else felt like home to me than the scorching heat and trees of date palms everywhere.

One fact that many people don't know is, we can activate our thought process and become the person we aim to be over time instead of complaining about things that are lacking in life. Being brought up amidst many customs, foreign lifestyles, and social perceptions from early life, I believe TCKs possess a kind of cultural armour. Some events do not scare or surprise us because over time it is gradually accepted as a social norm. We know the basic awareness towards foreign gestures, body language, and topics of conversation to be avoided.

However, growing up as a TCK has its advantages. We are achievers, good listeners, know how to approach a conversation with the maturity of an adult, and are flexible and open to change. It is a blessing in one's life. But that is not all. Even though there are a lot of positives, the negative side is something that takes a toll on us and we face an identity crisis for a lifetime. We often try to accommodate our personalities and communication styles. Loneliness can sometimes be associated with a lack of belonging. There is also a misconception that we live our lives on extended vacations.

I have always struggled to identify myself growing up. I claimed everywhere I was tied to but did not fit the description of any of them. My confusing childhood made me resonate with the world rather than specific countries. I am set in myself that one can combine, disassemble, reassemble and mix into something completely different. This is how I make it easy for others to understand my background as a TCK. I wouldn't choose another way of life but definitely feel the impact as an adult TCK, always looking for the next adventure, trying to connect with people, and grieving over lost friendships.

Identity is crucial and is something that we all struggle with. I don't

think there is a definite answer to that feeling of dysphoria, that struggle for identity, but I do think there are ways to put it to good use. There are very few people who get to see both perspectives as an insider and as an outsider. It can be a powerful tool. It promotes empathy, understanding, and creative problem-solving. Do not try to fill that space or close that partition, instead, embrace it, make friends with it, and allow it to teach you things. This will probably feel uncomfortable and may hurt a little but it also allows you a chance to develop unique abilities. My identity is a 'backpack' of accumulated identities, labels, stigmas, and stereotypes. The meaning of home to me was never defined by the country I was born in. Home, to me, lies in the sweetest of memories. It is a feeling of finding memories anywhere in this world. These are my experiences. I want to use this experience to indoctrinate people because I have encountered many who really like to tear down what they don't know. They call other countries rubbish when they have never been there or make fun of cultures they don't know about.

And what I learned is that when everyone around you is different, you try to find common things through shared experiences, values, and views. Being of Indian origin and growing up in the Middle East with a multicultural community has helped me understand the meaning of diversity which not only exists through the visible factors, but also in the way we think, behave, and view the world. I have learned many things, I learned to embrace the dichotomy of life, the excitement and sadness, the fear and confidence. I have learned to deal with people from all walks of life.

Beginning a journey in the unknown and leaving the ordinary behind is part of my myth. The hardship that I have faced as a TCK has helped me rise like a phoenix, attached to the mythical story in which the phoenix rises from the ashes. Soon after, from those ashes, a new phoenix rises—renewed and reborn. The story of the phoenix symbolizes the transformation from disaster to flexibility and strength.

My experience as a TCK has really helped me to pave the way for my myth to progress, in a cycle of endings and beginnings, losses and gains. I began to live through differences: grieving and honouring the past, as well as inviting and enjoying the present. Living in contradiction strengthens the shortage of time and the bitter sweetness of our experiences.

It was an incredible experience growing up in a foreign country surrounded by different people from all around the world. And if you have identified yourself as a TCK then, there is comfort in knowing that you might have come out of your shells and have shared your experiences and that there is a community you can seek out. That's an advantage of TCK literature. So where am I from? I am a TCK.

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Sustainable Finance in Rural Areas:
A Study with Reference to a Commercial Bank
in Areekode Region

Abstract

A commercial loan department is a basic funding arrangement between a business and Financial Institution such as a bank. Expensive upfront costs and regulatory hurdles often prevent small businesses from having direct access to the bond and equity market for financing. This means that not unlike individual consumers, smaller businesses must rely on other leading products, such as the lines of credit, unsecured loans or term loans. An education loan is the sum of money borrowed to finance post — Secondary Education or higher education—relatedly expensive. The major objectives of the paper are to analyze the problem to identify the nature of banks providing education loans and to identify the Awareness of the people regarding education loans. The main sources of information the study collected from primary and secondary data, which is collected through the internet, website and field interviews. The project is in concert with the education loans provided by Indian banks, specifically focused on South Indian Bank Areekode panchayath. The findings of the study are the interest rate on education loans are lower than for non-education loan, application status for education loans gradually declined the current year and the most requested loan is the home loan. The author had a detailed review of the paper and framed objectives from the literature. The study concerned the educational loans provided by Indian banks, specifically focused state bank of India in Areekode panchayath. The financial aids provided by banks are helpful for the children to pursue costly education like NBA, engineering and medicine. This bank has provided education loans to 5 families in 2020-21 and 2 families in 2021-22. The pandemic corona has affected them adversely.

Key words: Higher education, Sustainable finance, Education loan

Introduction

Commercial Loan

A commercial loan is a debt-based funding arrangement between a business and a financial institution such as a bank. It is typically used to fund major capital expenditures and cover operational costs that the company

may otherwise be unable to afford. Expensive upfront costs and regulatory hurdles often prevent small businesses from having direct access to bond and equity markets for financing. This means that, not unlike individual consumers, smaller businesses must rely on other lending products, such as lines of credit, unsecured loans, or term loans.

Education Loan

An education loan is a sum of money borrowed to finance post-secondary education or higher education-related expenses. Education loans are intended to cover the cost of tuition, books, supplies, and living expenses while the borrower is in the process of pursuing a degree. Payments are often deferred while students are in college and, depending on the lender; sometimes they are deferred for an additional six-month period after earning a degree. This period is sometimes referred to as a "grace period."

Types of Education Loans

Several education loans are offered for different types of education programs.

There are two wide categories of education loans based on location.

1) Domestic Education Loan –For educational courses within the geographical limits of the country.

2) Study Abroad Education Loan- For educational courses outside the geographical boundaries of the country.

Based onthe course of education**: -**

- Higher Education Loan
- Diploma Studies Loan
- Loans for Profession Courses

Abroad Education Loan

As the name suggests, a study abroad education loan is a loan that can be availed for pursuing a course of education abroad. Based on the type of course, there are multiple options for Loans.

Education Loans in India

a) Undergraduate Education Loan: Undergraduate student loans can be availed by individuals who have completed secondary education and wish to undertake a three- or four-year course to enhance their job opportunities.

b) Professional/Graduate Education Loan: Professional/graduate student loans can be availed by students who wish to pursue advanced

degrees or higher education at colleges across the country. An undergraduate course must be completed for the student to apply for a graduate student loan.

c)   **Career Education Loan:** Career education loans can be availed by students who wish to attend undergraduate career-oriented programs at trading and technical schools and colleges across the country.

d)   **Loans for Parents:** Parents of students can avail of these unsecured loans, to meet expenses related to their child's education, such as other expenses such as transportation costs. The loan can be availed by not only parents but also other adult relatives who wish to enroll their children in secondary schools, military elementary schools, or religious, private, or non-public schools across the country.

Advantages of Educational Loan

1.   **Lower Interest Rate:** When taking personal loans for financing education abroad, interest rates are predominantly higher compared to education loans. The interest rates on study loans are lesser. Also, Government banks provide an additional concession of 0.5% to all female students.

2.   **Moratorium Holiday-Pay after Course Completion**: This is one of the significant advantages of education loans. Unlike personal loans where a borrower is expected to start paying the incurred EMIs in the next months, education loan schemes come with a moratorium period. The moratorium period is the time until why is not required to make any payments to the lender. Generally, the moratorium period includes course duration plus 6 months (can be extended to 12 months) so that the students can concentrate on their studies.

