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INTERDISCIPLINARY  
**INSIGHTS**

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A COMPILATION OF UNDERGRADUATE  
STUDENT PROJECTS 2023

**Interdisciplinary**

**Insights:**

A Compilation of  
Undergraduate Student  
Projects 2023

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# Interdisciplinary Insights:

A Compilation of Undergraduate  
Student Projects 2023



**AL SHIFA COLLEGE OF  
ARTS & SCIENCE**

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# Editorial

In the realm of academia, the exploration of various disciplines is akin to a voyage of discovery, enabling students to uncover new horizons and develop valuable skills. Undergraduate projects play a vital role in the academic journey, as they provide students with a unique opportunity to apply theoretical knowledge to practical scenarios, develop critical thinking skills, and cultivate a deeper understanding of their chosen fields. In an earnest endeavour to foster the growth and advancement of undergraduate students, the Publication Wing brings forth a compilation of UG projects in the fields of Commerce, Economics, and Functional English for the Batch 2020- '23. This humble initiative seeks to emphasize the importance of nurturing and grooming the budding talents of our students. With an aim to instill a culture of research and foster an aptitude for intellectual inquiry, this collection serves as a platform to showcase the endeavours of our undergraduate scholars, with their faculty supervisors serving as co-authors and mentors throughout the process.

"Exploring the Evolving Landscape of E-Commerce in India: Unveiling Youth Engagement, Emerging Trends and Challenges" by Roshni, sheds light on the growth and immense potential of online businesses in India, emphasizing the crucial role played by e-commerce platforms and the transformative power of smartphones. In his study, Hashil argues that fostering entrepreneurship among students, characterized by traits such as risk-taking, confidence, and drive, holds immense potential for a country's economic growth and wealth creation. The research aims to investigate students' attitudes towards entrepreneurship, evaluate their self-efficacy and knowledge, and identify the factors influencing their inclination towards starting and operating businesses. In "Customers' Perceptions towards the Usage of E-Wallets during the Covid-19 Pandemic with Special Reference to Perinthalmanna Municipality", Ashiq aims to examine customer perceptions regarding e-wallets, including factors influencing their preference, benefits and obstacles during the Covid-19 pandemic. The findings highlight the growing adoption of e-wallets for various transactions and reveal both satisfaction and challenges faced by users, emphasizing the need for continued improvements in functionality and security.

In "A Study on the Significance of Theyyam, Kalaripayattu, and Oppana in the Northern Malabar Folk Arts," Farhana draws attention to the cultural importance of these traditional art forms in the Northern Malabar region of Kerala, India. The focus is on analyzing their origins, rituals, performance aspects, and societal impact, emphasizing their enduring relevance in contemporary society for preserving cultural traditions and attracting tourism. Dheena's article critically examines the rituals and practices of polytheism in Hinduism, specifically in the contemporary Malabar region. It also provides a comprehensive understanding of Hinduism as a lived religious tradition, exploring its complexity, historical development, diverse practices, and the significance of key concepts like dharma in the present day. Through a critical analysis of Salim's works, the study by Jamsheer aims to shed light on the socio-political context, causes, effects, and psychological impact of communal violence. It projects the author's intention in portraying communal tensions, urging readers to reflect on the consequences of such divisions in contemporary India. Basila Sherin explores the unique culture and way of life of the Malayarayan tribe in the Kasaragod district of Kerala, India, with a specific focus on the Malayalam

book Narayan's Kocharethi. By providing a comprehensive evaluation of the tribe's culture, history, customs, and struggles, the article aims to raise awareness on the understanding of the Malayarayan tribe's rich cultural heritage and the challenges they face as an indigenous community in the Western Ghats of Kerala.

The crucial role of the Public Distribution System in mitigating the impact of price hikes on essential commodities, emphasizing its significance in ensuring access and affordability for the general public are emphasized in “Role of Public Distribution System to Defend Price Hike of Essential Commodities: A Study Held in Keezhattur Panchayath” by Shanid. Shahma's research examines consumer preference and satisfaction towards Himalaya products, specifically focusing on their face wash range, among college students in Keezhattur Grama Panchayath, shedding light on the increasing popularity of Himalaya products and the growing consumer inclination towards natural cosmetics. Both studies provide valuable insights for policymakers and stakeholders in addressing challenges related to food security, commodity prices, and meeting consumer preferences.

"Interdisciplinary Insights: A Compilation of Undergraduate Student Projects (2022-'23)" is a remarkable reflection of the readiness and dedication of the undergraduate students of the college. These projects not only showcase their research skills and knowledge but also demonstrate their ability to critically analyze and contribute to their respective disciplines. It serves as an affirmation of the importance of fostering academic excellence and encouraging students to engage in meaningful research. The compilation stands a testament of the students' achievements and paves the way for

Ms. Saritha. K  
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# **Interdisciplinary Insights:**

A Compilation of Undergraduate  
Student Projects 2023

# Exploring the Evolving Landscape of E-Commerce in India: Unveiling Youth Engagement, Emerging Trends and Challenges

## Abstract

*This study examines the growth and prospects of e-commerce businesses in India, focusing on the importance of online shops in today's world. E-commerce in India is still in a growing stage, but even conservative projections indicate a significant boom. Factors such as the low cost of personal computers, a growing base of Internet users, and a competitive Internet Service Provider market are expected to fuel e-commerce growth in the country. The study highlights the emergence of major e-commerce platforms and the shift of Indian portal sites toward e-commerce. Despite challenges like low PC penetration and credit card usage, various e-commerce sites have emerged, offering a wide range of products and services. The analysis emphasizes the increasing usage of e-commerce websites, especially with the rise of smartphones, and predicts further growth in the future. The study also identifies key factors contributing to the industry's success, including replacement guarantees, mobile commerce services, location-based services, multiple payment options, accurate product information, efficient shipment options, legal requirements, responsive customer care, and quality assurance.*

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**Keywords:** *E-Commerce, Online shopping, Youth, Trends*

### **Introduction**

The term "e-commerce" refers to electronic commerce, which involves buying and selling goods and services using Internet technologies. In recent years, e-commerce has experienced tremendous growth in India, evolving from a mere marketing platform to a comprehensive one-touch buying and selling marketplace. The industry has matured significantly, attracting new players and offering an expanding array of services, particularly in the business-to-consumer (B2C) space. However, the transition from traditional purchasing methods to online shopping has been relatively slow in the Indian market. E-commerce encompasses not only the exchange of goods over the Internet but also various internal business processes that support organizational goals. Developing countries like India view e-commerce as a substantial opportunity for growth. Despite being in the early stages of development, even conservative projections suggest a booming future for e-commerce in India, primarily driven by the low cost of personal computers, the growing Internet user base, and the increasingly competitive Internet Service Provider market. The first e-commerce site in India, rediff.com, emerged as a highly trafficked portal for both Indian and non-resident Indians, offering Indian-related business news, search engine services, and e-commerce solutions. In the past two years, numerous companies in India have embraced e-commerce technologies, and major Indian portal sites have shifted their focus towards e-commerce rather than relying solely on advertising revenues. These portals have successfully built web communities centered around content, effectively selling a wide range of products, including event tickets, groceries, electronics, and more. Despite challenges such as low PC penetration and credit card usage, e-commerce sites have proliferated across the country, offering goods like groceries, bakery items, gifts, books, and electronics. The major players in this market, such as Rediff.com, India times, and India Plaza, have ventured into e-commerce despite regulatory constraints and low internet usage, demonstrating their resilience and determination to capitalize on the growing e-commerce potential in India.

The findings of this study contribute to the analysis of the future trajectory, emerging trends, and challenges faced by e-commerce platforms in India. The dynamics of e-commerce are undergoing significant transformation, presenting opportunities for not only infrastructure development but also substantial employment generation in India. This, in turn, has the potential to drive overall economic and social growth within the Indian economy

- To examine the growth trajectory of e-commerce in India.
- To assess the potential opportunities and scope for future expansion of e-commerce in India.
- To explore the utilization of e-commerce platforms among the youth demographic.
- To identify the emerging trends and challenges within the e-commerce sector.

## Literature Review

C. Sekhar et al, (2019) in their study on the performance of e-commerce business in India and China observed that e-commerce is performed through electronic data interchange, email, shopping carts, and digital commerce makes possible for purchasing transactions over the web and supports creation and constant growth of online relationship with customers. The backbone of the development of ecommerce is internet access. E-commerce development in India reported government initiatives for the improvement of E-commerce. China is the country leading in a big way followed by India in absolute terms.

Mr. Tapan Kaushal (2018), studied on Growth and Emerging Trend of E-Commerce in India, In recent years, India, as a developing country, has experienced rapid growth in the field of e-commerce. This growth can be attributed to the widespread adoption of technology, including smartphones, computers, and internet access, which has expanded the online consumer base. To facilitate mature growth, e-commerce companies must meet buyer demands, establish trust, and provide various additional services. This paper provides an overview of e-commerce growth in India, explores future growth segments, analyzes current trends, and examines the barriers faced by the e-commerce industry.

Indrajit Ghosal, et al. (2015), reveals in their study 'A Business & Economic Review of Ecommerce in India', The future of e-commerce in India is marked by innovation, including the emergence of online stock exchanges and growing awareness among the business community about the opportunities it presents. However, there are challenges related to security and citizen's income that need to be addressed to change the perception of e-commerce in India. This study collected 200 primary data points and confirmed the significant economic growth potential of e-commerce in India.

Rhitabrata Kumar, Dr. Asha Nagendra (2016), An Analysis of The Rise of E-Commerce in India', the research conducted aims to understand the growth and impact of the e-commerce sector in India, driven by the digitalization wave in the past decade. The study utilized secondary data from various sources and a questionnaire distributed to 56 respondents across different regions, backgrounds, professions, and income groups in India. The findings indicate that e-commerce has experienced significant growth, aided by technological advancements, and has effectively catered to changing consumer preferences. Factors such as convenience, home delivery services, and product quality have influenced consumers to shift from traditional retail stores to online platforms. The study also suggests that e-commerce will continue to expand in the future, creating employment opportunities and contributing to India's GDP.

Namrata Sengar (2017), studied 'Emerging Trends of E-Commerce in India' and its reach. E-commerce has revolutionized the concept of business by enabling online transactions and trade. This study highlights the challenges faced by e-commerce in India, emphasizes the necessary growth factors, and

examines the prosperity of e-commerce and retail sales in the country.

The research indicates that wholesalers face significant risks in the e-commerce era, but they can leverage this platform to establish contracts with producers and explore new opportunities for their businesses.

Dr Kishore Kumar Das, Affreen Ara (2020), 'Growth of E-Commerce in India', This paper examines the factors fueling e-commerce growth in India, utilizing secondary sources such as articles, journals, reports, and blogs. With India's market potential and increasing investments, the rapid growth of mobile and internet users has facilitated e-commerce in both urban and rural areas, covering topics such as market potential, investment, logistics infrastructure, and the future of e-commerce.

Anurag Pandey and Jitesh Parmar (2019), Factors Affecting Consumer's Online Shopping Buying Behavior, examined the variables influencing shopper's web based shopping behavior, The concentrate on results recommend that consumers 'online shopping conduct is being impacted by a few elements like segment factors, social variables, customer internet shopping experience, information on utilizing web and PC, web architecture, virtual entertainment, situational factors, working with conditions, item qualities, deals limited time plot, instalment choice, conveyance of products and after deals administrations assumes a significant part in internet shopping.

## **Data and Methodology**

This research follows a descriptive survey-based approach, incorporating primary and secondary data. The methodology encompasses steps such as research design, data collection sources, sampling technique, sample size determination, data collection instruments, study period, and statistical analysis tools. The study focuses on examining the usage of e-commerce platforms among youth, utilizing a sample of 80 students from different Arts and Science Colleges in Perinthalmanna. Secondary data from internet sources are also used to explore the growth and prospects of e-commerce. Primary data is collected to gauge the popularity of e-commerce among the youth. The collected data is analyzed through tabulation, interpretation, and the use of simple percentages, diagrams, and charts to draw conclusions.

## **Analysis and Discussion**

Technological advancements have revolutionized various industries, replacing older technologies with newer ones. In India, the digital revolution has significantly impacted the population, with over half a billion people now having internet access. This has made India a thriving hub for internet-based businesses, particularly the e-commerce industry. Despite the initial skepticism, the practice of buying and selling goods and services online has gained widespread acceptance. It was only in 2002, with the introduction of an online reservation system by DIRCTC, that the internet became

widely embraced by the Indian public. The development of security protocols and rapid internet access in the 1990s popularized e-commerce. DIRCTC, that the internet became widely embraced by the Indian public. The development of security protocols and rapid internet access in the 1990s popularized e-commerce. Despite the dot-com collapse in 2000, traditional retailers recognized its advantages and incorporated e-commerce into their websites. By 2001, the Business to Business (B2B) model alone had transactions worth \$700 billion. E-commerce encompasses various practices such as virtual storefronts, online marketplaces, data collection through web contacts and social media, electronic data interchange, email marketing, and secure transactions. It offers benefits like low overheads, global reach, and 24x7 operation, making it an attractive option for businesses of all sizes. E-commerce continues to grow rapidly due to advancements in networking and computer technology.

Throughout the history and evolution of e-commerce, significant milestones have shaped the industry. In 1969, CompuServe pioneered e-commerce with a dial-up connection, while in 1979, Michael Aldrich introduced electronic shopping through secure data transmission. The 1980s witnessed further technological advancements, with Boston Computer Exchange launching its first e-commerce platforms. In the 1990s, Amazon and eBay emerged as prominent players, and the launch of Netscape Navigator in 1994 revolutionized web browsing. The following years saw the rise of innovative payment systems like PayPal and Apple Pay, as well as the introduction of social media-driven e-commerce features such as Instagram Shopping. Each event played a crucial role in shaping the landscape of e-commerce as we know it today.

E-commerce operates similarly to traditional shopping, where customers browse and select products, add them to a virtual shopping cart, proceed to the checkout, and make payment using credit cards or e-money.

### **Benefits/ Advantages and Limitations of E-Commerce**

E-commerce has brought significant changes to the sales and marketing landscape, revolutionizing the relationship between buyers and sellers. It offers numerous advantages for both companies and consumers. For companies, e-commerce provides expanded market reach, easy market expansion with minimal capital investment, procurement opportunities from other companies, streamlined distribution channels leading to cost reduction and increased profits, customization options, lower advertising costs, easier product line launches, improved customer relationships, and enhanced flexibility. For consumers, e-commerce offers 24/7 access to businesses, saving time, money, and effort, a wide range of product choices, online price and product comparisons, efficient customer services, a global marketplace, and personalized experiences. However, e-commerce also has its limitations, including intense competition for small businesses, security concerns, risks of computer viruses and hacking, vulnerability of business information to competitors, and the need for new intermediaries adding transaction costs.