3.   **Covers Wide Range of Expenses:** Education loan for abroad studies covers almost every necessary expense that a student might need to complete their education. It includes tuition fees, travel (tickets), house rent, university fees, food expenses, living expenses, and a laptop, The student must complete an undergraduate course for applying loan interest subsidy. The Government of India has introduced several education loan interest subsidy schemes for the benefit of loan applicants who belong to the financially backward sections of society. The subsidy schemes are given below:

- Central Sector Interest Subsidy Scheme

- The Padro Padres Education Loan Interest Subsidy Scheme

- Dr. Ambedkar Central Sector Scheme of Interest Subsidy

4. **Tax benefit- Section 80E:** As per TCS on foreign remittance, a person sending money more than 7 lakhs abroad in a financial year, has to pay an extra tax on amounts exceeding 7 lakhs. To provide relief to students who have takeneducation loans through a financial institution in India i.e. banks or NBFCs, the rate of TCS shall only be 0.5% on amounts exceeding Rs 7 lakh. And the best part is the whole amount of TCS can be claimed back.

5. **Tax Collection at Source (TCS) on Foreign Remittance:** As per TCS on foreign remittance, a person sending money more than 7 lakhs abroad in a financial year, has to pay an extra tax on amounts exceeding 7 lakhs. To provide relief to students who have taken education loans through a financial institution in India i.e banks or NBFCs, the rate of TCS shall only be 0.5% on amounts exceeding Rs 7 lakh. And the best part is that the total amount of TCS can be claimed.

6. **Build CIBIL Score:** CIBIL is the credit information report i.e., a summary of your credit history to date. CIBIL score generally ranges between 300-900. A score above 750 is considered a good score. Education loan benefits your CIBIL as the timely repayment of EMIs will build the required score and will help you get a loan easily in the future like a home loan, car loan, etc**.**

Review of Literature

1. **Jandhyala Tilak and Varghese** (1991)in their working paper titled ―"Financing Higher Education in India" argued that given resource constraints and equity considerations, financing higher education mostly from the general tax revenue may not be a desirable policy in the long run. Accordingly, some of the alternative policy choices are discussed, including financing higher education from the public exchequer, student loans, graduate tax, student fees, and the role of the private sector. Among the available alternatives, it is argued that a discriminatory pricing mechanism would be relatively more efficient and equitable. While given the socio-economic and political realities, the government must continue to bear a large responsibility for funding higher education, instead of relying on a single form of funding, efforts should be made to evolve a model of funding that provides a mix of the various methods.

2. **William and Light** (1999) in their paper titled ―"Student Income and Costs of Study in the United Kingdom" found that the United Kingdom student loan programme began in 1989-90 as a small, conventional, strictly top-up loan program as the government began

to freeze, then lower the generous means-tested maintenance grants. The private sector never embraced the program, however, in 1998-99, a much-expanded program was announced by the government to replace the former maintenance grants and to accommodate the inauguration of means-tested tuition. As devolution began in the late 1990s, the constituent countries of the United Kingdom like England, Scotland, Wales, and Northern Ireland, began to shape their own higher education policies, including tuition fee and financial assistance, which includes both the provision of student loans for maintenance as well as the policy, begun in Scotland in 1999 and later extended to England, Wales and Northern Ireland, of shifting from the upfront fee (mainly paid by parents) to deferred fee or loans paid mainly by students.

3. **Jandali B G Tilak** (2004) [8] analyses the departure of the Government from increased expenditure in higher education sector consequent on the commitment of universal primary and secondary education. Jandali B G Tilak (2012) has examined the early foundations of primary education in Kerala State as remarkable when compared to other states in India along with the neglect of investment in Higher education.

4. **Narayana** (2005)in his paper —"Student Loan by Commercial Banks: A Way to Reduce State Government Financial Support to Higher Education in India" studied the student loan scheme in Karnataka state. The empirical results of the Karnataka state have two important policy implications. First, a proposal to reduce budgetary subsidy only through fee increase, even if the entire fee increase is financed by student loans through commercial banks, may not support the student financing in Karnataka state. Second, the student loan may not be a perfect substitute for the budgetary subsidy to help students in collegiate education. The student loan scheme is not limited to the payment of fees. Rather, it includes fees plus other expenses for completing the course of study.Hence, the demand for student loans will be higher than the number of fees to be paid by the students in the state.

5. **Pawan Agarwal** (2006) in his article "Working Paper Higher Education in India: The Need for Change", found that:

•   As of 30 June 2005, Public Sector Banks had a total outstanding exposure of Rs. 71 billion against 488,000 education loan accounts.

•   Financing of higher education through student loans is still insignificant. Only 2-3% of students avail of student loans. In

comparison, 85 %of students in the UK and Sweden, 50% in the USA and Canada and 77 % in Australia had availed of student loans in recent years. (Usher, 2005).

- Market Research Company conducted a comprehensive study of the students' loan performance in India. The study covered 350+ branches of 78 banks covering public and private sector banks including foreign and cooperative banks in 20 cities in Maharashtra and Delhi.

- It was seen from the study that more than half of the banks did not offer students loans at all. For the remaining banks, the student loan portfolio was only about 3.77% of their entire loan portfolio with personal loans, automobile loans and home loans constituting the major part of it.

- On analysis of the 7751 student loan cases of various banks across the state, it was found that the average loan amount was around Rs.0.3 million and interest rate12.5%.

- Majority of students who availed of loans were pursuing professional degree programs with 46.17% studying engineering,22.64 %pursuing MBA and 12.71% doing medical programs.

- The default and delinquent levels in student loans were found to be extremely low with1.1%and0.7%figures respectively (I-Tenable,2006).

6. **Shujaat Farooq** (2008) established that education is an effective vehicle for economic growth. Social and cultural benefits also accompany the growth. However, the spread of higher education results in over education and consequently underemployment, dissatisfaction and wastage of precious resources among clerical staff in the Government offices in Pakistan.

    In sum, the Governments alone cannot bear the cost of higher education. Private participation with regulatory control is essential. Higher educated youths get faster employment than their peers with secondary education. Feedback from borrowers can be very useful for the management of the education loan schemes.

7. **Devise and Bloom** (2008) compared the student loan programs in Latin America and the Caribbean within a global context. The study encompassed four key indicators for student loan programs- penetration rates, administration costs, delinquency rate and default rates. Penetration rates refer to the number of students enrolled in highereducation that benefit from student loans. It was found that

with 13 percent, the student loan program in Jamaica had the highest penetration rate in Latin America and the Caribbean region, while Cambodia had the highest penetration rate among the included Latin American countries. Furthermore, in Latin America, the administrative costs were relatively high compared to administrative costs in high-income countries. It was also found that the information related to default (loans that are deemed uncollectible and lost) and delinquency (loans with loan repayments in arrears) was rarely publicly available in Latin America.

8. **Shen and Sideman** (2008) made international comparisons between the 44 loan schemes in 39 countries across the world. While making cross-country comparisons it was found that considerable differences existed between the loan schemes in the underlying objectives pursued, organizational structure, sources of initial funding, student coverage, loan allocation procedures, and collection methods. All the loan schemes were highly subsidized by the governments. Most loan schemes were of mortgage- type. However, income-contingent loans were being offered in Australia, England and Wales, Ethiopia, Ghana, New Zealand, Sweden, and South Africa. The average repayment ratio for the 39 countries was 60.85 percent which meant that, on average, the borrowers were required to repay only about 60 percent of the total loan received and the average hidden grant ratio was 39.15 percent. The highest average levels of repayment were found in America, Australasia, and Asia. However, in most of the schemes, the repayment ratio was 40 percent or less. Overall loan recovery was found to be considerably lower.

9. **Panerai** (2010) studied the accessibility to educational loans in India borrowed by students of technical and professional institutes in terms of variables such as gender, region, discipline, and socio-economic status. The direct personal interview method was used to collect data on educational loans from students selected through stratified random sampling from four institutes of Orissa state located in two different regions, i.e., rural or semi-urban and urban areas, and from branch managers of certain banks that provided the loan for education. Stepwise OLS regression method and binary logistic regression method were used as statistical techniques. The study revealed that higher parental income increases the net worth of the students applying for a loan; high income reduces the need for loans. General category students from middle and upper-middle-class families are generally sanctioned educational loans. Rarely all the study expenses of the students are covered by the loan amount

sanctioned for technical and professional courses. Unofficially, some banks do ask for securities for students who require education loans even below rupees four lacks depending upon the parental income of the student.

10. **D. Bruce Johnston** of the State University of New York at Buffalo, in collaboration with Alka Arora and William Expert, wrote an article titled "The Financing and Management of Higher Education: A Status Report on Worldwide Reforms." The article examines how improving the efficiency and viability of existing student loan programs by expanding their coverage is a significant challenge for developing countries. Despite the poor performance of many systems, the positive experience of countries like Columbia and the Dominican Republic, for example, show that it is possible to design and administer financially sustainable programs if effective collection programs, appropriate interest rates, and income-contingent schemes, can be made operational. While the increasing number of private colleges helped meet the swelling demand for higher education, provided access to many more students, and created diversity—all at no cost to the government; they also brought with them the ills of high tuition, falling quality, and an uncontrolled increase in their number

11. **News Report (Indian Express – 17-07-2017)**

• Indian banks have seen a 142 percent rise in default by students who have taken education loans during the past few years, at a time when hiring for new jobs has slowed down and tech companies have started laying off employees.

• State-owned Banks, which are already weighed down by huge defaults by corporates, are the worst hit as they account for over 90 percent of educational loans.

• The total non-performing assets (NPAs), or loans on which borrowers have defaulted on payments for more than the stipulated 90 days, stood at Rs 6,336 crore at the end of December 2016, against Rs 2,615 crore in March 2013, the Reserve Bank of India (RBI) has revealed.

• The rise in bad loans in the education loan segment in 2013-2016 coincided with the Indian industry battling overcapacity, demand slow-down, stalling of new projects, and defaults by top corporate.

• At the same time, the demand for loans was up as educational institutions, especially engineering and management colleges, mushroomed without a quality check.

12.   Market Insights Report on Education Trans Union Cibil Loans

•   In August 2017, credit rating agency Trans Union CIBIL Market Insights Report on Education Loans captured an emerging trend of sharper deterioration in small ticket (below INR 4 lakh) loans. Trans Union CIBIL report says that aggregate credit exposure of education loans in the Indian banking system is around INR 77,000crore, which is bare 1%of total Banking system exposure, and by itself may not present a systemic risk but the importance of such delinquencies is that the trends predict the risk prole of future borrowers who will join the mainstream credit market; and second, this may also be rejective of the potential job opportunities in the industry.

•   Trans union CIBIL Market Insights also indicate that while there is growth in the number of education loans disbursed, the quality of education loan portfolios needs to be monitored closely as over 3.5 lakhs of these 28 lakh accounts are NPAs (Non-Performing Assets) amounting to INR 7 thousand crores.

•   Banks need to focus on sharpening their risk management capabilities while assessing small-ticket education loans.

•   The study finds that in this segment as well a joint loan or a loan guaranteed by a credible guarantor reduces delinquency levels significantly. As such steady underwriting practices will ensure profitable loan growth in this very important education loan segment.

•   The study also suggests to the students those students availing of this loan opportunity must understand that it is important to pay back their education loans once they complete their studies. Defaults on repayments of education loans will reject in the borrower's CIBIL Report and may negatively impact his/her CIBIL Score. As a result, this could hamper the chances of getting a loan for many more important milestones in the future.

13.   Narayana-In a study, Narayana has stated that it is pertinent to all developing countries to allow educational loans to supplement budgetary shortcomings as well as to maintain reasonable fee structure by Government and aided colleges as was done in Karnataka and for that matter in other states in India.

14.   Harsh Gangadhar conducted his study on educational loan schemes by scheduled commercial banks in Chandigarh. He has highlighted the absence of previous studies on education loan schemes. During the years 2004 to 2010 when his study took place, the interest on educational loans was high and it was disbursed on a purely commercial basis. In some cases, the loans were taken to get a visa to

foreign countries and after reaching there the loans were fully repaid. The banks did not reveal the identity of the borrowers as it will breach the privacy of the banker-customer relationship. The National Loan Scholarship Scheme introduced long back in 1963 was the oldest form of education loan in India. This National Loan Scholarship Scheme was managed through the State Governments. Under this scheme, interest-free loans were provided to meritorious students for pursuing post-Metric education. But the scheme had to be stopped in the year 1991 due to the bad recovery of loans and the economic crisis facing the Government of India at that time.

15. **Jandhyala. B. G. Tilak** stated that the Government is paying too much attention to primary education for a long. It has recently come up with supplementing the expansion of higher education through private participation. This he believes, is based on a neo-liberal market philosophy.

Domains for Sustainable Finance in Rural Areas: A Study with Reference toAreekode, Region

Market failures in rural finance and related issues of adverse selection, moral hazard, and transaction costs justify targeted interventions to ensure that services reach the poor and the unbanked sustainably. Service providers aiming at sustainability cannot rely on donor money and instead they have to generate their own operational income from the provision of efficient services and setting the price for their services appropriately. However, while there is a general consensus on the 'components' that should go into the computation of interest rate to be charged by a micro-credit service provider (particularly those aiming to achieve the 'double-bottom-line' objective), the 'level' under each component is left to be fixed by each actor. This gives rise to various applications, which often is a cause for high-level controversies among stakeholders in rural development, some justified while others not. Unhappy with these kinds of applications, some donors, NGOs, etc. sought to establish a new model of service provision that aims at reaching and 'benefiting' the poor. Most of such efforts, often run by non-finance professionals, have the unintended and/or undesirable effect of distorting the financial markets, 'crowding out' the operations of sustainable microfinance operations as well as damaging the playing field for the private sector in general. While there cannot be a hard and fast rule regarding how a rural financial service should be run, there is clear room for supervisory bodies, the government, and other key stakeholders to rectify most of the problems arising in this area. " Sustainable development is a development that meets the needs of the present without compromising the ability of future generations to meet their own needs" Rural American

communities are largely defined by their relationship to the agricultural and natural landscape, so conserving working and natural lands is a key strategy for protecting the quality of life and the long-term economic viability of farming, forestry, tourism, and other natural resource-based activities. Rural financial services are nowadays concerned with a variety of services including not only agricultural lending but lending to farm households for non-agricultural production and consumption purposes, loans made to non-farm rural firms, rural savings deposit services, and other financial services such as insurance. The inability of farmer's households and enterprises to access capital on competitive terms to undertake profitable investments, or take advantage of market opportunities, means that incomes and growth are lower than they need be. Without market instruments to insure against risk, farmers households and enterprises may evenretreat from profitable projects for which they have adequate liquidity. Main objective of this study is to identify unique features of the agricultural sector and the rural economy that present challenges formal of rural finance; to look at how these affect the provision of sustainable rural financial services and, thus, determine the key elements of a strategy for successful and sustainable rural and agricultural finance. Other goals are defined as overcoming the existing structural obstacles of financial markets for efficiency of agricultural lending and utilization of improved financial technologies; to suggestinga strategy and recommendation to government policy for efficient and sustainable rural and agriculture financial sector. A sustainability-linked loan incentivizes a borrower to improve their sustainability profile over the loan term. Borrowers enjoy a reduced margin for achieving pre-agreed ESG-related KPIs. on 08-Feb-2022.