## **E-Commerce Business Models: Types of E-Commerce**

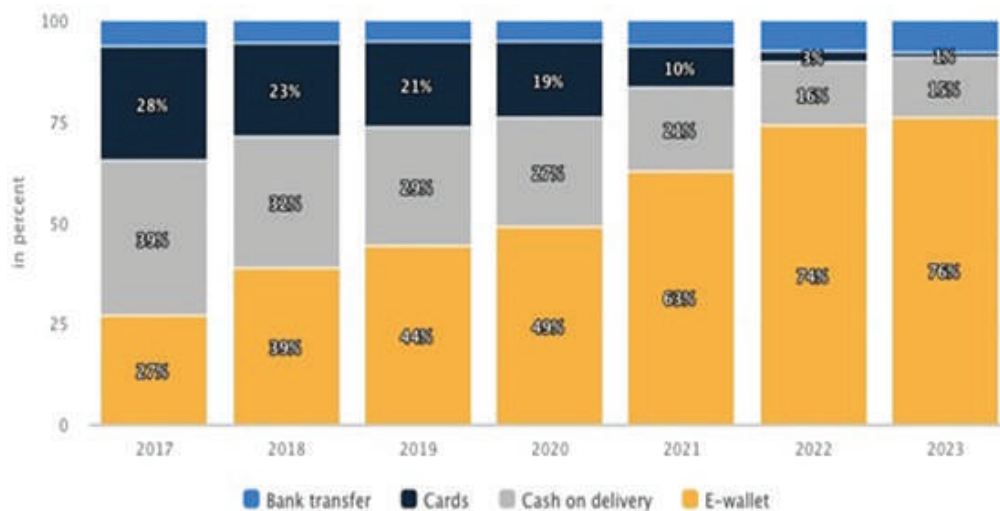
E-commerce business models encompass various types of transactions and interactions. The main types include Business to Business (B2B), where businesses sell to other businesses; Business to Consumer (B2C), where businesses sell directly to customers online; Consumer to Business (C2B), where consumers set the price and businesses fulfill their demands; Consumer to Consumer (C2C), mainly seen on auction sites where individuals sell or buy from each other; Business to Government (B2G), where government websites facilitate trade and information exchange with businesses; Government to Business (G2B), where the government approaches businesses for auctions and tenders; and Government to Citizen (G2C), where government websites provide services such as issuing certificates and handling individual registrations. These e-commerce models cater to a wide range of transactions, from B2B sales between manufacturers and wholesalers to online retail platforms like Amazon, auction sites, government interactions, and citizen services.

## **Major E-Commerce Platforms in India**

E-commerce, also known as online commerce, has revolutionized the way business is conducted in India. With the advancement of technology and increasing consumerism, the e-commerce sector has witnessed significant growth. According to reports, the Indian e-commerce market is projected to reach \$200 billion by 2026, with a 5% growth rate in 2021 despite the challenges posed by COVID-19. Some of the top e-commerce platforms in India include Amazon, Flipkart, Myntra, India MART, Snapdeal, First Cry, Nykaa, and Alibaba. These platforms cater to a wide range of products and services, from online retail and fashion to B2B and B2C connections. They have gained popularity due to their extensive offerings, discounts, and convenient home delivery services. Snapdeal, in particular, has gained a strong presence across 3,700 towns in India. Additionally, FirstCry specializes in baby and children's products, while Nykaa focuses on cosmetics and beauty items. The presence of these e-commerce giants has transformed the retail landscape and provided consumers with a wide array of choices across various product categories.

## **The Growth of E-Commerce in India with the Rise of Digital Payments**

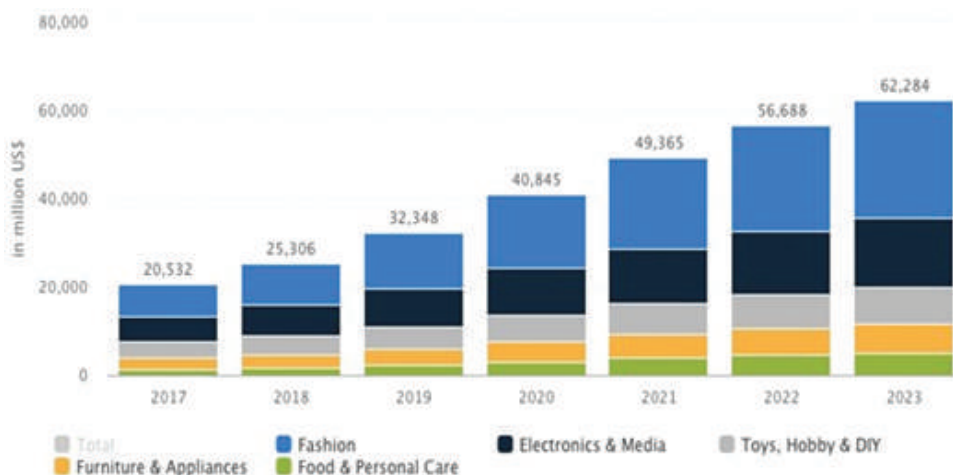
The rise of digital payment methods and platforms in India has driven the growth of E-commerce. Online payment options have become a convenient solution for busy customers who lack time to visit banks. Initially limited to utility bill payments through net banking, the sector has expanded significantly. Today, people can pay their bills using their smartphones. The growth of E-wallet usage in India from 2017 to 2023 can be seen in Figure 1.1, showing an increase from 27% to 76%. This shift has been facilitated by various apps and digital payment platforms. With the increasing preference for digital payments and the concern of carrying cash, companies are adapting to enable digital transactions and attract digitally savvy customers.



Source: Report Statista

### Size of Ecommerce Market in India

**Figure 1.2**  
**Market Size**



Source: Report Statista

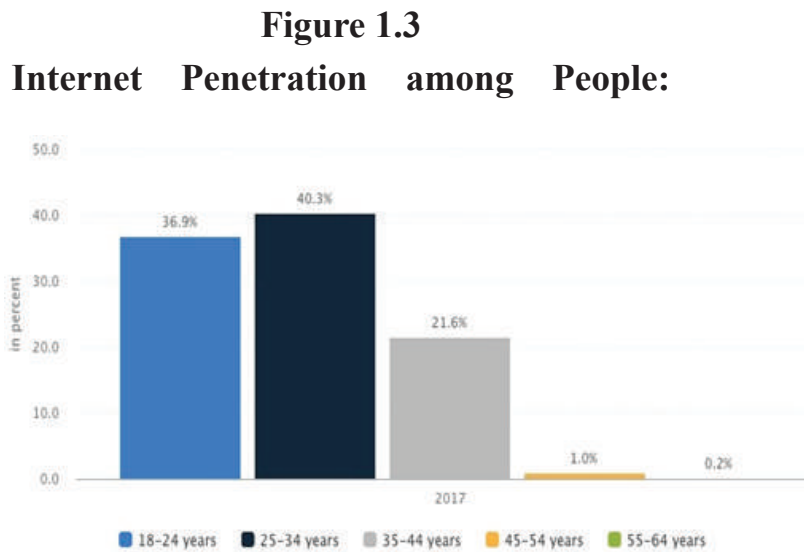
The e-commerce market in India experienced substantial growth, with its size increasing from \$16 billion in 2016 to \$62.3 billion in 2020. The fashion and electronics & media sectors played a crucial role in this growth. In the modern digital era, digital platforms have become integral to various aspects of life. The COVID-19 pandemic further accelerated the adoption of digital tools and significantly impacted people's everyday lives.



### Future Scope of E-Commerce

The future of e-commerce in India looks promising. With its large youth population and increasing internet penetration, there are abundant opportunities for e-commerce operators. In the past decade, the e-commerce industry in India has experienced significant growth, expanding from 4% of the population in 2007 to around 40% in 2017. This growth is projected to continue, with the market expected to reach \$188 billion by 2025 and \$350 billion by 2030. Despite the disruptions caused by COVID-19, the Indian e-commerce market has continued to grow at a rate of 5%, with projected sales of \$56.6 billion in 2021. Factors such as the widespread use of smartphones, the availability of 4G networks, and increasing consumer income contribute to this growth. By 2026, the Indian e-commerce market is expected to reach \$200 billion, representing a significant increase from \$38.5 billion in 2017. Leading e-commerce giants like Flipkart, Amazon India, Paytm, Indiamart, and Myntra are driving this growth, with online retail sales in India expected to grow by 30%.

### Size of Ecommerce Market in India

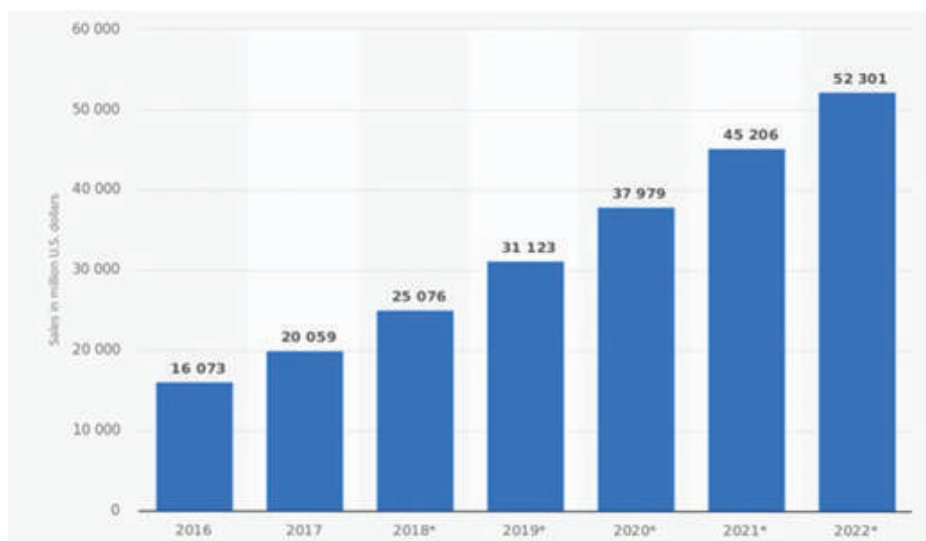


Source: Report Statista

A global consumer survey was conducted on July 2018. It shows the age between 18 to 34 is using largely the internet, so internet penetration among youth is highly significant.

### E-Commerce Retail Sales & E-Commerce Buyers in India

The below figure illustrates the growth of retail e-commerce in India, the data are shown from the year 2016 to 2022. We can witness the growth of retail e-commerce at an increasing rate.



**Figure 1.5**  
**E-Commerce Users in India**



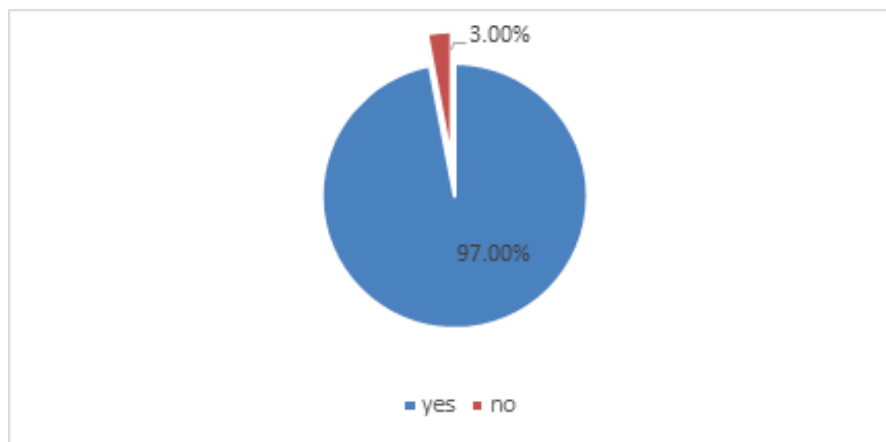
Source: Report Statista

India experienced a significant increase in internet usage, with a growth rate of 24.23% between 2007 and 2017, according to a study conducted by Aranca. The country has also witnessed rapid growth in the number of people using digital platforms. In 2017, there were 425 million e-commerce buyers in India, which rose to 625.5 million in 2022, and is projected to reach 657.8 million by 2023.

India experienced a significant increase in internet usage, with a growth rate of 24.23% between 2007 and 2017, according to a study conducted by Aranca. The country has also witnessed rapid growth in the number of people using digital platforms. In 2017, there were 425 million e-commerce buyers in India, which rose to 625.5 million in 2022, and is projected to reach 657.8 million by 2023.

### Consumer Attitude towards Online Purchase/ Transactions

**Figure 1.6**  
**Respondent's Awareness of Online Purchase**



Source: Primary Data

Figure 1.6 shows the respondents' buying attitude towards online platforms and their awareness of online purchases. Out of the total respondents, 77 individuals, accounting for 97% of the respondents, expressed awareness of online purchases. This indicates a high level of familiarity and knowledge among the participants regarding online shopping. Only 3 respondents, representing 3% of the total, stated that they were not aware of online purchases. This suggests that the majority of the respondents are knowledgeable about and have a positive attitude toward buying products or services through online platforms.

**Table 1.1**  
**Respondents Purchasing Habit**

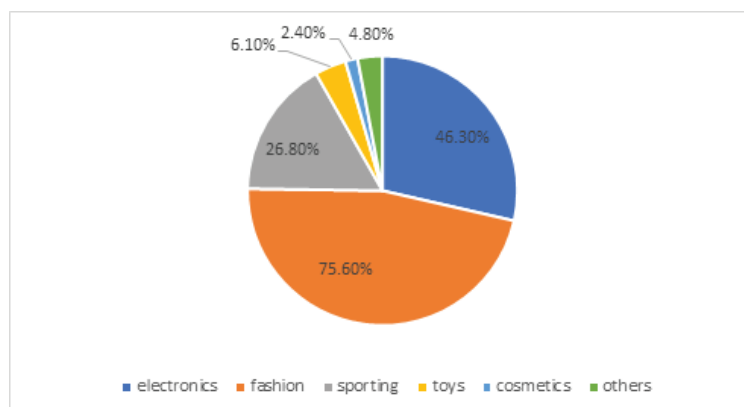
	No. of respondents	Percentage
Rarely	29	39%
Occasionally	41	51%
Always	6	10%

Source: Primary Data

Table 4.2 provides information on the purchasing habits of the respondents. The table indicates that out of the total number of respondents surveyed, 29 individuals (39%) said that they rarely make purchases. 41 respondents (51%) indicated that they purchase occasionally, while only 6 respondents (10%) stated that they always make purchases.

This table can provide insights into the buying behavior of the respondents, with a majority of them falling under the occasional purchasing category. It is also interesting to note that a significant percentage of respondents rarely make purchases, which could indicate that they either prefer to make purchases in traditional brick-and-mortar stores or have limited disposable income. The small percentage of respondents who always make purchases could indicate that they are frequent online shoppers or rely heavily on e-commerce for their purchases

**Figure 1.7**  
**Purchasing Attitude towards Online Platforms**



The table presents the purchasing attitudes of the respondents, indicating their behavior in terms of different product categories. The data is based on primary data collected. Here is the interpretation of the table:

**Electronics:** Out of the total respondents, 38 individuals, which accounts for 46.3%, reported purchasing electronics products.

**Fashion:** The majority of the respondents, 62 individuals or 75.6%, stated that they purchase fashion-related items. **Sporting:** 22 respondents, representing 26.8%, reported purchasing sporting goods.

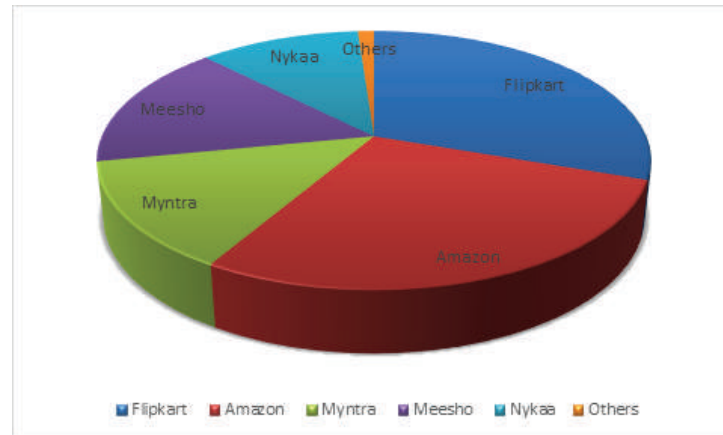
**Toys:** A smaller number of respondents, 5 individuals or 6.1%, mentioned purchasing toys.

**Cosmetics:** Only 2 respondents, which accounts for 2.4%, reported purchasing cosmetics products.

**Others:** The remaining 4 respondents, or 4.8% of the total, reported purchasing items that fall under the "Others" category. The specific nature of these items is not specified in the table.

Overall, the data indicates that fashion products have the highest purchase rate among the respondents, followed by electronics and sporting goods. Toys and cosmetics have relatively lower

**Figure 1.8**  
**Purchasing Attitude towards Online Platforms**



Source: Primary Data

The table represents the number of respondents who use different e-commerce platforms. According to the data, Flipkart is the most popular platform among the respondents, with 27 people, accounting for 30% of the total respondents, using it for their online shopping needs. Amazon is the second most used platform, with 25 respondents, making up 28% of the total. Myntra is used by 12 respondents, constituting 13% of the total. Meesho is used by 14 respondents, accounting for 16% of the total. Nykaa is used by 10 respondents, representing 11% of the total. Lastly, there is one respondent who uses other e-commerce platforms, making up 1% of the total. This table provides insights into the popularity and usage distribution of different e-commerce platforms among the respondents surveyed.

### **Emerging Trends and Issues in E-Commerce Sectors**

The world of e-commerce is rapidly evolving, with new trends and issues emerging all the time. Some of the recent trends in e-commerce include the use of augmented reality to enhance the online shopping experience, the growing popularity of voice search as more people adopt smart speakers, and the use of artificial intelligence and machine learning to create personalized shopping experiences. Additionally, chatbots are being used to improve customer interactions and increase sales, while offering a variety of payment options can help to increase conversion rates on mobile devices. By staying on top of these trends and incorporating them into their strategies, e-commerce businesses can better meet the needs of their customers and stay ahead of the competition.

E-commerce is a rapidly growing industry in India, but it faces several challenges. The first major issue is cyber and data security. Retailers have to deal with a lot of sensitive data, and any security breach could severely damage their operations and brand image. Another challenge is the preference for cash on delivery due to low credit card penetration and trust in online transactions. This leads to manual cash collection, which is laborious, risky, and expensive. Additionally, Indian payment gate

ways have a high failure rate, causing ecommerce companies to lose out on business. Internet penetration is also low in India, and the quality of connectivity is poor in several regions. Lastly, there is little standardisation in the way postal addresses are written, leading to last-mile issues in ecommerce logistics. However, these issues are being addressed and are expected to improve as the industry grows.

## Conclusion

The study on the growth of e-commerce in India examined the various opportunities and prospects in this sector. E-commerce has become crucial in today's world, with a significant increase in the number of people using online shopping platforms, driven by the widespread adoption of smartphones. This trend is expected to continue in the future. The future of e-commerce is uncertain, but certain segments like travel and tourism, electronic appliances, hardware products, and apparel are projected to experience growth. Several factors contribute to the success of the e-commerce industry in India, such as replacement guarantees, mobile commerce services, location-based services, multiple payment options, accurate content, shipment choices, legal requirements for generating invoices, quick service, clear terms and conditions, and dedicated customer care centers.

India has witnessed a rise in digital penetration, with more people using smartphones, leading to the growth of electronic and mobile commerce. Additionally, internet usage has increased in India, ranking second globally in terms of internet users. The youth population's internet penetration is particularly significant. The e-commerce trend is on the rise in India, making a substantial contribution to the country's GDP. E-commerce not only creates opportunities for businesses but also for education and academics. The growth of e-commerce relies heavily on effective IT security systems, necessitating technological and legal provisions. Flipkart is a popular e-commerce platform in India, and the growth of e-commerce is driven by the digital payment system, with a substantial increase in e-wallet users.

The Indian e-commerce market has witnessed substantial growth, with its size increasing from \$16 billion in 2016 to \$62.3 billion in 2020. Retail e-commerce sales in India have been consistently growing year after year. Most respondents in the study regularly use e-commerce platforms as it makes their lives easier, with time-saving being a significant factor. The internet-based services in both pure internet businesses and traditional enterprises have experienced significant growth. Online shoppers have a positive perception of making purchases online, considering it convenient, cost-effective, and time-saving compared to traditional stores. Respondents rated the availability and pricing of products in the e-commerce sector much more positively than in traditional shops.

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# A Study on the Significance of *Theyyam*, *Kalaripayattu* and *Oppana* in the Northern Malabar Folk Arts

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## Abstract

*This study explores the cultural significance of Theyyam, Kalaripayattu, and Oppana in the Northern Malabar region of Kerala, India. These traditional art forms have deep historical roots and continue to play a vital role in the cultural fabric of the region. Theyyam combines dance, music, and religious devotion, preserving traditions and attracting tourism. Kalaripayattu, an ancient martial art, showcases physical prowess, discipline, and spiritual elements, influencing physical fitness and self-defense practices. Oppana, a traditional dance form, fosters community bonds, empowers women, and preserves cultural traditions. The study aims to analyze the origins, rituals, performance aspects, and societal impact of each art form, shedding light on their continued relevance and importance in contemporary society.*



**Keywords:** *Theyyam, Kalaripayattu, Oppana, Cultural heritage, Malabar Folk Arts.*

## **Introduction**

The Northern Malabar region of Kerala, India, is renowned for its rich cultural heritage, particularly in the realm of folk arts. Among the various traditional art forms practiced in this region, *Theyyam*, *Kalaripayattu*, and *Oppana* hold significant importance. These art forms not only reflect the deep-rooted traditions and customs of the local communities but also serve as vehicles for spiritual expression, physical prowess, and social cohesion. This essay delves into an in-depth study of the significance of *Theyyam*, *Kalaripayattu*, and *Oppana*, shedding light on their historical origins, ritualistic practices, performance aspects, and societal impact.

### ***Theyyam***

*Theyyam* is a highly revered ritualistic art form that originated in the Northern Malabar region centuries ago. Rooted in ancient folk traditions, *Theyyam* showcases a unique blend of dance, music, and religious devotion. It is believed that *Theyyam* allows the divine spirits of ancestors and deities to temporarily inhabit the bodies of the performers, known as *Theyyam* artists. These artists undergo rigorous preparations, including elaborate costumes, makeup, and body adornments, to transform into the divine beings they represent.

The rituals associated with *Theyyam* performances are deeply embedded in the local communities' spiritual and cultural practices. The performances take place in sacred spaces such as temples, ancestral homes, and village squares, where the community gathers to witness the enactment of mythological stories and seek blessings. *Theyyam* serves as a conduit between the human and divine realms, offering spiritual solace, healing, and guidance to the devotees. Moreover, the art form fosters a sense of unity and communal identity, as people from various castes and social strata actively participate in its rituals and celebrations.

### ***Kalaripayattu***

*Kalaripayattu* is an ancient martial art form that originated in Kerala, with the Northern Malabar region being a significant hub for its practice and preservation. With a history spanning over several centuries, *Kalaripayattu* is not merely a physical combat technique but also encompasses a holistic approach to self-discipline, mental focus, and spiritual growth. The art form finds its roots in the traditional Gurukula system of education, where students undergo rigorous training under the guidance of experienced masters.

The philosophy of *Kalaripayattu* revolves around the harmonious balance of mind, body, and soul. It encompasses various physical exercises, postures (asanas), weapon training, and combat techniques. Practitioners learn to cultivate agility, strength, flexibility, and precise control over their movements. *Kalaripayattu* is not limited to self-defense but also promotes self-awareness, concentration, and emotional equilibrium.

Beyond its martial aspects, *Kalaripayattu* holds immense cultural significance in the Northern Malabar region. It has been an integral part of the region's festivals, particularly during the annual temple celebrations, where skilled performers showcase their prowess through dynamic demonstrations. Additionally, *Kalaripayattu* serves as a source of pride and identity for the communities that have upheld this art form for generations, fostering a sense of heritage and tradition.

### ***Oppana***

*Oppana* is a captivating performing art form predominantly practiced during weddings and festive occasions in the Northern Malabar region. Rooted in the Arab cultural influences of the region, *Oppana* showcases the beauty of group dance and rhythmic singing. The performance involves a group of female dancers, clad in vibrant traditional attire, forming a circle and gracefully moving to the beats of traditional musical instruments like the duff (a handheld percussion instrument). *Oppana* acts as a cultural bridge, bringing together communities and fostering social harmony. It is a celebratory expression of love, happiness, and camaraderie, often accompanied by traditional wedding songs that narrate tales of love and longing. The performance showcases the grace, elegance, and skill of the female dancers as they engage in synchronized movements, intricate footwork, and expressive gestures. *Oppana* not only serves as a form of entertainment but also holds deeper cultural and social significance.

In the context of weddings, *Oppana* plays a crucial role in enhancing the festive atmosphere and creating a sense of unity among the participants. The performance often involves family members, friends, and community members coming together to celebrate the union of two individuals. It serves as a platform for women to showcase their talents, express their joy, and strengthen social bonds. *Oppana* performances also reflect the cultural values and traditions of the region, acting as a medium through which the younger generation learns about their heritage.

*Oppana* has evolved over time, incorporating contemporary elements while retaining its traditional essence. Modern *Oppana* performances may feature innovative choreography, fusion music, and creative reinterpretations, catering to the changing tastes and preferences of the audience. Despite these adaptations, the core values of love, celebration, and togetherness remain integral to *Oppana*, ensuring its continued relevance and popularity in the Northern Malabar folk arts scene.

## Comparative Analysis

While *Theyyam*, *Kalaripayattu*, and *Oppana* are distinct art forms, they share several similarities and contribute to the cultural mosaic of the Northern Malabar region. These art forms often intersect, influencing and enriching one another. One notable similarity is their deep-rooted connection to spirituality and religion. *Theyyam* and *Oppana* draw inspiration from mythological stories, deities, and ancestral worship, whereas *Kalaripayattu* embodies the principles of discipline, self-control, and spiritual growth. In all three art forms, there is a sense of invoking divine energies or spiritual transformation.

Another common thread is the involvement of the community in preserving and promoting these art forms. *Theyyam*, *Kalaripayattu*, and *Oppana* are not solitary endeavors but rather communal practices that bring people together. Communities actively participate in the rituals, training, and performances, passing down the knowledge and traditions from one generation to the next. Furthermore, the art forms contribute to the overall physical and mental well-being of the practitioners and participants. *Theyyam* artists undergo rigorous physical and spiritual preparations, while *Kalaripayattu* practitioners develop strength, agility, and discipline through their training. *Oppana* provides a platform for women to express themselves creatively and enjoy the benefits of group dance, fostering a sense of joy and camaraderie.

## Importance within the Northern Malabar Folk Arts Landscape

*Theyyam*, *Kalaripayattu*, and *Oppana* collectively form the cultural fabric of the Northern Malabar folk arts landscape. They represent the region's unique artistic heritage, serving as symbols of identity and pride. These art forms have not only survived the test of time but also continue to thrive and evolve, adapting to changing social dynamics while maintaining their core values. Moreover, *Theyyam*, *Kalaripayattu*, and *Oppana* contribute significantly to the tourism industry in the Northern Malabar region. Visitors from around the world are drawn to the mesmerizing performances, vibrant costumes, and immersive cultural experiences these art forms offer. The tourism generated by these art forms contributes to the local economy, promoting sustainable development and supporting the livelihoods of the artists and communities involved.

Preserving and promoting *Theyyam*, *Kalaripayattu*, and *Oppana* is crucial for safeguarding the intangible cultural heritage of the Northern Malabar region. Efforts should be made to document and archive these art forms, ensuring their transmission to future generations. Cultural institutions, educational institutions, and government bodies should collaborate to create platforms for training, research, and performances. Additionally, cultural festivals and events should be organized to showcase the richness and diversity of these art forms, attracting wider audiences and fostering intercultural understanding.

## Conclusion

In conclusion, the significance of *Theyyam*, *Kalaripayattu*, and *Oppana* in the Northern Malabar folk arts cannot be overstated. These art forms serve as powerful cultural expressions, preserving ancient traditions, and reflecting the deep-rooted spirituality, physical prowess, and social cohesion of the region. *Theyyam*, with its ritualistic and transformative performances, bridges the gap between the human and divine realms, providing solace and guidance to the devotees. *Kalaripayattu*, as a holistic martial art form, promotes self-discipline, mental focus, and spiritual growth, while *Oppana* celebrates love, joy, and unity through graceful group dance and music. These art forms share commonalities such as their spiritual underpinnings, community involvement, and contributions to physical and mental well-being. They are not only cultural treasures but also play vital roles in the Northern Malabar folk arts landscape. They attract tourists, bolster the local economy, and instill a sense of pride and identity among the communities that have upheld these traditions for generations.

However, the preservation and promotion of *Theyyam*, *Kalaripayattu*, and *Oppana* require concerted efforts. Documentation, research, and training initiatives should be undertaken to ensure the transmission of knowledge to future generations. Collaboration between cultural institutions, educational bodies, and government entities is crucial in creating platforms for performance, research, and education. Additionally, cultural festivals and events should be organized to showcase these art forms, fostering greater appreciation and understanding among diverse audiences. By recognizing the significance of *Theyyam*, *Kalaripayattu*, and *Oppana*, and taking proactive steps to preserve and promote them, we can ensure that these unique art forms continue to enrich the cultural tapestry of the Northern Malabar region. The celebration of their heritage will not only benefit the local communities but also inspire a broader appreciation of the artistic traditions and cultural diversity of Kerala and beyond.