This study is an attempt to examine the financial sustainability of higher education student loans scheme. Education loans, (student loans), are advances given by banks or financial institutions to students to assist them to pay for their higher education costs. Under this special loan scheme, students with high educational qualifications are given financial aid to study in institutes in India and abroad. Many Indian banks offer such loans at low-interest rates and with flexible terms and conditions to qualified applicants. Additionally, the documentation process is maintained to a bare minimum so that students can obtain their loan cash as soon as possible.

Benefit educational loan reduces the strain on your family's saving and eliminates the need to liquidate your investment in fixed deposits mutual fund or bonds. Purpose National student loans help solve the problem of tuition fees for students from poor families to a great extent. This paper aims to study the behavior of three main players involved in university student loans, namely, universities, banks, and students, and explores necessary conditions for promoting the steady development of

student loans, as well as the sustainability of cooperation and coordination among players, thus promoting the further development of student loans. The IBA (Indian Bank Association) Model Education loan assists students who wish to pursue higher education in India or abroad in meeting the cost of the course and associated fees. The loan amount is determined on a case-by-case basis, subject to a cap. The loan amount is significantly higher for international education than for domestic education. It is crucial that banks and other financial organizations create a lending mechanism that can make loans for higher education abroad accessible and subject to fair terms. IBA is a very sustainable method.

A sustainability-linked loan incentivizes a borrower to improve their sustainability profile over the loan term. Borrowers enjoy a reduced margin for achieving pre-agreed ESG-related KPIs.

I. Objective of Study

1. To identify the awareness of people regarding educational loans

2. To analyze the impact of the educational loan on the academic achievements of students

3. To analyze the procedural difficulties of sanctioning educational loans

4. To identify the nature of banks providing educational loans

II. Methodology of Study

Research methodology is the specific procedures or techniques used to identify, select, process, and analyze information topics.

Primary data: Primary data is original research data. This is obtained through first an investigation that includes interviews, surveys, questionnaires, etc. primary data have been directly collected from the bank, in our study area through the structured questionnaire. This study has been collected by means of personal interviews by distributing questionnaires among the bank's managers, a copy of the questionnaire has been distinguished to get the required responses from the bank's managers to achieve the objectives of the study. The study is mainly used to accessing how much the community knows about education loan and how useful it is.

Secondary data: Secondary data is the data in which information has been collected by someone else earlier. This includes researching the internet, newspaper articles and company reports. It is research data that is widely available and obtained from another party. It can be found in publications, journals, websites, etc.…it has been collected from various sites and books.

Sample: This study is based on the random sampling method. The sample is

collected from the bank in Areekode panchayath.

Random sampling: Random sampling is a part of the sampling technique in which each sample has an equal probability of being chosen. A sample chosen randomly is meant to be an unbiased representation of the total population.

Tools for data collection: A questionnaire is a tool used for the study of educational loans in commercial banks.

Statistical techniques: Tables, graphs, and percentages are the techniques used for this study.

III.   Data Analysis and Interpretation of Data

This study is conducted to know about the ―Analytical Study on Educational Loan Providing Commercial Banks in AreekodePanchayath. The data is collected from ―South Indian Bank in Areekode. The analysis is made through a questionnaire and is presented in tables and charts.

Table 1: Category of Loan

Sl. No	Category of loan	Nature of interest	Number of Customers	Percentage
1	Education loan	Low interest rate	2	2.64
2	Non-education loan	High interest rate	74	97.36
	Total		76	100

Interpretation

The above table shows that the bank offers two types of loans. They are education loans and non-education loans. The interest rate of education loans is comparatively lower than the non-education loan and the numbers of education loan holder'sare2.Thepercentage rate is 2.64% and non-education holders'numberis74 and the percentage rate is 97.36%.

Availability of Various Loans in South Indian Bank, Areekode (2021)

Sl No	Types of Loan	Number of Customers
1	Business Loan	27
2	Personal Loan	20
3	Home Loan	5
4	Gold Loan	11
5	Property Loan	3
6	Education Loan	2
7	Vehicle Loan	7
8	Micro Small Enterprise (MSE)	1
	Total	76

Interpretation

The above table shows that there are many types of loans provided by a south Indian bank in the last year such as business loan, professional loan, gold loan, home loan, property loan, education loan, vehicle loan, and MSE loans. There most requested loan is a business loan (27) and the very least number of loans requested is MSE (1)

Current Status of Education Loan

Sl. No	Year	Number of landed loans	Percentage
1	2021-22	2	28.57
2	2020-21	5	71.43
	Total	7	100

Interpretation

The above table shows that the percentage of educational loans declined by a huge amount compared very next year. The number of people who requested education loans declined that is 71% to 29%.

Legal Action in the Case of Non-repayment of Loan in Last year

Sl. No	Action	Was Already taken	Percentage (%)
1	Forfeiture	2	28.57%
2	NPA	1	14.28%
3	Others	4	57.14%
	Total	7	100

Interpretation

The above table shows about the legal ways of banks that didn't have done their repayments. The banks have taken other actions (57.14%) mostly compared with its other actions like forfeiture (28.57) and NPA (14.28%).

Kind of Education Loan lend by Bank

Sl no.	Kind of education loan	Number of Education Loan	Percentage
1	Medicine	17	65.38
2	Engineering	9	34.62
	Total	26	100

Interpretation

The above table shows the fields in which banks provide their educational loans. The bank has so far provided more medical education loans than engineering education loans at a percentage of 65% for medical education and at a percentage of 35% for engineering.

Application Status of Education Loan in the Current Year and Last Year

Year	Number of proposals	Number Sanctioned
2021	13	5
2022	7	2
Total	20	7
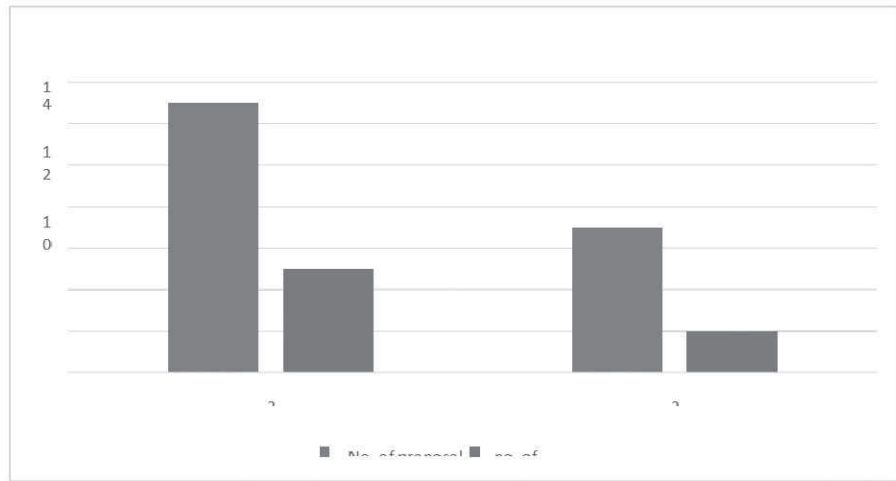
Interpretation

The above table shows the implementation of the proposed loan. Banks get about13 number of proposals and they provided only 5 numbers of loans in 2021, then the number of profiles they get in 2022 is 7 and they provide only 2 numbers of loans.

Welfare Programmes that Started Last Year

Sl no.	Welfare Programmes
1	Ponnani School Bus
2	Thrissur Bus stand development

Interpretation

The above table shows the list of welfare programmes that are implemented by a particular bank, they implemented programs like Ponnani School Bus and Thrissur Bus Stand Development

IV. Findings

The study was conducted to know about the educational loans providedby SOUTH INDIAN BANK in Areekode panchayath. From the response of SOUTH INDIAN BANK, I found the following findings;

1. Interest rates on education loans are lower than non-educational loans

2. There are various types of loans available in banks such as business loans, home loans, property loans, educational loans, vehicle loans, gold loan, personal loans, and MSE

3. The most requested loan is a home loan.

4. This year, the bank provided 125 loans.

5. When compared to last year, the number of people who requested educational loansin the currentyear has declined because of the pandemic corona situation.