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# A Study on Attitude of Students towards Entrepreneurship with Special Reference to Al Shifa College of Arts & Science

## Abstract

*The future progress of a country relies on the potential of its youth, particularly those with initiative, creativity, and a positive mindset, who possess the ability to drive change and seize opportunities. This study intends to investigate the relationship between youth and entrepreneurship by stressing the underlying traits that both have, such as a willingness to take risks, confidence, drive, and persistence. By encouraging innovation and entrepreneurial activity among students and young businesspeople, entrepreneurship- which is defined as the journey of opportunity exploration and risk management to generate value for profit and social good, plays a crucial role in a country's economic growth. The objective of this study is to identify the attitude of students towards entrepreneurship, specifically at Al Shifa College of Arts & Science. It aims to recognize and analyze the level of entrepreneurship interest among students, evaluate their self-efficacy and confidence in starting and operating a business, pinpoint the elements influencing their attitude towards entrepreneurship, and assess their knowledge of the laws and regulations already in place in this area. The findings of this study hold great importance for policymakers, as understanding entrepreneurship and the factors influencing students' decisions to become entrepreneurs is crucial. By fostering entrepreneurship among students, who possess the ability to identify business opportunities and convert them into profitable ventures, significant economic growth and wealth creation can be achieved. This descriptive research study collected primary data through a structured questionnaire and supplemented it with secondary data from various sources. The sample size consisted of 50 students from Al Shifa College of Arts &*

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## **Introduction**

Entrepreneurship plays a vital role in driving economic growth and fostering innovation in a nation. The success of enterprises heavily relies on the passion, creativity, and risk-taking mentality of young entrepreneurs. Students, being the promise for the future of a country, possess the potential to contribute significantly to the progress of their nation through entrepreneurship. Recognizing this, it becomes crucial to understand the attitude of students towards entrepreneurship and identify those with a passion for it. The purpose of this study is to investigate how students feel about entrepreneurship, with a particular emphasis on Al Shifa College of Arts & Science. The goal of the study is to identify the elements that affect students' attitudes toward entrepreneurship by examining their levels of interest, confidence, and self-efficacy. It also assesses the student's knowledge of the laws and policies that now govern entrepreneurship. The study also notes that a number of obstacles, including social, personal, and environmental factors, can influence students' choices with regard to entrepreneurship.

The significance of this study lies in its contribution to the existing body of knowledge on entrepreneurship. Entrepreneurship has gained recognition globally as a means to achieve wealth creation, personal fulfilment, and economic growth. Policymakers and researchers alike recognize the importance of understanding entrepreneurship, including the factors that influence individuals' decision to become entrepreneurs and their subsequent success.

By uncovering the attitudes of students towards entrepreneurship, this study aims to identify potential entrepreneurs who possess innovative ideas and a genuine interest in entrepreneurial endeavours. The insights gained from this study can contribute to policy formulation and educational interventions that foster entrepreneurship among students. Ultimately, this research seeks to inspire and empower the youth to embrace entrepreneurship as a pathway to personal and national growth.

## **Objectives of the Study**

1. To identify and analyze the level of interest in Entrepreneurship among students.
2. To assess the level of confidence and self-efficacy in starting and running a business among students
3. To identify the factors that influence students' attitudes toward Entrepreneurship.
4. To evaluate the awareness of students about existing rules and regulations of entrepreneurship.

## **Research Methodology**

The research design employed in this study is descriptive, allowing for the collection and analysis of data from both primary and secondary sources. The primary data is gathered through a structured questionnaire administered to 50 students from Al Shifa College of Arts and Science, using a convenience sampling method. The secondary data is collected from various sources such as websites, journals, and books. The analysis of the data involves the use of tools such as percentage method, weighted average, and simple average. To present the findings effectively, graphs and charts are utilized.

## **Characteristics of Entrepreneurship**

**Creativity and Innovation:** Entrepreneurs are often known for their ability to think outside the box, identify new opportunities, and come up with innovative solutions to problems.

**Risk-taking and Initiative:** Entrepreneurs are willing to take calculated risks and have the initiative to pursue their ideas and ventures, even in the face of uncertainty and adversity.

**Passion and Determination:** Successful entrepreneurs are often driven by a strong passion for their work, which fuels their determination to overcome challenges and persist in the pursuit of their goals.

**Visionary Thinking:** Entrepreneurs possess the ability to envision a future state and set long-term goals. They have a clear vision of what they want to achieve and can inspire others to join them in their mission.

**Adaptability and Resilience:** Entrepreneurs must be adaptable and flexible in their approach, as they often encounter unexpected obstacles and market changes. They bounce back from failures, learn from setbacks, and adjust their strategies accordingly.

**Self-motivation and Independence:** Entrepreneurs are self-starters who can work independently and motivate themselves. They have a strong sense of autonomy and are comfortable making decisions and taking responsibility for their outcomes.

**Strong Leadership Skills:** Entrepreneurs need to lead and inspire others, whether it's their team, partners, or stakeholders. Effective leadership involves effective communication, delegation, and the ability to motivate and align people towards a common vision.

**Resourcefulness and Problem-solving:** Entrepreneurs are resourceful and adept at finding creative solutions to problems. They can leverage their networks, access necessary resources, and navigate challenges effectively.

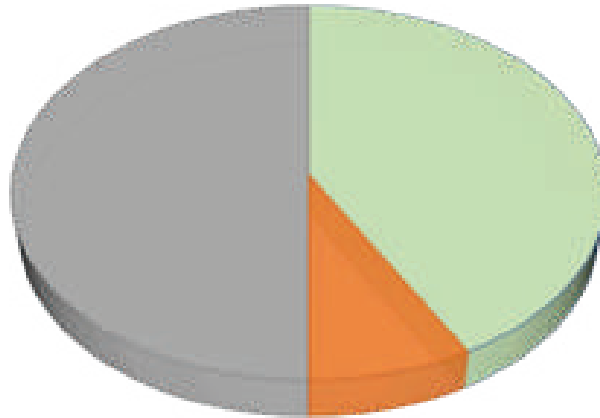
**Continuous Learning:** Successful entrepreneurs have a thirst for knowledge and are committed to ongoing learning and personal growth. They stay updated with industry trends, seek feedback, and constantly refine their skills and expertise.

## **Analysis and findings**

Starting a business offers invaluable learning opportunities for students. It allows them to gain practical experience and apply the knowledge they have acquired in various fields. Through hands-on entrepreneurship, students develop skills in problem-solving, critical thinking, decision-making, leadership, and adaptability, among others.



**Figure 1.1**  
**Purchasing Attitude towards Online Platforms**

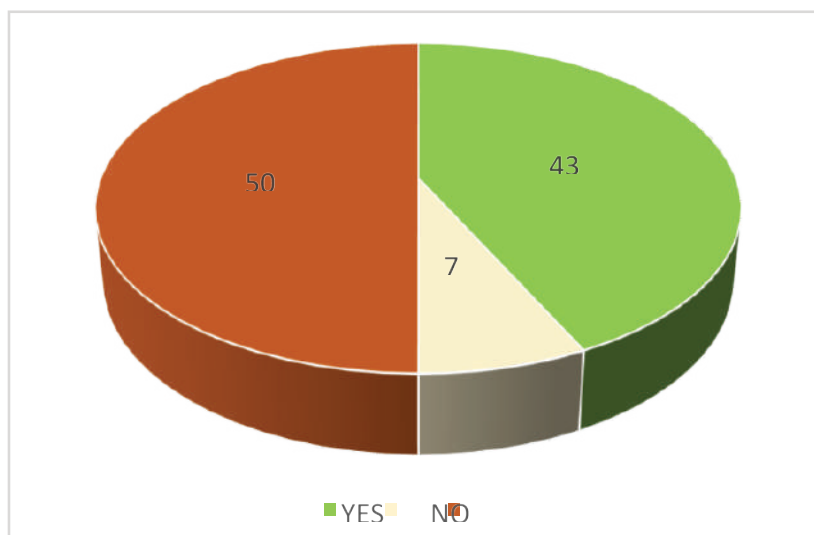


From the above figure, it is clear that the majority of students are interested in starting a business.

### **Entrepreneurship as a Viable Career Option**

Entrepreneurship offers independence, financial potential, personal growth, the ability to drive innovation and make a positive impact, flexibility, and networking opportunities. Choosing entrepreneurship as a career path allows individuals to create their own professional journey, pursue their passions, and leave a lasting mark on the world. The below figure shows that out of 50 students 43 of them thinks that entrepreneurship as a viable career option. Moreover, students exhibit confidence and enthusiasm in pursuing entrepreneurial ventures, indicating their potential to positively impact society and create employment opportunities.

**Figure 1.1**  
**Purchasing Attitude towards Online Platforms**



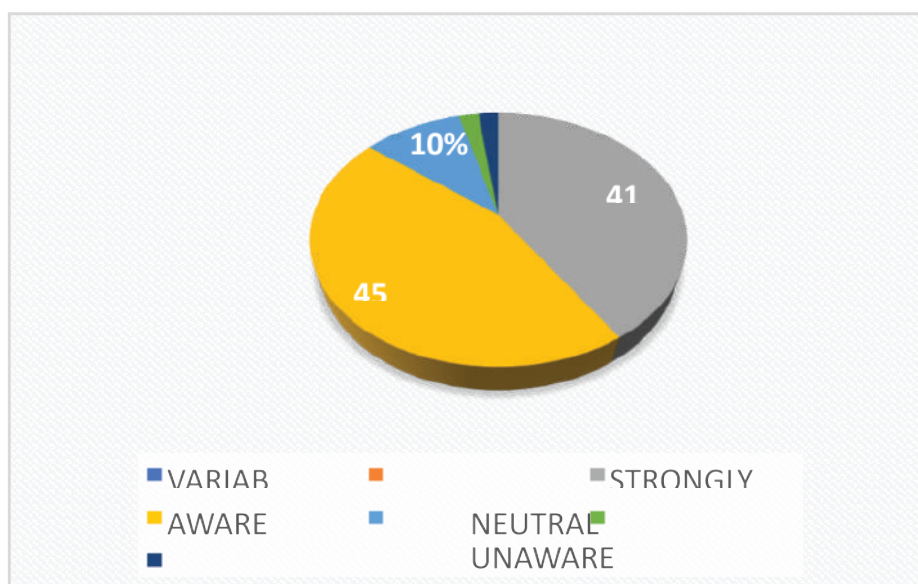
### Factors that Influence Students towards Entrepreneurship

For analyzing the factors, we used a weighted average method

Rank	1 (Wgt 5)	2 (wgt 4)	3 (wgt 3)	4 (wgt 2)	5 (wgt 1)	Total a+b+c+d+e
Factors	No of responses *wgt =a	No of responses *wgt =b	No of responses *wgt =c	No of responses *wgt =d	No of responses *wgt =e	
High profit	180	24	12	4	1	425 (1)
More opportunities	80	104	15	4	0	203(3)
To provide employment	85	52	48	2	0	187(5)
Social status	105	60	18	14	0	197(4)
Self-satisfaction	145	36	15	4	6	206(2)

The table shows the responses of the students regarding the factors influencing towards entrepreneurship. Respondents give 1st rank to High profit, 2nd rank to self-satisfaction, 3rd & 4th rank to more opportunities & social status and 5th rank as to provide employment. From this it is clear that the students are attracted towards entrepreneurship due to high profitability.

### Awareness of the Students about Govt. Rules and Regulations



Students' awareness of government rules and regulations before starting a business is crucial for legal compliance, risk mitigation, reputation building, access to support and resources, and sustainable growth. By understanding and abiding by these regulations, students can navigate the entrepreneurial landscape effectively, minimize risks, and establish businesses that thrive within the boundaries of the law. The figure shows that 45% of the students are aware about the existing rules and regulations.

## **Conclusion**

The study aimed to shed light on the Attitude of Students towards Entrepreneurship, providing insights into their level of interest, confidence, and self-efficacy. It also sought to identify the factors influencing their attitudes and evaluate their awareness of rules and regulations related to entrepreneurship. The study highlights a positive and encouraging attitude among students towards entrepreneurship. They exhibit a keen interest in starting businesses, recognize the potential for personal growth and societal impact, and are knowledgeable about the necessary factors for entrepreneurial success. These findings emphasize the importance of fostering and supporting entrepreneurial aspirations among students to harness their creativity, innovation, and economic potential.

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# Role of Public Distribution System to Defend Price Hike of Essential Commodities: A Study Held in Keezhattur Panchayath

## Abstract

*Public Distribution System (PDS) has 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. The primary objective of India's public distribution system is to provide essential consumer goods at subsidized prices, protecting consumers from the impact of rising prices and ensuring minimum nutritional standards for the population. The PDS plays a crucial role in managing the scarcity of food grains and distributing them at affordable prices, contributing to the government's food economy management policy in India. The study is focused on Role of Public Distribution System to Defend Price Hike of Essential Commodities: A Study in Keezhattur Panchayath. The study is primarily empirical, relying on both primary and secondary data sources. The primary data was collected through sample surveys conducted with family card holders, using questionnaires as the data collection tool. The sample size for the survey was limited to 64 participants. On the other hand, secondary data was gathered from various sources such as books, journals, magazines, newspapers, periodicals, reports, and websites. These sources provide a comprehensive range of information and perspectives relevant to the study. By incorporating both primary and secondary data, the study aims to provide a well-rounded analysis and understanding of the subject matter. The primary data offers direct insights from the surveyed participants, while the secondary data enhances the study's depth and breadth by drawing on existing knowledge and research.*

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## **Introduction**

Public Distribution System (PDS) is a government initiative aimed at ensuring the availability of essential commodities to the general public at affordable prices. It is a system that helps manage scarcity and provides subsidized food grains and other essential items to consumers, particularly those from low-income households. The price of essential commodities plays a crucial role in the effectiveness of the Public Distribution System. When prices of essential commodities increase, it becomes challenging for vulnerable sections of society to access these items, leading to food insecurity and financial strain. Therefore, the PDS serves as a mechanism to mitigate the impact of rising prices on consumers by offering subsidized rates for essential commodities. By providing essential items at lower prices, the PDS helps alleviate the burden on low-income families, ensuring their basic needs are met. This system plays a vital role in maintaining the minimum nutritional standards of the population and safeguarding their well-being. Efficient management of the PDS is essential to maintain stable prices and ensure the effective distribution of essential commodities. This involves addressing issues such as supply chain management, storage facilities, transportation, and monitoring the quality and availability of the subsidized goods. By effectively managing the PDS and stabilizing the prices of essential commodities, governments can contribute to the overall welfare and socio-economic development of their citizens. The current price hike of essential commodities in India has become a pressing concern for both the government and the general public. The rising prices of basic necessities such as food, fuel, and healthcare have significantly impacted the cost of living for individuals and households. This price increase has particularly affected vulnerable sections of society, including low-income groups and daily wage earners, making it increasingly difficult for them to afford essential items.