6. There has been discrimination against interest rates for girls and boys in the banks for education loans. (Boys-8.90% and girls-8.50)

7. There need many types of documents for getting a loan such as Aadhar card - (student and parent), pan card-(student and parent), KYC documents, Qualification certificate, Appointment letter fromthe University, Recognition letter fromthe university, and Bank passbook

8. They follow criteria for sanctioning education loans to those who have scored 75% marks in qualifying exams and for Property Documents.

9. The bank provides education loans for medical and engineering courses.

10. The percentage rate of repayment of the bank is 9.2%

i) There is no specific limit of time repayment. The client can repay the amount any time after getting a job.

11. Action is taken against the borrower NPA, for the forfeiture at a percentage rate of 57.14%

12. Application status for education loans gradually declined in the current year.

IV. Suggestions

As we discussed in an earlier chapter, banks are helpful for students with respect to studies. They provide loans for higher education. They are a sun thatprovides a little ray of hopeto students who are incapable to pursue costly education. But still, it has many disadvantages. I have listed some suggestions to tackle the disadvantages.

They are given below: -

1. The bank should provide 50% of proposed loans

2. They should organize more awareness programs regarding educational loans.

3. They should reduce the inequality in interest rates between boys and girls.

4. They should increase the fund for education loans

5. They should increase the activities of welfare programmes

6. They should provide education loans for all streams

7. They should follow a fixed interest rate for education loans

8. For approving the loan guarantor is mandatory, even if it is below 4 lakhs.

V. Conclusion

This project is concerned with the educational loans provided by Indian banks specially focused on the South Indian Bank in Areekode panchayath. The financial aids provided by banks are helpful for the children to pursue costly education like NBA, Engineering, and Medicine. I conducted field interviews for collecting data. This bank has provided educational loans for 5 families in 2020-21. And, for 2 families in 2021- 22. The pandemic corona has affected adversely.

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Environmental Challenges in India: Exploring Pollution Control Strategies for Sustainable Development

Abstract

Environmental problems have a significant impact on sustainable development globally, leading to adverse consequences felt across the world. However, the impact is more severe in several states of India. To create a sustainable future for the nation, collective responsibility and cooperation are essential. This paper emphasizes the importance of addressing pollution and its negative impacts on both human and non-human organisms. Most research in this field focuses on the environmental impact, including radioactive waste, industrial and domestic waste, air pollution resulting from factories, cars, volcanic eruptions, and other sources. Additionally, the paper addresses the issue of noise pollution caused by various sources such as television, cars, airplanes, music, etc. The research presented in this paper aims to understand the environmental impact of India. Data has been sourced from various government reports, including the IPCC report, OECD environmental data, World Bank environmental data, and other reputable organizations.

Keywords: Environmental problems, Sustainable development, Pollution

Introduction

Sustainable development is an imperative, for any nation, which entails meeting the present needs without compromising the ability of future generations to meet their own needs. The concept was introduced by the Brundtland Commission in their report "Our Common Future" in 1987. To achieve sustainable development, it is important to preserve the genetic diversity and species in nature, as well as terrestrial and aquatic ecosystems. In India, the environment is being negatively impacted by rapid population growth, urbanization, industrialization, and poverty. These factors have led to serious environmental problems that need to be addressed to achieve sustainable development.

While the government has taken measures to address these issues, it is the collective responsibility of every citizen to safeguard the environment. This can be achieved through afforestation, waste management,

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145

conservation of resources, and the creation of environment protection committees. Sustainable development should be the priority in India, as it is distinct from other development activities.

It has been predicted that India may face two of the most serious environmental problems in the next 25 years, which are water pollution and deforestation. By the year 2000, the population in India is projected to reach around 950 million, with 65% residing in rural areas. The capacity of the environment to absorb pollution and waste will be significantly reduced with the consequent growth of human activities.In rural areas, the percentage of the population with access to piped water and sanitation facilities is less than 10%, which may not exceed 30% by the year 2000 without appropriate measures being taken.

It is important to recognize the various environmental issues that our planet faces today. Pollution, global warming, loss of biodiversity, and acid rain are some of the key problems that need to be addressed. Air pollution in India is one of the worst in the world, and over half of the country's population lives in areas where fine particulate matter pollution is above safe levels. Water pollution, soil pollution, and noise pollution also pose significant threats to the environment. Global warming is causing the Earth's temperature to increase, which can lead to the melting of ice mountains and rising sea levels. Loss of biodiversity is a decrease in biological diversity within a species, ecosystem, place, and the Earth as a whole. Acid rain, which is caused by oxides of sulphur and nitrogen reacting with moisture in the atmosphere, is particularly damaging to lakes, trees, and animals. It is crucial that we find ways to address these issues and promote sustainable development to ensure a healthier planet for future generations.

Objectives

• To gain an understanding of the primary environmental challenges faced by India

• To understand the impact of pollution on environment

Methodology

The study is aimed to investigate the effects of environmental issues on sustainable development. The research commenced with the gathering of secondary data from a variety of sources, such as government reports, accredited websites, articles, books, and journals from the relevant time period. Graphs and tables were utilized to analyse the data collected

Review of Literature

Mamindur Monga (2006) suggests that the rush towards

development in various sectors like industry, agriculture and services has caused harm to the environment. He emphasizes the need for sustainable development as a solution to this environmental crisis. Monga proposes that we should use Earth's resources only for our basic needs and preserve them for future generations. He presents the concept of basic human needs and explains how they should be met in a sustainable way. The article highlights the importance of sustainable development in addressing environmental challenges.

B. M. Ramakrishna and Jayasheela (2010) discuss the environmental challenges that India is facing and how it has led to the concept of sustainable development. They describe the challenges that the Indian economy is dealing with, such as environmental degradation, industrialization, urbanization, poverty, and pollution. The authors explain how the rapid population growth, the country's economic status, the availability of natural resources, and the lifestyle of the people are all factors that contribute to the environmental problems faced by any country.

Bhapinder Kaur (2016) examines the progress of development in India by analysing available data and reports in the first part of the paper. In the second part, the author describes newly launched schemes in India and highlights key environmental issues and challenges faced by the country. While economic growth can be achieved through these efforts, sustainable development remains a difficult task in India. The article emphasizes the importance of renewable and green technologies in achieving a positive environmental impact.

Boubaker Elleuch, Farah Bouhamad & Madi Jagbeer (2018) focuses on environmental pollution and highlights the potential for using pollution as a catalyst for sustainable development. It discusses various methods and techniques for preventing and treating waste, including its different components, and outlines different approaches for minimizing negative impacts on the environment and human health. The paper provides a better understanding of the research and achievements in the broad field of sustainable environment and pollution prevention management.

Suaad Hadi Hassan Al-Taai & Wealeed Abood Mohammed Al-Dhulaimi provide an in-depth analysis of pollution and its adverse effects on the environment. The authors define pollution as the introduction of harmful substances into the environment that cause damage to the natural ecosystem. The paper highlights the causes of pollution, which include human activities such as industrialization, transportation, and urbanization. The authors also describe the various types of pollution, including air, water, and soil pollution, and their effects on human health, ecosystems, and the economy.Overall, the paper provides valuable insights into the

detrimental effects of pollution on sustainable development and emphasizes the need for effective measures to prevent pollution and protect the environment.