The government has implemented measures such as price controls, subsidies, and the Public Distribution System (PDS) to address this issue. However, factors like disruptions in production, transportation bottlenecks, and international market trends continue to exert pressure on prices. It is crucial for concerted efforts to be made to stabilize prices, ensure adequate supply, and find long-term solutions that promote affordability and accessibility of essential commodities for all. The Public Distribution System (PDS) plays a crucial role in the current Indian economy, especially in addressing issues of food security, poverty alleviation, and income redistribution. Its effective implementation and continuous improvement are crucial for addressing the challenges of rising prices, ensuring equitable access to essential commodities, and uplifting the living standards of the most vulnerable sections of society.

## **Objectives**

- To study the socio- economic conditions of the sample respondents
- To evaluate the access, utilization and perception of PDS among APL and BPL beneficiaries.

## Methodology

The research is based on empirical methods and relies on both primary and secondary data sources. The primary data was obtained through surveys conducted among family card holders using questionnaires, with a limited sample size of 64. On the other hand, secondary data was gathered from various sources such as books, journals, magazines, newspapers, periodicals, reports, and websites.

## Review of Literature

Charon Singh Anushi Shah and Myanka Aggarwal (2015) studies describes a new model for the PDS which makes use of technology along with appropriate process changes to address the issues plaguing the current system. It proposes changes to the manner in which food grains are supplied to Fair Price Shops (FPS) and last mile delivery of grains to entitled individuals.

Anjani Kumar, Shinoj Parappurathu, M C S Bantilan and P K Joshi (2014) investigates the effect of food subsidy through Public Distribution System (PDS) on poverty and food security in India. The study used fiscal transfer method to estimate the subsidy transfer through PDS and its indirect benefits as a window for the poor to escape poverty and improve food security.

Ramandeep Kour (2014) The study by focusing on the effectiveness of the PDS is of immense significance to the policy makers, Government and the Planning department by recognizing the rights of citizens and their entitlements for food grains would suggest methods of ensuring food security especially among poor sections of the society.

Dr. S. Nakkiran (2004) He was found in this study that problems like leakages, poor quality, under weight, non-availability of controlled as well as non-controlled articles during certain times, non-availability of ration cards, bogus cards, etc., affect the efficiency of the system.

Neetu Abey George and Fiona. H. McKay (2019) This review seeks to explore the functioning and efficiency of the PDS in achieving food and nutritional security in India. A comprehensive and systematic search using the key terms “food insecurity” OR “food security” AND “Public Distribution System” OR “PDS” OR “TPDS” AND “India” identified 23 articles which met the inclusion criteria

Dipika Jain, Brian Tronic (2016) in their However, while numerous studies have evaluated the performance of the PDS in rural areas, there is a notable lack of research in urban slums, a rapidly growing population. Through interviews with PDS beneficiaries and other stakeholders, the present study examines the PDS in one slum in Delhi and finds numerous problems, including low-quality grain, corruption, and the lack of an effective complaint mechanism.

Dr. R. Velmurugan and D. Lavanya (2015) in their study to ascertain the Problems prevailing in PDS. The result of the study indicates that Adulteration, Distribution of inferior quality goods, Under Weighment are the common problems found in Public Distribution System.

Sowmya Dhana Raj and Smit Gade (2016) in their study puts forward an analytical framework to analyse the resource use efficiency and redistribution achieved in the food distribution system of India. Based on the theoretical framework and the observation from the survey, we make further recommendations in designing an optimal PDS model.

A. Mahendran (2014) his Study focused on Impact of Universal Public Distribution System in Tamil Nadu study covered Multi-stage random sampling and pre-test analysis was done. To this study showed that universal PDS will help to provide safety net to the poor. The study suggested that new implications of universal PDS in the state.

Aaditya Dar, Chinmaya Kumar and Pankaj Verma (2018) in their study is to estimate the prevalence of corruption in the Public Distribution System (PDS) in Bihar and examine possible mechanisms through which an information campaign can increase transparency. We randomize 175 villages in Bihar, a low-food-grains have arrived at the shop. Findings suggest that relaxing household's information constraints might be one way to empower them and reduce corruption

Nirmala. M. M and Dr. K. K. Seethamma (2018) they focused on the Role of PDS in ensuring food security with the context of Indira Canteen. The research study is based on the primary and secondary data. The results will be analyzed using appropriate statistical methods for in-depth inquiry of food security and Indira Canteen

## **Analysis**

Based on the stated objectives of the study, which aim to examine the socio-economic conditions of the sample respondents and evaluate the issues related to access, utilization, and perception of the Public Distribution System (PDS) among Above Poverty Line (APL) and Below Poverty Line (BPL) beneficiaries, the role of the PDS in defending the price hike of essential commodities can be inferred. The PDS plays a crucial role in mitigating the impact of price hikes on essential commodities in the economy. It acts as a mechanism to ensure the availability and affordability of essential food grains and other commodities to the general population, especially the vulnerable sections such as BPL beneficiaries. By providing subsidized and regulated prices for these commodities, the PDS aims to shield the population from the adverse effects of price inflation. Through the evaluation of access, utilization, and perception of the PDS among APL and BPL beneficiaries, the study can shed light on the effectiveness and efficiency of the system in addressing price hikes. It can assess whether the PDS is able to reach and benefit the intended beneficiaries, particularly those belonging to the BPL category

who are more susceptible to the impact of rising prices. Additionally, the study can explore the perception of beneficiaries regarding the quality, availability, and accessibility of commodities through the PDS. It can examine whether the system is adequately meeting the demands and expectations of the beneficiaries and identify any potential gaps or challenges in its implementation. Overall, the study on the role of the PDS in defending the price hike of essential commodities, by considering the socio-economic conditions of the sample respondents and evaluating the issues related to access, utilization, and perception of the PDS, can provide valuable insights into the effectiveness of the system in mitigating the impact of price inflation on the vulnerable sections of the population and inform potential measures for improvement.

**Table 1: Socio Economic Condition of the Respondents**

Socio Economic Condition		
Gender		
Gender	Frequency	Percentage
Male	30	73.17
Female	11	26.83
Education		
Education qualification	Frequency	Percentage
Primary	6	14.63
Secondary	10	24.39
Degree or Diploma	25	60.98
Occupation		
Occupation	Frequency	Percentage
Business	2	4.88
Government	6	14.63
Private	7	17.07
Coolie	5	12.2
Others	11	26.83
Unemployment	10	24.39
<b>Total</b>	<b>41</b>	<b>100</b>
Income Type		
Income type	Frequency	Percentage
Daily wage	15	36.59
Salary	12	29.27
No answer	14	34.15
Monthly Income		
Monthly income	Frequency	Percentage
Below 10000	3	7.32
10000-20000	14	34.15
20000-30000	14	34.15
Above 30000	3	7.32
No answer	7	17.07
<b>Total</b>	<b>41</b>	<b>100</b>

Source: Primary data



Table 1 presents the socio-economic characteristics of the 41 respondents. The majority of respondents, accounting for 19.5%, belong to the age group of 20. In terms of gender, 73.17% (30 individuals) are male, while 26.83% (11 individuals) are female. Among the respondents, 14.63% have a primary education, 24.39% have completed secondary education, and 60.98% possess a degree or diploma. The largest group among the respondents, constituting 26.83%, falls into the "Others" category. Following that, 24.39% are categorized as "Unemployment," 17.07% work in the private sector, and 12.20% work as "Coolies." The "Business" sector has the lowest representation with only 4.88%, while the "Government" sector accounts for 14.63%. Regarding income types, the data reveals that 36.59% of respondents have a daily wage as their source of income, 29.27% receive a salary, and 34.15% did not provide an answer. In terms of monthly income, 7.32% earn below 10000, 34.15% earn between 10000 and 20000, another 34.15% earn between 20000 and 30000, 7.32% earn above 30000, and 17.07% did not provide an answer.

### **Table 2 Access, Utilization and Perception of PDS among APL and BPL Beneficiaries**

Based on the below table, the most frequently visited type of shop for purchases is the "Supermarket," accounting for 15 visits, which represents 36.59% of the total visits. All respondents, 100% of them, possess a ration card, and none of them do not have one. Out of the total 41 respondents, all of them responded positively to having a ration card. The distribution of ration card colors is as follows: 3 cards (7.32%) are yellow, 9 cards (21.95%) are pink, 25 cards (60.98%) are blue, and 4 cards (9.76%) are white. Among the 40 participants, 36 of them (or 90%) utilize the Public Distribution System (PDS), while 4 of them (or 10%) do not. This survey data shows the purchasing frequency among the 41 respondents. Specifically, 16 respondents (39.02%) reported making purchases once a month. The data also reveals the frequency and percentage of purchase for each commodity. The commodities listed are kerosene (6 purchases, 14.63% of the total), wheat (6 purchases, 14.63% of the total), rice (15 purchases, 36.59% of the total), pulses (8 purchases, 19.51% of the total), and others (3 purchases, 7.32% of the total). These findings represent the responses of 41 survey participants regarding the price hike of essential commodities in shops/supermarkets. 9.76% of the respondents strongly agreed with the price hike, 31.71% agreed, 41.46% remained neutral, 7.32% disagreed, and 4.88% strongly disagreed.

<b>Frequently Purchased Commodities</b>	<b>Column</b>	<b>Column2</b>
<b>Mostly purchase</b>	<b>Frequency</b>	<b>Percentage</b>
Ration shop	8	19.51
Grocery shop	12	29.27
Super market	15	36.59
Supply co-shop	4	9.76
Others	2	4.88
<b>Ration Card</b>		
<b>Ration card</b>	<b>Frequency</b>	<b>Percentage</b>
Yes	41	100
<b>Color of the Ration Card</b>		
<b>Ration card colour</b>	<b>Frequency</b>	<b>Percentage</b>
Yellow	3	7.32
Pink	9	21.95
Blue	25	60.98
White	4	9.76
<b>Purchases from PDS Shops</b>		
<b>PDS users</b>	<b>Frequency</b>	<b>Percentage</b>
Yes	36	90
No	4	10
<b>Consistency of Purchases.</b>		
<b>Regularity of purchase</b>	<b>Frequency</b>	<b>Percentage</b>
Once in a month	16	39.02
Twice in a month	9	21.95
More than two	9	21.95
Occasionally a year	4	9.76
No answer	3	7.32
<b>Commodities from PDS</b>		
<b>Purchase of commodities from PDS</b>	<b>Frequency</b>	<b>Percentage</b>
Kerosene	6	14.63
Wheat	6	14.63
Rice	15	36.59
Pulses	8	19.51
Others	3	7.32
No answer	3	7.32
<b>Attitudes of Respondents Towards Ration shops or Supermarket</b>		
<b>Price hike on essential commodities shops/super market</b>	<b>Frequency</b>	<b>Percentage</b>
Strongly agree	4	9.76
Agree	13	31.71
Neutral	17	41.46
Disagree	3	7.32
Strongly disagree	2	4.88
No answer	2	4.88

Source: Primary data

## Conclusion

The study deals with socio economic condition and role of public distribution system to defend price hike of essential commodities. The study indicates that a significant majority of the respondents (60.98%) belong to below the poverty line. These findings shed light on various socio-economic aspects of the surveyed population, including age distribution, gender representation, education qualifications, employment status, income levels, purchasing preferences, and poverty rates. It also shows the role of public distribution system to defend price hike of essential commodities. The data indicates that the most popular type of shop among the respondents for making purchases is the "Supermarket," with 15 visits, accounting for 36.59% of the total visits. The survey also provides insights into PDS the frequency of purchases among the respondents. Among the 41 participants, 39.02% reported making purchases once a month. Additionally, the data showcases the frequency and percentage of purchases for specific commodities such as kerosene, wheat, rice, pulses, and others. . These responses offer a glimpse into the perceptions and attitudes of the surveyed individuals towards the price increase. Overall, this survey conveyed the provided information summarizes the survey results, shedding light on the purchasing patterns, ration card ownership, PDS utilization, commodity preferences, and opinions on the price hike among the respondents and it indicates socio economic condition and role of public distribution system to defend price hike of essential commodities.

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# **A Study on Consumer Preference and Satisfaction towards Himalaya Products among College Students in Keezhattur Grama Panchayath**

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## **Abstract**

*This study explores consumer satisfaction with Himalaya products, focusing specifically on their face wash range. Himalaya is a renowned company that combines the principles of Ayurveda with contemporary science to create wholesome and safe products. The study investigates the preferences and experiences of college students with Himalaya face wash, aiming to determine the level of satisfaction and identify potential areas for improvement. The research highlights the increasing consumer inclination towards natural cosmetics and the growing popularity of Himalaya products. By understanding the satisfaction levels among young adults, this study aims to contribute to the development of enhanced products that cater to their specific needs and preferences in the skincare market.*

**Keywords:** *Consumer satisfaction, Himalaya products, Market research, Consumer preferences*

## **Introduction**

Consumer satisfaction plays a pivotal role in shaping their preferences and future purchasing decisions. While satisfaction is often defined as the gap between expectations and performance, the quality and satisfaction of products can differ significantly. Understanding consumer satisfaction is essential for businesses to gauge whether customers are genuinely pleased with their offerings. In this study, we focus on evaluating consumer satisfaction with Himalaya face wash products, aiming to track changes in satisfaction levels and ascertain the extent to which customers are content with the goods or services provided. Himalaya, renowned for its application of contemporary science to unlock the mysteries of Ayurveda, is a pioneer in the field of holistic medicine. Ayurveda, often referred to as the "Science of Life," is a traditional holistic medical system that utilizes carefully selected combinations of plants and additional drugs in formulations. Himalaya's products are known for being wholesome, efficient, and safe, helping individuals lead healthier and more fulfilling lives. The company's research begins with the selection of fresh herbs based on historical records, observations, and encounters with local vegetation. A team of herbalists extensively explores both traditional and modern literature to gather relevant information.

Himalaya not only operates a herbarium, an agricultural branch, a nursery, and a database of exclusive herb suppliers but also boasts Asia's largest coating capacity in its industrial facility. The company investigates Ayurveda and documents its advantages, making this alternative form of therapy accessible to individuals worldwide. Himalaya's product range includes medicinal and all-encompassing herbal wellness products, making it a leading competitor in the face wash and lip care categories. With over 500 items sold in more than 100 countries, Himalaya stands as one of the top herbal health and personal care organizations globally. The principles of Ayurveda, which emphasize a balanced combination of herbs and other agents in various formulations, have witnessed a resurgence in recent times. This resurgence has led to a significant shift in customer attitudes, favoring natural cosmetics over chemical-based alternatives. Himalaya's commitment to rediscovering and validating Ayurveda's secrets through contemporary science has helped thousands of individuals lead better lives, thanks to their natural, efficient, and safe products.