Analysis

The objective is to comprehend the main environmental challenges that India is currently facing. India is currently facing a range of environmental challenges that are having a significant impact on the country's economy, society, and natural resources. One of the primary concerns is air pollution, which has become a major public health issue, leading to respiratory illnesses and premature deaths. Water scarcity and pollution are also a growing concern, as rapid industrialization and population growth put pressure on the country's freshwater resources. Land degradation and deforestation are other significant challenges, affecting the country's soil fertility, biodiversity, and ecosystem services. Climate change is another critical issue, leading to extreme weather events, sea-level rise, and impacts on agriculture and food security. Finally, waste management and disposal pose significant challenges, with the country generating enormous quantities of waste that are not adequately handled, leading to environmental pollution and health risks. Overall, these challenges are complex and interrelated, requiring a coordinated and concerted effort from the government, civil society, and private sector to address them effectively.

Table 1 – Environmental Issues in India

Characteristics	Share of respondents
Air polution	50%
Global warming orclimate change	43%
Overpopulation	39%
Water polution	28%
Deforestaion	25%
Poor quaity drinking water	21%
Dealing with waste	20%
Natural resource depletion	17%
Emissons	10%
Future food sources and supplies	10%
Future energy sources and supplies	9%
Wild life conservation	7%
Flooding	5%

Secondary Source: *Frontiers Journal*

According to the data collected in 2019 on environmental issues in India, pollution was identified as the primary concern, accounting for 50% of the problems. Global warming or climate change followed closely at 43%. The study also revealed that the major sources of greenhouse gases in India were related to human activities, including the burning of fossil fuels to generate heat and electricity, as well as the transport and agricultural sectors. India was also found to be one of the largest emitters of carbon dioxide in the world. Despite the significant contribution of economic growth to development, pollution from human activities is causing severe respiratory problems. Interestingly, the data shows that only 5% of environmental issues in India were related to floods in 2019.

Table 2 - Air Pollution Related Deaths
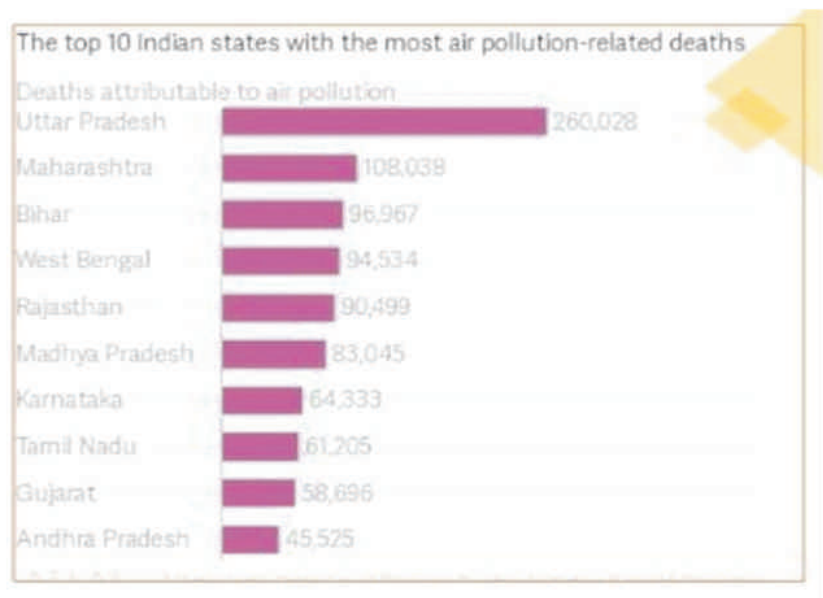
Secondary source: *The Lancet Plantary Health*

The research initially relied on secondary data from the journal *Lancet Planetary Health* published in 2017, which identified the ten Indian states with the highest levels of air pollution. Shockingly, the study found that in 2017, air pollution in India led to over 1.24 million deaths. Amongst these, Uttar Pradesh recorded the highest number of fatalities with 260,028, followed by Maharashtra with 108,038 and Bihar with 96,967. Furthermore, the research revealed that outdoor air pollution was notably higher in the northern states of India. The sharp increase in air pollution has led to a rapid surge in health issues and deaths, with 607,000 deaths resulting from particulate matter emissions and 408,000 deaths stemming from household air pollution. Despite efforts to reduce air pollution, Delhi

has failed to curb it. Household pollution continues to be a major concern, particularly in the developed states of Uttar Pradesh, Bihar, Madhya Pradesh, and Rajasthan.

Conclusion

In conclusion, sustainable development is the need of the hour for India and the world. The rapid growth of human activities has led to a significant impact on the environment, resulting in problems such as pollution, global warming, loss of biodiversity, and acid rain. It is essential that we take steps to address these issues and promote sustainable development by conserving resources, protecting ecosystems, and reducing greenhouse gas emissions. The government and citizens alike must work together to safeguard the environment for the well-being of future generations. As we move forward, it is crucial to recognize the importance of sustainable development and prioritize it in all our activities to ensure a healthier and more prosperous future.

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A Study on Impulsive Buying Behaviour with Special Reference to Customers of Selected Supermarkets in Thrissur District

Abstract

Impulsive buying behavior is the tendency of customers to purchase goods and services without prior planning. The decision to buy is made just before the purchase, often driven by an inner urge or temptation to purchase a particular product. Many people make purchases spontaneously due to this inner urge, even if they do not necessarily need the item. This paper aims to explore the buying patterns among customers and the relationship between demographic factors and in-store factors on impulsive buying behavior.

Key words: Impulsive buying behavior, Demographic factors, In-store factors

1. Introduction

Throughout the history of marketing, there have been several attempts to focus on consumers, their preferences, needs, and expectations, which businesses scrutinize to maximize their sales, profit, market share, and customer loyalty. Consumer behavior is a complex issue in marketing theory and practice. One unique aspect of consumer behavior is impulsive buying behavior, in which a consumer experiences an inner urge to buy something immediately.

Impulsive buying is an unplanned decision to buy a product or service, made just before the purchase. One who makes such a purchase is known as an impulse buyer. Often, an inner urge or temptation to purchase a particular product intensifies to such an extent that we jump into a purchase without any degree of planning.

Presently, the retailing business is experiencing enormous trends across the globe due to the ever-changing nature of consumer tastes, consumption patterns, and buying behavior. Strong marketing mix activities are essential for maintaining the long-term sustainability of each retailer. The majority of retailers can earn revenue through impulsive purchases due to in-store activities that influence potential consumers by

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151

creating enjoyable, attractive, and modern-looking environments. Recent research has also found that demographic variables such as age, gender, marital status, and income have an important impact on impulsive buying behavior.

Extensive research on impulsive buying behavior was conducted in the early 1950s, investigating purchase decisions made after consumers enter retail outlets. However, there is hardly any in-depth research done on impulsive buying in supermarkets among Indian customers. Thus, the objective of this study is to identify the pattern of making an impulse purchase among customers and the key factors that influence consumers in making an impulsive purchase decision.

2. Review of Literature

Clover began the study of impulse buying in 1950. Following that more and more researchers have contributed to this area of study. In his study, "Relative Importance of Impulsive-Buying in Retail Stores," Clover conducted research in 154 stores to analyze the relationship between impulse buying and the retail environment in January and February of 1948. After his paper was published, the literature on impulse buying in consumer research became popular.

Hawkins Stern's (1962) research, "The Significance of Impulse Buying Today," created a fundamental framework of impulse buying, classifying buying behavior into four broad categories: pure, suggestion, reminder, and planned impulse buying. He also included nine factors that have a significant influence on impulse buying: low price, marginal need for the item, mass distribution, self-service, mass advertisement, prominent store display, short product life, small size or lightweight, and ease of storage.

Rook. W. Dennis (1987), in the research paper "The Buying Impulse," argued that during impulse buying, the consumer experiences an instantaneous, overpowering, and persistent urge to buy something immediately. His research identified the subjective experience that distinguishes the onset of the buying impulse, how consumers cope with their impulse urge to buy, and the type of negative consequences they incur as a result of their impulsive buying. He concluded that impulsive buying is an unintended and non-reflective reaction that happens shortly after being exposed to stimuli inside the store.