Given the growing consumer preference for herbal cosmetics and the existing literature on Himalaya's offerings, it becomes crucial to conduct a study specifically focusing on consumer satisfaction with Himalaya products. Previous studies have indicated that young individuals predominantly use Himalaya face cleansers, indicating their widespread availability and popularity. As society now perceives cosmetics as a necessity rather than a luxury, people are increasingly seeking high-quality skincare products. Himalaya's Ayurveda foundation and commitment to excellence make their

products an attractive choice for consumers looking to shift away from chemical-based cosmetics. Therefore, this study aims to determine the level of comfort experienced by young adults when using Himalaya products and identify any necessary adjustments to further enhance their satisfaction.

### **Objectives of the Study**

1. To investigate the rationale for choosing a specific brand of face wash, specifically focusing on Himalaya products.
2. To identify any potential issues or challenges faced by consumers when using Himalaya face wash products

### **Methodology**

This study employed a mixed-methods approach, utilizing both primary and secondary data sources to gather information and analyse the consumer preference and satisfaction towards Himalaya face wash products among college students.

#### **Study Design:**

The study utilized a cross-sectional design, collecting data at a specific point in time. The target population for this study was college students from Kizhattur Panchayath, Malappuram district, Kerala. A sample of 30 cross-sectional units was purposefully selected from the target population to participate in the study.

#### **Data Collection:**

**Primary Data:** The primary data were collected through a questionnaire method. Randomly selected respondents from the sample were approached, and their responses were recorded using a structured questionnaire. The questionnaire was designed to gather information on consumer satisfaction, brand preference, and any issues faced while using Himalaya face wash products.

**Secondary Data:** The secondary data were collected from various sources, including publications, articles from journals, and internet sources. These sources provided valuable insights into the background information, industry trends, and existing literature related to Himalaya products and consumer preferences.

#### **Data Analysis:**

The collected data were analyzed using simple statistical techniques and methods. Descriptive statistics, such as percentages, means, and averages, were used to summarize the data and interpret the results. Microsoft Excel was utilized as the software tool for data analysis, allowing for efficient organization, calculation, and visualization of the data.

#### Ethical Considerations:

Prior to data collection, ethical considerations were ensured. Informed consent was obtained from the participants, and their privacy and confidentiality were maintained throughout the study. The study adhered to ethical guidelines and regulations, ensuring the protection of participants' rights and well-being.

#### Limitations:

The study was conducted with a relatively small sample size of 30 cross-sectional units, which may limit the generalizability of the findings to a larger population. The reliance on self-reported data through a questionnaire method may introduce response bias and subjective perceptions.

### **Review of Literature**

R. M. Fatima Rathy and S. Arockia Nancy (2021) conducted a study titled "A Study on Consumer's Attitude and Satisfaction towards Advertisement of Himalaya Products in Tirunelveli." The primary focus of this study is to examine consumer attitudes and satisfaction towards Himalaya products, specifically in relation to their qualities, availability, and the impact of advertising. The study aims to understand if consumer attitudes towards Himalaya products change over time, across different locations, and in response to specific products. The study has two objectives: first, to identify the demographic information of the respondents in order to determine factors that may influence their attitudes; second, to determine the respondents' attitudes and level of satisfaction towards Himalaya products. The study intends to provide valuable insights and recommendations based on its findings.

Singh and Sharma (2019) examined how consumers view various cosmetics brand names. The research design for the study was exploratory-cumulative descriptive. To choose female respondents from the Hisar city in the Haryana State, judgement sampling was utilised. According to the study, the majority consumers utilised common cosmetics including shampoo, powder, and cream. The most popular cosmetics brand that consumers choose is Lakme.

K. Sujatha and S. Amala (2018) conducted a study titled "A Study on Consumer Satisfaction towards Himalaya Skincare Products in Tiruchirappalli Town." The objective of this study is to assess the level of consumer satisfaction with Himalaya skincare products specifically in Tiruchirappalli town. The study aims to understand how satisfied consumers are with Himalaya skincare products in comparison to other brands available in the market, highlighting the unique focus on Himalaya skincare items.

Dr. M. S. Loganathan and Ms. J. Renuka (2017) conduct a study titled "A Study on Consumer Behavior on Himalaya Products in Coimbatore City." This study aims to explore the attitudes of consumers in Coimbatore city towards Himalaya products. It specifically focuses on customer preferences for Himalaya herbal goods, highlighting the potential business opportunities that may arise from these preferences, as well as evaluating consumer satisfaction with the brand.



Mathuthra and Latha (2016) studied “Customers attitude towards baby products of Johnson & Johnson and Himalayan products, Coimbatore city “they perceived that Parents’ constant focus is on finding the best items available and taking all necessary precautions to ensure their child’s safety. Parents take these precautions not just because they are deeply concerned about their child’s safety, but also because most first-time parents are typically unaware of the differences between the items. Therefore, any form of media from which they receive information may easily have an impact on these first-time parents. The study focuses on customer attitudes, awareness, satisfaction levels, and factors that affect purchases of Johnson & Johnson and Himalaya baby products.

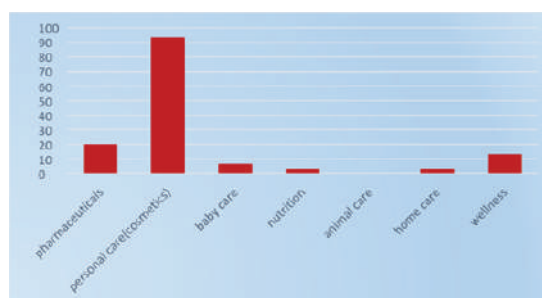
R. Lavanya and Dr. M. Velumani study (2014) conducted a titled "A Study on Consumer Satisfaction Towards Herbal Products with Special Reference to Himalaya." The focus of this study is to investigate the perception of consumers regarding Himalaya herbal and healthcare products, specifically in relation to consumer satisfaction. The study reveals that in many traditional societies, particularly in remote areas with limited access to modern healthcare facilities, there is a strong adherence to cultural practices, including the use of herbal products.

## Analysis

In this study, the use of Himalaya products is analysed based on several variables. These variables include the type of product being used, the time period for which the product has been used, the reasons for preferring Himalaya products, the perceived worthiness of the product's price, the presence or absence of any side effects, and the overall satisfaction with the product. By examining these variables, the study aims to gain a comprehensive understanding of consumers' experiences and perceptions regarding Himalaya products. The type of product variable will provide insights into the specific categories of products that consumers are using from the Himalaya brand. The time period of product usage variable will shed light on the duration for which consumers have been using these products. Finally, assessing the overall satisfaction with the product will provide an understanding of consumers' level of contentment and happiness with Himalaya products. By analysing these variables, the study aims to offer a comprehensive analysis of consumers' experiences, preferences, and satisfaction levels with Himalaya products.

### 1.1. Products of Himalaya

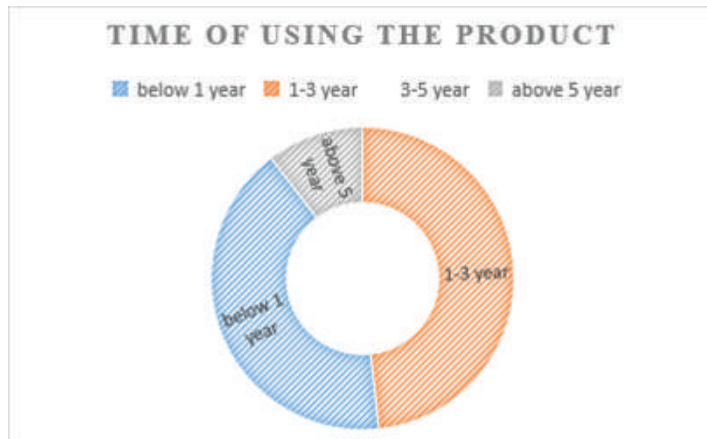
The respondents are classified according to the use of the products of Himalaya. It is shown in the following figure.



Source: Sample Survey

### 1.2. Time Period of Use of Himalaya Products

The respondents are classified based on the time period of their use of Himalaya products. This categorization is divided into four groups: below one year, 1 to 3 years, 3 to 5 years, and above five years.



Source: Sample Survey

Figure 1.2 provide an overview of the respondents' usage of Himalaya products based on the time period. The majority of the respondents have been using Himalaya products for 1-3 years. Following this, respondents reported using the products for less than 1 year. Only a small percentage indicated using the products for more than 5 years. This data suggests that a significant portion of the respondents have relatively recent experience with Himalaya products, while a smaller percentage have been using them for an extended period of time.

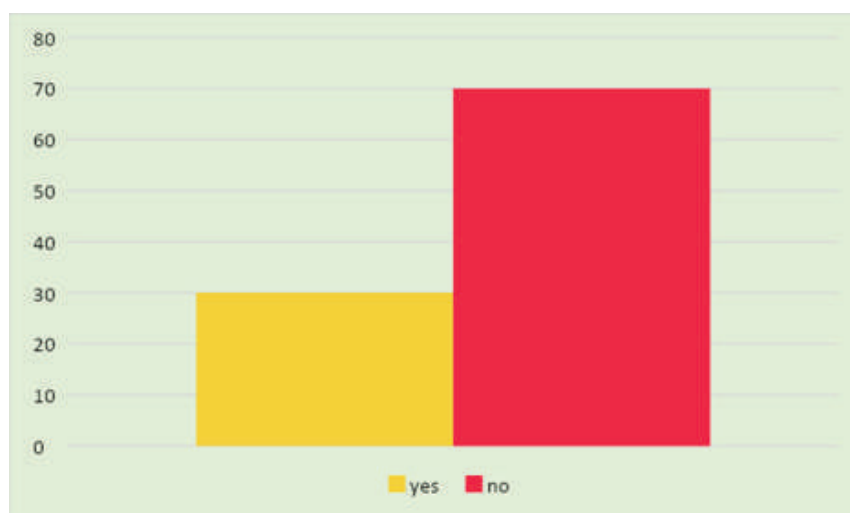
### 1.3. Reason for Preference of Himalaya Products

Table 1: Distribution of Reason for Prefer Himalaya Products

Reason for prefer this product	Frequency	Percentage (%)
Reasonable price	3	10
Quality of the product	19	63.3
Customer loyalty	1	3.33
Brand image	6	20
Long lasting	0	0
Other	1	3.33
Total	30	100

Table 1 illustrates the preferences of the respondents when it comes to Himalaya products. The majority of respondents, accounting for 63.3%, indicated that they prefer Himalaya products based on their quality. Following this, 20% of the respondents stated that they choose the products based on the brand image. Additionally, 10% of the respondents consider the reasonable price of the product as a determining factor in their preference. It is worth noting that a smaller percentage of respondents, among many other factors, purchase Himalaya products based on customer loyalty.

Fig. 3 Customers Who have Side Effects while Using the Product



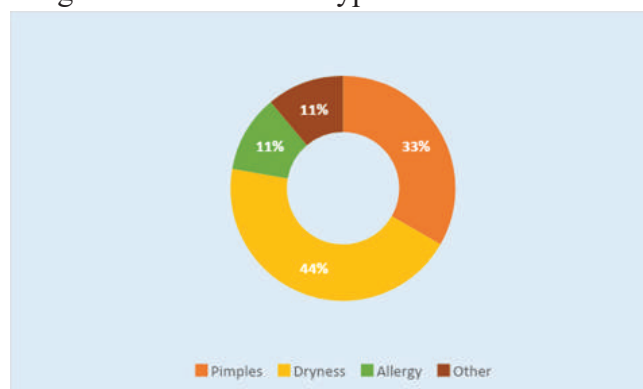
Source: Sample Survey

Figure 3 shows that most of the respondent are not facing any side effects or problem while using the Himalaya products (70%) and followed by respondent are facing different side effects while using the product (30%). The side effects are very less because the Himalaya Drug Company only uses natural, herbal, and Ayurveda sources as ingredients.

#### 1.4. Types of Side Effects

The respondents are classified according to the types of side effect faced by using Himalaya products. They are classified as follows.

Fig.4: Distribution of Types of Side Effects



Source: Sample Survey

Figure. 4 shows that most of respondent facing dryness while using the Himalaya products 44.4 per cent and followed by users are facing pimples 33.3 per cent. 11.11 per cent of the respondent have allergy issues by using the product. 11.11 per cent of the respondents have other side effects like itching, oily skin etc. while using the Himalaya products. The study reveals that most of the users of Himalaya products are facing dryness of the skin.

## 1.5 Details of Satisfaction of Himalaya Products

The respondent are classified on the basis of their satisfactory pattern of availability of Himalaya products. The satisfaction of the respondents were different in sense which is following table.

Table 2: Details of Satisfaction of Himalaya Products

<b>Satisfaction of availability</b>	<b>Frequency</b>	<b>Percentage (%)</b>
<b>Highly satisfied</b>	6	20
<b>Satisfied</b>	21	70
<b>Dissatisfied</b>	3	10
<b>Total</b>	30	100

Source: Sample Survey

The data reveals that the majority of the respondents, 70%, reported being satisfied or highly satisfied with the availability of Himalaya products. Among them, 20% expressed being highly satisfied, indicating a strong positive sentiment regarding the availability of the products. Furthermore, a significant proportion of respondents (50%) reported being satisfied with the availability, highlighting that the majority of customers find it convenient to access Himalaya products. A smaller proportion of respondents (20%) maintained a neutral stance, indicating that they neither strongly agree nor disagree with the availability of the products. A minority of respondents (7%) expressed dissatisfaction, while only 3% reported being highly dissatisfied with the availability of Himalaya products.

## Conclusion

The study conducted on consumer awareness and satisfaction towards Himalaya products provides valuable insights into the perceptions and preferences of consumers. The findings indicate that the majority of respondents are aware of Himalaya products and consider them more than just luxury items, but also as a means to improve their health. The company, known for its high-quality products, has established a strong reputation in the market. One notable finding is that Himalaya emerged as the first mover among other competing brands. This indicates the company's proactive approach in introducing innovative products and capturing the attention of consumers. Additionally,

the study reveals that the majority of consumers are satisfied with Himalaya products, indicating a positive perception of their quality and effectiveness. However, the study also identifies some weaknesses of Himalaya products, such as smaller quantities and potential side effects. These findings highlight areas where the company can focus on improvement to meet the expectations of customers more effectively.

In conclusion, the study emphasizes the importance of customer awareness and satisfaction in the success of Himalaya products. By continuously striving to improve product quality, addressing weaknesses, and effectively competing with rival brands, Himalaya can maintain its reputation as a trusted and preferred choice among consumers.