Francis Piron (1991) conducted a study entitled "Defining Impulse Purchasing" in which he reviewed existing definitions of impulse buying. His critical examination highlighted the pervasive nature of impulse buying, leading to the development of a comprehensive definition. Piron

defined impulse buying as an unplanned purchase resulting from exposure to a stimulus, which is decided on-the-spot, and which elicits emotional and/or cognitive reactions from the customer after the purchase is made.

G. Muruganantham and Ravi Shankar Bhakat(2013) conducted a study by reviewing literature on impulse buying behavior from the 1950s onwards. The study concludes that the shift in India's retail sector towards organized retail formats has significant implications for the concept of impulse buying, providing opportunities for researchers to explore and develop new insights. The current retail environment in India offers consumers various product categories and platforms, both offline and online, where they can engage in impulsive buying behavior.

3. Statement of the Problem

Through an extensive literature review, it was found that studies on customers' impulsive buying behavior from an Indian perspective are rare. However, there has been a significant increase in purchasing power and a drastic change in consumption patterns among Indians. Many people make spontaneous purchases due to an inner urge to buy, even when the item is not necessary. Despite the fact that most impulsive decisions are made by consumers while they are in the store, relatively few efforts have been made to understand the factors that contribute to this tendency to buy impulsively. This paper attempts to explore the buying patterns among customers and the relationship between demographic factors and in-store factors on impulsive buying behavior. By understanding the impulsive buying nature of customers and the factors contributing to it, businesses can make tactical changes in their marketing techniques to take advantage of this behavior.

4. Objectives of the Study

The objective of conducting this study is to identify impulsive buying behavior among customers and to determine the effects of demographic factors and in-store environment-related factors on impulsive buying behavior.

5. Scope of the Study

Impulse buying is a common phenomenon among customers today due to the significant changes in earning and spending habits. People often purchase things without any prior planning, driven by an urge to buy a product impulsively. This behavior is commonly observed for less expensive items such as groceries, personal care items, food, and home appliances. As competition in the retail market increases, retailers must take advantage of this consumer attitude and encourage more impulsive purchases to increase sales volume and maximize profits. This study aims to

provide a better understanding of impulse buying behavior and the factors that motivate impulse purchases.

6. Research Methodology

Research Question

This study attempts to answer the following research questions:

How do demographic factors among customers affect impulsive buying behavior while making a purchase?

How does the in-store environment affect consumers' impulsive buying behavior?

Method of Study

Descriptive form of research design is carried out in this study. The sample size of the study is 60. The convenience sampling method is used for selecting samples from the population. A survey was conducted for the collection of primary data among 60 respondents of selected supermarkets in Thrissur district, through a questionnaire.

Method of Data Collection

1) Primary data: A questionnaire has been used as a tool to collect primary data from respondents. The data was collected during the working days of the supermarket from 60 respondents.

2) Secondary data: The secondary data used in this study was obtained from the internet, past research papers published in journals and magazines.

Statistical Tools

To analyze the data obtained through primary data, the study used the major mathematical and statistical tools.

- Kruskal Wallis Test

- Mann Whitney U Test

- Correlation

7. Formulation of Hypothesis

H10: There is no significant difference in impulsive buying behavior based on sex.

H20: There is no significant difference in impulsive buying behavior based on age.

H30: There is no significant difference in impulsive buying behavior based on marital status.

H40: There is no significant difference in impulsive buying behavior

based on educational qualification.

H50: There is no significant difference in impulsive buying behavior based on profession.

H60: There is no significant difference in impulsive buying behavior based on monthly income.

8. Data Analysis and Interpretation

Sample Profile

The data were collected from 60 customers of selected supermarkets in Thrissur district, among which 44 are females and 16 are males. Most of the respondents are in the age group of 15-30 (43.3%) and 31-45 (36.7%). Among the respondents, 32 are single and 28 are married. The majority of the respondents are undergraduates, which accounts for 51.7%. The major part of the respondents includes students, which constitute 45%, and homemakers, which accounts for 21.7%. Most of the respondents have a monthly income below 10,000, which constitutes 50%, followed by respondents earning income between 10,000 to 50,000, which accounts for 36.7%.

Analysis of Demographic Factors and Impulsive Buying Behaviour

Table 8.1. Table showing the result of the hypothesis of demographic factors and impulsive buying behaviour.

HYPOTHESIS	TEST	SIGNIFICANCE	DECISION
$H1_0$(SEX)	Mann-Whitney U test	.000	Reject null hypothesis
$H2_0$(AGE)	Kruskal Wallis test	.050	Reject null hypothesis
$H3_0$(MARITAL STATUS)	Mann-Whitney U test	.967	Retain null hypothesis
$H4_0$(EDUCATIONAL QUALIFICATION)	Kruskal Wallis test	.034	Reject null hypothesis
$H5_0$(PROFESSION)	Kruskal Wallis test	.006	Reject null hypothesis
$H6_0$(MONTHLY INCOME)	Kruskal Wallis test	.658	Retain null hypothesis

Dependent Variable: Impulsive Behaviour
Source: Primary data

Table 8.1.shows that there is a significant difference in impulsive buying behavior based on sex, age, educational qualification and profession of people.

Analysis of In-Store Environment Factors and Impulsive Buying Behaviour

Table 8. 2. Table showing the influence of in-store environment factors on impulsive buying behaviour

Factors	SA	A	N	D	SD	Grand Total	Grand Weight
You feel like buying a product when seeing it on the window display.	60	124	39	4	2	229	0.763
Various schemes like buy one get one free, combo offers, and free trial packs of new products prompt to buy a product.	50	132	45	2	1	230	0.767
Staff attitude and willingness to help motivate to buy a product that was not planned to buy.	5	100	54	30	1	190	0.633
Promotional schemes like lucky draw, discount coupons, and vouchers encourage to make an immediate purchase.	20	108	48	16	5	197	0.657
Displaying products at the counter prompts to buy them.	30	104	57	18	0	209	0.697
Average total and average weight						211	0.703

(Note: SA=Strongly agree, A=Agree, N=Neither, D=Disagree, SD=Strongly Disagree)

Source: Primary data

From table 8.2.it is evident that sales promotion and window display have a greater influence on impulsive buying behavior

Correlational Analysis of In-store factors and Impulsive Buying Behaviour

Table 8.3. Table showing the correlation between impulsive buying behaviour and the in-store environment.

Correlations

			IMPULSIVE BEHAVIOUR	in-store environment
Spearman's rho	IMPULSIVEBEHAVIOUR	Correlation Coefficient	1.000	.419**
		Sig.(2-tailed)	.	.001
		N	60	60
	in-storeenvironment	Correlation Coefficient	.419**	1.000
		Sig. (2-tailed)	.001	.
		N	60	60

**. Correlation is significant at the 0.01 level (2-tailed).

Source: Primary data

Impulsive behaviour and in-store environment are related since the significant value (p-value) is .001.

9. Findings

➢ Customers have difficulty in controlling their desire to buy a product when they see a good product.

➢ Demographic factors and In-store environment-related factors influence impulsive buying behaviour.

➢ There is a significant difference based on the gender of impulsive buying behaviour.

➢ When there is a change in the age of people there is a difference in their impulsive buying behaviour.

➢ There is no change in impulsive buying behaviour according to marital status. Both single and married person makes impulsive purchases.

➢ There is a significant difference in impulsive buying behaviour based on the educational status of people.

➢ According to the change in the profession of people, impulsive buying behaviour among them changes.

➢ There is no significant change based on monthly income in impulsive buying behaviour.

➢ Customers feel to buy a product while seeing it on the window display

➢ Various schemes like buy one get one free, combo offers, free trial packs of new products prompt customers to buy a product impulsively.

➤ Staff's attitude and willingness to help influence customers to buy a product that was not planned to buy.

➤ Promotional schemes motivate customers to make an immediate purchase.

➤ Display of products at the counter prompt customers to buy a product impulsively.

10. Suggestions

➤ Attractive price probes the customers to make the purchase decision immediately.

➤ Run limited-time discounts and offers on impulse items to create a sense of urgency about purchases.

➤ The retailers have to pay more attention to the store atmosphere and ambience.

➤ Optimize store layout to make it easy for customers to find the categories they want

➤ Use prominent displays and signage to draw attention to deals and product categories across the store.

➤ All the effort should be made to attract customers by eye-catching visual merchandise and prominent window display

➤ Retailers should employ salespersons who are well-cooperative and supportive manneredin order to make customers impulsively buy.

➤ Retailers should change stock and displays often so consumers can be drawn into the department each week.

11. Conclusion

Today impulsive buying is found to be a very common behaviour. Customers are tempted to buy impulsively without any degree of planning. Many factors are contributing to urge the customers to buy a product impulsively. The present study aimed to understand what is impulsive buying behaviour and the influence of demographic and in-store related factors on it.

Impulsive shopping gives pleasure to many consumers and it has become a habit for many Indians as in western countries to make an impulse purchase. Spontaneous decision making by the consumers in shopping shows their strong decision-making capacity in the spur of the moment. Marketers should understand the minds of impulsive consumers and try to retain them as loyal consumers.

The major objective of this study was to understand the relationship between demographic factors and in-store related factors on impulsive buying behaviour. In demographic factors, various factors like sex, age, education, profession, income were analyzed and to study in-store related factors such as window display, promotional schemes, discount offers, staffs attitude were analyzed.

In this competitive era, retailers have to create diverse forms of strategy in order to attract customers from all walks of life. Retailers have to study the importance of impulsive buying behaviour in order to understand customer expectations and it also helps to get an idea on the performance of existing retail stores in building customer impulse purchase patterns, which will have broad implications for developing competitive strategies for the growth of the retail store.

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Literary Section

Aaron Mathew Roy

Lub-dub!

Only a few minds think
About the 'Lub-dub' beat
That resonates inside the heart
Of every child who waits
In front of a screen, with a pale face
And cold hands!
'She's searching for the Verdict,
The judgement is coming!'
One click, that's all!
After that, flashes of pixels
Are arrayed in front of her eyes,
Forming a cruel table with
Merciless numbers!
'Lub-dub, Lub-dub',
The tempo quickens its pace!
'Mom, my result has come...'

Anjana. S. Kumar

I Fought Back!

I fought back,
Yes! Today I fought back,
Swallowing the pain,
Cuddling the fire,
Curtaining my wounds.

Reflecting my pain into vigour,
Turning into fire, that burns the cold,
Converting wounds as my armor,
I stand by
Yes! I stand by

Coz,
Now the only thing that matter is 'me'
Now the only way, is to be selfish,
Now the only way to live, is by being alive..........

-

 Anjana. S. Kumar, II Semester, MSW, Vimala College (Autonomous) Thrissur, Kerala.

Elakiya. V

To Fight for Right

Under the white coated sky, she stood,
In silences, in whispers, thinking what she could.
Her red painted lips proved her courage,
To stand against the world for her vestige.
Every time she winked those dark round eyes,
She saw her moments of undisputed futures.
The early twenties dwindled with scepticism,
Yet, she was far witty to understand their mysticism.
Some strange happenings kept flickering,
Few violent thoughts kept flickering,
But the desire to be undaunted in life,
Just made her struggle all the strife.

After all, it was lessons to provide leisure,
And experiences to guide in measure.

Elakiya. V, Research Scholar, Department of English, Providence College for Women, Coonoor, Tamil Nadu.

Liyana Abdul Vahab

Cremation for Whom?
(A Dramatic Monologue)

'Who's being cremated here' you ask?
This for me is too heavy a task.
Her fate made her a victim of murder
Why the group of men did it, you ponder?
Oh! A person greatly talented she was
And she did cry out loud to the cars
While lying on the roadside, almost naked
Oh no! Good minds are just faked.
She was thrown out of a moving bus
What is she? A property to cuss?
Lord! A loss of life, a loss of child
Loss of several lives, the world is wild.
The killers must be killed, you say?
Oh no, more lives will have to pay.
They have with them, officials power
And act dirty under their cover
So should you be asking 'Who' is cremated?
Oh never mind! Humanity is molested.

'And who is this' you want to know?
I heard the story and screamed 'NO'
This small boy was drowned in the deep river
His uncle did it! Just hearing makes you shiver
What made him do it!? Of course his greed
I wonder if he is of human breed
He did it for money, money makes people mad.
But his dirty act made a whole family sad
The thoughts about his caring father,

The feedings of his loving mother,
Inside him, while drowning deep,
Oh Just the thought makes me weep.

So Mr! Don't ask Who is being cremated
Instead ask What is being cremated
For it is the humanity, it is love's core,
It is the justice we all wish for,
It is the responsibilities of our authorities,
It is the common courtesy and sensibilities,
It is the common sense and thinking power
That is being cremated. The ashes are sombre
Qualities of a Common man. They're all dead
And now buried deep under the mud.

Agna Biju

Hope

He encroached my territory: a masculine seabreeze. His arrogant attire masked his stimulating veins. I attempted with failure to hide my doting eyes and balming lips from him; the one who calmly unwound the soul in me. I could witness his chilled weather heating up. His lewd, protruding arteries. He paralyzed my spirits…Under his voluptuous appetite, quivered my parched, barred realm. His steam soothed my aching body; his fluids watered my once stagnant vegetation. I bloomed; I prospered; I flourished under his psyche. I lingered, everyday, for 'my breeze' to caress my build. New life sprouted. Violets and musk roses adored my frame. "I became he; he became I; we became one." But a day came, when his influx got interrupted. I observed him retreat, with lamenting vision. Who cast this bleeding scar?.... Who cast this deceiving spell?.... I knew; but would never concede. My masculine seabreeze never returned.

Guidelines for Submission

Authors are requested to strictly follow the below mentioned submission guidelines:

- Manuscript must be written in English language
- File must be in Microsoft Word format. (Preferably Word 2007)
- Paper size: A4, Font & size: Times New Roman 12, whereas the title must be in 14-point size, bold.
- Spacing: One and a half, Margin: 1 inch on all four sides.
- Word – limit: Minimum: 2500 Maximum: 5000 words
- Only those papers will be granted for review which are not published elsewhere or submitted for publication.
- The authors will have to strictly follow MLA 7th or later editions in preparing their papers.
- Authors are requested to use endnote instead of footnote.
- Authors cannot use their names anywhere in the manuscript except in the title page. Please mention the details of your institutional affiliation after your name, on the title page.
- All manuscripts must include a maximum 250 words abstract, next to the title page.
- Add about 4 to 5 keywords one line below the abstract.
- Each manuscript must carry a duly signed declaration that it is an original work and has not been published anywhere else for publication, and a brief bio-note of 150 words of the respective author's name, postal address, designation, affiliation, specialization, mail-id, contact no. etc.) towards the end of the paper. Do not send your bio-note in a separate file.
- The papers submitted should evince serious academic work contributing to new knowledge and innovative critical perspectives on the subject explored.
- Authors are to follow the strict ethics of writing scholarly papers and be aware of plagiarism.
- Authors are requested to submit their manuscript to
  publicationwing@alshifacollegeofartsandscience.ac.in The order of the content must be as per the following sequence:

Title page with the author's name and institutional details

Abstract and Keywords

Main body of the text

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References

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- **Submission deadline: 31 October 2023**

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