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# Polytheism in Hinduism: A Critical Study of Rituals and Practices in Contemporary Malabar

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## Abstract

*Hinduism is presently followed through one fifth of the human world. The religion consists of a complicated caste system and traditions. The inner potential of this religious system evokes vastly ranging rites and practices among the Hindu people. The main concern of this paper is to analyse Hinduism as a lived religious tradition, and to give a sense of what it means to be a Hindu in today's world. Hinduism is a complex religious tradition. Hindus understand and follow the practices in a startling diversity. The paper outlines some historical contexts that indicate the different ways in which the religious tradition Hinduism developed and changed over the millennia, and later making it what it is today. Certain textual sources, beliefs and practices of Hinduism are analysed in the process. The practices and rituals held in contemporary Malabar today are discussed. The major focus is the important concepts of dharma.*

**Keywords:** *Hinduism, Polytheism, Beliefs, Practices*

## **Introduction**

With 900 million devotees, *Hinduism* is the third-largest and oldest of the world's major faiths, behind Christianity and Islam. Hindu education and philosophy have had a profound effect on other primary religions. *Hinduism* is both a religion and a way of life for Indians, promoting the moral and ethical standards of good deeds and authentic living. *Hinduism's* history is deeply linked with and has had a significant influence on the Indian subcontinent. In India, about 80% of people identify as Hindu.

Hinduism is no longer a faith but a way of life. Contrary to other religions, Hindu dharma has a wide range of specialities. This is no longer known as a religion; it is recognized as the *Sanatana Dharma*. *Sanatana means*, according to *Bhagavath Geetha*, that which cannot be destroyed by fire, weapons, water, air, and which is current in all living and non-living beings. Dharma means the way of life. Hinduism claims that *Sanatana Dharma* has its basis in scientific spirituality. In ancient Hindu literature, we can see that science and spirituality are integrated. It is referred to in the 40th chapter of the Yajurveda known as Ishavasya Upanishad that uses scientific information for solving problems in our existence and uses the non-secular know-how for reaching immortality through a philosophical outlook. It can be seen that in each and every custom, there is an element of spirituality. Without spirituality, nothing exists in *Sanatana Dharma*. Most people have the misconception that this spirituality is religion. Spirituality is exclusive in *Hindu Dharma*. *Aachaaraas* (customs) are to be accompanied primarily based on their merits. All these *Aachaaraas* are mentioned for the prosperity of the human beings and it has to be the prime focus for working towards the *Hindu Aachaaraas*.

Like every religious aspect, Hinduism is different from other major religions in the world. If we really want to understand the diversity of the Hindu traditions today, it is important to have some idea of the major historical developments in the tradition. For this purpose, we have analysed the historical backgrounds of *Hinduism*, *Sanathana Dharma* and the Vedic period.

An attempt is made to learn how these rituals and practices can be favourable or not to the Hindu communities. Clearly, the faith determines the lifestyle of the followers. We can also say that collective beliefs have a great role in this. The Hindu community's lifestyle is shaped by the rituals and practices of *Hinduism*.

## **Understanding Hinduism**

Kerala's socio-religious and cultural matrix is an amalgam of native and foreign cultures and different creeds shape its distinctive culture. Today, Hinduism, Christianity and Islam remain the major religious traditions of Kerala and contemporary Malabar. Hinduism has come to be known as the

oldest and most varied of all the great religions of the world. The word 'Hinduism' itself is a geographical term based upon the Sanskrit name for the great river that runs across the northern boundaries of India, known as 'Sindhu'. For those living on the other side of the river, the entire religion to the sixth east of the Sindhu, which the Greeks called the Indus, came to be known as the land of the Hindus. In fact, Hinduism calls itself '*Sanatana Dharma*', the eternal faith. It is not based on the teachings of a single teacher, but on the collective wisdom and inspiration of great seers and sages since the dawn of Indian civilization.

Hindu traditions of Kerala emphasise the historical evolution of Hindu traditions based on local gods and goddesses. The places, pilgrimages, temples, rituals and performances express different aspects of the diversity and complexity of the tradition called Hinduism. It has a lot of human practices which link the inner spirituality and peace to the deity and deity to the omnipotent.

*The Hindu World by Sushil Mittal (2004)*, is one of the most authoritative and up to date single volumes on Hinduism today in twenty-four chapters written by leading scholars. It offers a comprehensive and critical guide to the diverse literatures, traditions and practices of Hinduism. Ideally tailored as an introduction to key issues in Hinduism and for use as a definitive source of reference, the book offers new insights into many aspects of Hindu life organised under six headings such as Oral Teaching and Textual Traditions, Theistic and Devotional Movements, Cosmic Orders and Human Purposes, Social Action and Social Structure, Vitality in People and Places, and Linguistic and Philosophical analysis.

According to the book *Hinduism: Past and Present* by Axel Michaels published in 2004, one fifth of humanity currently follows Hinduism. The religion has thousands of gods, a complicated caste system, and hundreds of languages and dialects, making it far from a homogeneous theistic tradition. Such an internal plurality inspires far-reaching rites and practices among the hundreds of millions of followers of Hinduism. It is therefore not surprising that scholars are reluctant to define universal Hindu beliefs and practices. Michaels looks at the customs, practices, and rituals that Hindus have in common through the prism of what he terms their "identifying habitus", a unifying factor that keeps Hindu religions together and fortifies them against outside influences. In his analysis, Michaels not only localises the deeply differentiating qualities of Hinduism, but also provides the framework for an analysis of its social and religious coherence. Michaels combines his insightful arguments and probing questions with introductions to key historical periods, extensive textual sources, and detailed analysis of key life-cycle rituals, caste, forms of spiritism, devotion, ritualism, and heroism. He points out that Hinduism has withstood the missionary zeal and the universalistic claims of Christians, Muslims and Buddhists and has repeatedly resisted. Additionally, he draws a comparison between conventional Hinduism and Western faiths, where "self is preferred to non-self and where freedom in the world is more essential than emancipation from the world" (Michaels, 147). This engaging and accessible book appeals to both lay readers and scholars as it is the most comprehensive introduction to Hinduism



published to date. This engaging and accessible book appeals to both lay readers and scholars as it is the most comprehensive introduction to Hinduism published to date. He observes that Hinduism not only employs a methodological approach that is refreshingly novel, but it also provides a vast array of meticulous scholarship in a straightforward, concise manner, a comprehensible interpretation of Hindu literature. Such an internal plurality inspires far-reaching rites and practices among the hundreds of millions of followers of Hinduism. It is therefore not surprising that scholars are reluctant to define universal Hindu beliefs and practices. Michaels combines his insightful arguments and probing questions with introductions to key historical periods, extensive textual sources, and detailed analysis of key life-cycle rituals, caste, and forms of spirituality, devotion, ritualism, and heroism. He points out that Hinduism has withstood the missionary zeal and the universalistic claims of Christians, Muslims and Buddhists and has repeatedly resisted.

Hinduism is now not just a belief in India. It is a way of life. In Hinduism, rituals are performed to bring spirituality into human existence and inculcate emotions of devotion and religiosity. Rituals are no longer only celebrated throughout life, however they proceed after death, collectively with burial and cremation practices. For Hindus, it is the Vedas- the oldest non-secular scriptures in the world- that have shaped and influenced their rituals. The Vedas are a series of hymns and rituals that date again thousands of years. These texts have been passed on to quite a few generations through oral narration. Hinduism is now not simply a faith in India. It is a way of life. Hindu rituals are performed to inculcate spirituality into everyday life and foster devotion and religiosity. Earlier, many Hindu rituals were based on the importance of performing the obligations associated with one's stages of life. The 4 levels of life are, Brahmacharya (Acquiring training and battering one's character), *Grihastra* (worldly pleasures and hobbies that consist of marriage and career, *Vanaprasata* (Spirituality) and Sannyasa (The lifestyles of contemplation).

## **Rituals and Practices in Contemporary Malabar**

Rituals and practices in Hinduism are considered as the pinnacle of spiritual practice in Hinduism. The most successful point of culmination in the religion are their rituals and practices that are followed in the world today. Here we are going to discuss different varieties of rituals and practices in contemporary Malabar. Earlier many Hindu rituals targeted the significance of performing the responsibilities related with one's stages of life. There are many historical rituals that are not carried out today, as their meaning and practice have been modified over the centuries. For example, for the duration of Vedic times, yajnas have been associated with Karma and Dharma but now they are associated with social activities. For Hindus, receiving the advantages of the Almighty is of foremost importance when performing the rituals. They agree with when God is thrilled through their devotion, he bestows his advantages upon them. Most of the Hindu rituals are performed on holy places such as temples or in nature, however some are carried out in the home.

As a set of the household responsibilities, a religious Hindu is expected to follow sure rituals each and every day. Morning customs include bathing or other forms of physical purification, praying to the Sun God, or reciting the Gayatri mantra. Puja, meditation, silent prayer, yoga, recitation of the Bhagavad Gita or other religious texts, participation in Satsang (prayer meetings), charitable work, visits to temples, and chanting the name of their beloved God are the most common rituals practised in Hindu households. It is through these rituals, prayers, and sacred ceremonies that Hindus pay their reverence to God.

Prayers or Pooja is a vital part of a Hindu devotee's life. They perform these prayers below the help or preparation of Hindu clergymen or Brahmins. After every pooja, a sacred provision (or Prasad) is made to God. Such choices are intended to be made without claiming reciprocal advantages as a mark of carrier to their Almighty. Hindus accept as true that performing these rituals help in their non-secular betterment. Hindu followers are required to carry out a number of rituals throughout their lifetimes, as prescribed by Hindu writings and holy traditions. Hindu ceremonies place a lot of emphasis on the holy locations since they regard them as God's residences. The sacred texts go into considerable depth about the reverence of holy places where Brahmins perform rituals. At these holy locations, Hindus also honour their ancestors. Prayers are spoken in order to grant people permanent tranquillity and to assist them in connecting with divine power.

Some practices followed by Hindus after death are discussed in the following lines. Gangajal (water accrued from the river Ganga) is poured into the mouth of a deceased person observed by way of placing tulsi (basil) leaves in the mouth. Often, when the pran (vital energy) leaves the body, the mouth stays open, and via this open mouth, putrefying waves from the dead body spread into the environment. Sattva waves from the universe are drawn to the tulsi (basil) leaves and Gangajal placed in the mouth, which attracts these sattvik elements. This brings about disintegration of putrefying waves launched from the mouth into the environment, consequently preserving the environment pure. Moreover, Gangajal and tulsi leaves assist in conserving the purity of the inner sheaths of the deceased and in stopping entry of poor energies through the mouth. Hence this is dealt with as one of the prime rituals after death. The deceased body's ears and nostrils are stuffed with tulsi leaves. The lifeless body's ears and nostrils are cleaned with tulsi leaves rather than cotton balls. As a result, the environment is cleansed and the delicate putrefying gases are prevented from entering the environment through the ears and nose. An earthen lamp is lighted in the house and pointed towards south when someone in the family passes away. This is meant to symbolise the glow of the soul.

### **Conclusion**

Hinduism is not just a set of beliefs. It is the way of life of millions of people around the world today. Polytheism in Hinduism is nowadays a vastly discussed topic. Whether polytheism is favourable or not is still a question under discussion. The rituals and practices followed by Hindus actually determine the way of life of the followers. Hinduism considers the importance of the rituals of the

practitioners including several rituals, and ultimate intentions of their moksha, the liberation from the endless cycle of birth. Moksha is the spiritual aim in Hinduism. Hindus agree within the doctrines of samsara (the non-stop cycle of life, death and reincarnation) and karma (the frequent law of motive and effect). One of the key ideas of Hinduism is the faith in the soul or atman. This philosophy holds that living creatures have a soul, and they are all phases of the supreme soul. However, it is also proper that the range of humans who say that they have no non secular affiliation. Hinduism is the world's oldest prepared faith existing for 4500 years. Based on the prehistoric Vedic text, it is a belief in constant change.

Whether it is polytheism or monotheism, every aspect of the ideologies is to reach inner peace by acknowledging the purposes of our life and to understand the 'ikigai' of our life. Polytheism divides the omnipotent force into certain divisions but monotheism tends to unite everything to a single omnipotent deity or God. Polytheism is verily favoured by many individuals in this world. The objective of every faith is to make the society civilised and improvised in every aspect.

Hinduism is the most broadly professed faith in Kerala. The mythological legends related to the starting place of Kerala are Hindu in nature. Almost each village in Kerala has its own local guardian deity, usually a goddess. Even when urbanisation and modernism came into effect, the Hindu community still believes in karma. The karmic wheel of life decides the law and order among the community. In spite of modern tendencies, it can be seen that the cult practices are a part and parcel of the religion as practised in Malabar. It is a fact that the age-old practices still have an impact on the lives of Hindus in Malabar. The multiple practices to appease the pantheon of Gods in the Hindu mythology dictate the lifestyle of Indians in general; it applies to the people of Malabar too.

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# Communalism as a Weapon for Violence in Select Narratives of Anees Salim

## Abstract

*This paper explores the portrayal of communalism as a weapon for violence in select works of Anees Salim, a prominent contemporary Indian author. Anees Salim's novels provide a realistic depiction of communalism and its impact on individuals and communities in India. The paper examines the concept of communalism in Salim's works, delving into the socio-political context in which they are set. It explores the causes and effects of communal violence portrayed in his narratives, focusing on character portrayals and the psychological impact on individuals. Additionally, the paper analyzes the effective use of symbolism and metaphors employed by Salim to convey the theme of communal violence. By critically interpreting and evaluating Salim's works, the paper sheds light on the author's message and intent in depicting communalism and violence. Through a comparative analysis with other relevant literary works, the study highlights the unique contribution of Anees Salim's novels to the genre. Ultimately, the paper emphasizes that Salim's works serve as a mirror to society, presenting a genuine depiction of communalism in contemporary India and urging readers to reflect on the consequences of communal tensions.*

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## Introduction

Communalism, with its deep roots in Indian society, has been a subject of significant concern and debate. It is an issue that has affected the lives of countless individuals and communities, often resulting in violence and social division. Anees Salim, the renowned Indian author, has masterfully captured the nuances of communalism in his literary works, shedding light on its impact and providing readers with a thought-provoking perspective on this divisive force. This article, delves into the portrayal of communalism in select works of Anees Salim, focusing on the novels *Vanity Bagh* and *The Blind Lady's Descendants*. These literary creations serve as powerful commentaries on the state of communalism in India, showcasing the underlying tensions, prejudices, and the consequences they impose on the lives of ordinary people. Through his compelling storytelling and profound character development, Salim presents a compelling case for introspection and understanding in the face of communal strife.

This article explores how Salim's works serve as mirrors of society, revealing the dark undercurrents of religious intolerance, social divisions, and the manipulation of communal sentiments for political gain. Through his nuanced narratives, Salim raises crucial questions about the damaging effects of communalism on individual lives, families, and communities. By examining specific instances from his novels, we can gain a deeper understanding of the multifaceted nature of communalism and the urgent need for its eradication. Furthermore, the study highlights the significance of Anees Salim's works in challenging societal biases and fostering dialogue on communalism. His writings not only expose the harsh realities of communal tensions but also encourage readers to reflect on their own beliefs and biases, urging them towards empathy, unity, and the pursuit of a more inclusive society.

Through this exploration of Anees Salim's works, the article sheds light on the pervasive issue of communalism in India, while appreciating the power of literature in initiating conversations and inspiring change. By delving into the profound insights provided by Salim's novels, a better comprehension of the complexities of communalism and strive for a more harmonious and inclusive future are gained.

## Depictions of Sectarian Tensions and its Consequences in Anees Salim

In the research article "Communal Violence and Social Identity: Implications for Psychological Well-being" by Samira Sheikh and Ritu Verma (Journal of Social Issues, 2017), the authors explore the psychological consequences of communal violence and its impact on individuals' well-being. The article argues that communal violence, characterized by conflicts between different religious or ethnic

groups, can deeply affect individuals' psychological well-being due to its disruptive nature and the threats it poses to their social identities. The authors discuss the relationship between social identity and communal violence, emphasizing that communal violence often targets individuals based on their religious or ethnic affiliations. They highlight how the experience of communal violence can lead to the erosion of social identity, a heightened sense of insecurity, and psychological distress among affected individuals.

In his novel *The Blind Lady's Descendants*, Salim masterfully portrays the deceptive nature of communal propaganda and its corrosive effect on social harmony. For instance, through the character of Asghar, a Muslim man who has lived peacefully among his Hindu neighbors for years, Salim showcases the gradual erosion of trust and the subsequent eruption of violence. Asghar becomes the target of baseless accusations, and the bonds that once held the community together crumble, ultimately leading to tragic consequences (Salim, *The Blind Lady's Descendants*). Similarly, in *Vanity Bagh*, Salim explores the aftermath of communal violence in a small neighbourhood. The protagonist, Imran, experiences firsthand the devastation caused by communal tensions. Salim's powerful storytelling not only highlights the stark reality of communalism but also underscores the need for empathy, understanding, and dialogue to combat its destructive effects (Salim, *Vanity Bagh*).

In *The Blind Lady's Descendants*, the character of Ali, a young man belonging to a minority community, undergoes a significant psychological impact due to communal violence. As communal tensions escalate in the town, Ali's sense of social identity becomes increasingly threatened. He experiences a profound loss of security and belonging, which manifests in heightened anxiety and psychological distress. This highlights the implications of communal violence on an individual's psychological well-being.

Another instance could be found in Salim's novel *Vanity Bagh*, where the character of Radha, a Hindu woman living in a neighbourhood plagued by communal violence, undergoes a similar psychological struggle. As the violence escalates, Radha's social identity as a member of the majority community becomes a source of guilt and internal conflict. She grapples with the traumatic events she witnesses, leading to emotional turmoil and a deterioration of her psychological well-being.

The term "Little Pakistan" emerged due to a trivial reason. In 1992, when Pakistan won the cricket World Cup, the residents of *Vanity Bagh* celebrated the victory.

“Though the riots following Pakistan’s world cup victory (or England’s world cup defeat, as the imam would put it) had given the enmity a new dimension that even the upheavals of 1947 could not bring about” (14).

Here people don't have the tolerance and good heart to accept the concepts. It's just a game and it has an end. But if anyone in the village who took it personally then it became an issue.

The statement "In every big Indian city there is a tiny Pakistan" (Salim, 39) vividly illustrates the prevailing intolerance within our country. This deeply rooted mindset is likely to persist, perpetuating divisions among communities. However, it is crucial to question the rationale behind associating certain areas with Pakistan. Numerous countries exist beyond Pakistan's borders, yet our thoughts and beliefs lead us to make such assumptions. It is disheartening that many still perceive Pakistan as a nation solely preoccupied with war and terrorism, disregarding its positive aspects. It is imperative to challenge these stereotypes and recognize that Pakistan, like any other country, has its own merits and qualities deserving of acknowledgment and understanding.

However, a few individuals in the neighbouring Mehndi area voiced their dissent, causing unnecessary friction. These types of conflicts are not uncommon in our society, as we witness them even over seemingly insignificant matters such as dietary preferences, as exemplified by the contentious issue of beef consumption. Despite the fact that Indian law allows citizens to consume food of their choice, with certain exceptions, some people neglect this and create unnecessary complications, particularly in the northern regions. The celebration in Vanity Bagh was quickly misinterpreted, leading to allegations of supporting the enemy country and ultimately resulting in a violent atmosphere. Moreover, the success of A. R. Rahman and Rasool Pookutty, who won Oscars for their film scores, incited certain individuals in Mehndi due to perceived religious implications. This, in turn, escalated into a communal issue, resulting in the burning of buses on the streets. These incidents highlight the impact of our mindset and the ease with which even trivial matters can be manipulated to provoke people.

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Anees Salim skilfully weaves this narrative in Vanity Bagh, employing black humour and irony to expose the frustration experienced by individuals due to religious matters. It underscores the fact that even minor issues can be exploited to incite tension. While every Indian has the right to believe in their chosen faith, the current state of affairs seems to be moving in the opposite direction, demanding a more thoughtful and discerning approach.

Vanity Bagh presents a disheartening portrayal of a community grappling with hopelessness. It serves as a stark representation of the distress and religious intolerance that can divide humanity and even manipulate electoral outcomes. The utilization of religion as a political ploy to win elections is a well-known tactic. In fact, an article titled "Vanity Bagh: A Dark Comic Tale" was published by the renowned newspaper The Hindu in 2014, shedding light on the themes within this work.

Ultimately, Vanity Bagh serves as a thought-provoking critique of societal issues, evoking a range of emotions and shedding light on the darker aspects of human nature. Its exploration of despair and religious intolerance serves as a cautionary tale, urging readers to reflect on the consequences of such divisions within our communities.

### **Salim's Works as a Reflection of India's Intolerance**

In contemporary society, the tendency to associate bomb blasts and illegal activities with individuals of Muslim descent has become disturbingly common (Afghanistan bomb blast, January 11, 2023, Mirror Now, The Economic Times). Anees Salim's novel Vanity Bagh exemplifies this phenomenon through the character of Imran Jabbari, who unknowingly becomes involved with a terrorist gang (Salim, Vanity Bagh, p. 18). Imran, driven by the need to provide for his family, naively engages in work that he believes will earn him some money in a straightforward manner.

In the midst of our belief that we reside in a well-educated and modern society, we often assume that we possess enough rationality to conduct ourselves appropriately in front of others. How



ever, the reality is far more complex. Religious madness has deeply permeated our daily lives, manifesting as the biggest challenge we face. While it is true that not everyone succumbs to this communal conspiracy, a few individuals exploit religious brotherhood for personal gain or to draw attention to themselves. Regrettably, even minor issues can be blown out of proportion by these few individuals, leading to large-scale communal violence.

A touching example within Anees Salim's novel illustrates this alarming trend. The discussion surrounding a tree, planted by a priest over a century ago but now located within the territory of the mohalla wallas, becomes a catalyst for religious discord.

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A touching example within Anees Salim's novel illustrates this alarming trend. The discussion surrounding a tree, planted by a priest over a century ago but now located within the territory of the mohalla wallas, becomes a catalyst for religious discord. Some individuals, driven by their religious

fervour, question the presence of a "Christian tree" in their neighborhood (Salim, 18). This dialogue epitomizes the deep frustration and intolerance that some harbor towards other religions. It is important to note that the tree had never posed a problem in previous years; it was only with the sudden eruption of religious animosity that the issue escalated.

This instance serves as a poignant reminder of the dangers of communalism and how seemingly insignificant matters can be weaponized to ignite communal tensions. It exposes the underlying prejudices and frustrations that persist within our society, threatening the fabric of harmony. To combat this, it is crucial to recognize that the actions of a few do not represent the entirety of our diverse population. There are countless individuals who hold genuine intentions and strive for religious harmony. It is imperative that we reject the divisive forces and work together to foster understanding, empathy, and respect among different faiths.

The current state of India, as depicted in Anees Salim's *Vanity Bagh*, bears a striking connection to the prevailing social and political landscape. The modern incarnation of Hindutva stands apart from the communal politics of the Jan Sangh in the 1970s and the BJP's Ram temple agitation of the 1980s, with social media playing a significant role in shaping these changes. The key question that arises is centered around the specificity of post-2000 communal violence. By drawing a broad comparison between earlier forms of riots in the country and those witnessed in the past two decades, the authors of the research paper highlight the distinct nature of contemporary communal violence, which tends to be localized and confined to specific districts rather than assuming a statewide dimension.

The underlying intent of the author is to shed light on the fact that despite progress, India remains mired in the realms of darkness and superstition. Anees Salim's interview with 'The Wire' further supports this notion, where he states, "People Don't Turn Intolerant Overnight. It's a Slow Process" (Maqbool, 2022). Parades, once associated with celebrations, are now being exploited to fuel communal tensions. The previously observed secular neutrality of the government in certain states is rapidly eroding, pointing to a growing sense of religious bias.

The term Islamophobia is commonly used to describe xenophobic reactions towards the Islamic faith and Muslims. While it implies a 'fear of Islam', it actually encompasses a hostile sentiment towards Islam and Muslims. The notion of "phobia" as a social fear is not adequately reflected in its usage. The

National Investigation Agency (NIA) appears hesitant to thoroughly investigate certain cases, perhaps due to a lack of trust in the information source. This reluctance may stem from a fear of delving into the depths of madrasas only to find no evidence of bombs, which would pose significant challenges for both the NIA and the government (Salim, 65).

Islamophobia is not confined to the realm of personal beliefs; it has infiltrated various facets of society, including the film industry. Bollywood, known for its influence and reach, has failed to accurately represent Muslims. Muslims have suddenly disappeared from most movie scripts, not only as comedians or side characters but altogether, creating a sense of alienation within the community. This lack of representation in cinema is intertwined with Bollywood's subtle romanticization of Islamophobia over the years, evident in films such as 'Padmavat,' 'Lipstick beneath my Burqa,' 'Tanjahi,' 'The Kashmir Records,' and 'Hum Do Humare Do.' These movies portray Muslims as villains, savage, primitive, oppressive, brutal, uncivilized, or foul. Renowned author Robert McKee once stated, "storytelling is the most powerful way to put ideas into the world," and Hindi cinema, as one of the highest-grossing entertainment industries in India, wields its power to deceive viewers about Islam and Muslims.

## Conclusion

Anees Salim's works serve as poignant reflections of the prevalent communalism in India. Through his novels like "Vanity Bagh," Salim exposes the deep-rooted religious intolerance, social divisions, and the impact of communal violence on individuals and communities. He skilfully portrays the frustrations and struggles faced by characters caught in the web of communal tensions, highlighting the destructive consequences of religious biases and prejudices.

Through his narratives, Salim prompts readers to critically examine the underlying causes of communalism and its detrimental effects on society. The incidents depicted in his works, such as the unjust labeling of individuals based on their religious identity or the manipulation of communal sentiments for political gains, mirror the harsh realities that persist in contemporary India. Salim's writings challenge readers to confront their own biases and preconceived notions, urging them to strive for unity, understanding, and tolerance.

To conclude, Anees Salim's works provide valuable insights into the complex issue of communalism in India. By exposing the dark realities and the human cost of communal violence, he calls for introspection and a collective effort to foster a more inclusive and harmonious society. Through his powerful storytelling and nuanced characters, Salim contributes to the ongoing discourse on communalism, emphasizing the need for empathy, respect, and the recognition of shared humanity as the antidote to divisive ideologies.

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# Cultural Resilience: Unveiling the Lives of the Mala Arayan Tribal Community in Kocharethi

## Abstract

*This article explores the unique culture and way of life of the Malayarayan tribe, an indigenous community residing in the forested areas of the Kasaragod district in Kerala, India. The focus of the article is Narayan's Kocharethi, a Malayalam book that delves into the lives of tribal people, particularly the Malayarayan tribe. The book provides a comprehensive and discursive evaluation of the Malayarayan culture, emphasizing the intricate connection between nature and culture from a cultural and environmental perspective. Set in the early 20th century, the novel narrates the history, customs, and struggles of the tribal people who inhabited the mountain folds of Kerala's Western Ghats. It introduces various historical cultural customs, such as seventh-month ceremonies, to highlight their significance in the tribe's identity. The article also sheds light on the social exclusion faced by the Malayarayan tribe due to their lower caste status, which hinders their full acceptance in mainstream society. By delving into the rich cultural heritage and challenges faced by the Malayarayan tribe, this article aims to raise awareness and promote a deeper understanding of the unique tribal communities in the Western Ghats of Kerala.*

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## Introduction

Narayan was an Indian author, best known for his first book titled Kocharethi. Most of Narayan's books focus on the tribal communities of Kerala. He is renowned as Kerala's first tribal novelist and belonged to the Malayarayar tribe. Kocharethi explores the lives and struggles of the tribal communities, highlighting their unique traditions, customs, and challenges faced in the face of modernization and societal changes. It provides a platform for their voices to be heard and their stories to be told, fostering a better understanding of their history, struggles, and aspirations.

A tribe is a group of people who share a culture, a collection of traditions, and a way of life. The phrase "tribal traditions" exemplifies the use of the word "tribal," which refers to the traditions of a group of individuals with a common ancestor. The term "tribe" first appeared around the time of the Greek city-states and the early development of the Roman Empire. Since then, the Latin word "tribus" has been used to describe a community of people who claim to be descended from a common ancestor. A tribal group is a social group that resides in a specific area and is distinguished by a unified social structure and cultural stability. The environment and natural resources in which tribes live have a significant impact on their identity and culture.

Arayan is a group of tribal people in Kerala. Most of Kerala's tribes live in the Western Ghats, on the border between Karnataka and Tamil Nadu. Primitive tribes are ethnic groups of people who depend on agriculture for food, have small populations, and have little or no formal access to education. Narayan, who is considered to be Kerala's first tribal novelist, wrote the Malayalam novel Kocharethi, published in 1998. After receiving excellent reviews, the novel went on to receive the Kerala Sahitya Academy Award. Kocharethi is a major work of Malayalam literature. The novel depicts the Western Ghats' tribal community, which lived in the mountain folds at the beginning of the 20th century, along with its history, customs, and difficulties. Narayan aimed to accurately reflect his community's way of life, as it was often misrepresented in works by non-tribal writers. The book explores various tribal cultures and the struggle to preserve them, presenting a community in the midst of transition. While reading Kocharethi, readers are transported to a world that is entirely different from their previous experiences with Indian literature or tribal literatures.

## Kocharethi: Chronicles of the Tribal Heartland

Kocharethi depicts the story of the Mala Arayan Adivasi community through the narratives of Kunjipennu and her husband, Kochuraman, who are the main characters in this novel. The community's poverty is ruthlessly exploited by moneylenders, landlords, shopkeepers, and the police. Over time, this exploitative relationship between the upper classes and elite castes leads to the

marginalization of the Arayans. The author also emphasizes the rich tribal culture in Kocharethi, including ceremonies such as the funeral ceremony, therandu kalyanam, Murappennu kalyanam, and rituals during the seventh month of pregnancy. Murappennu kalyanam refers to the marriage between cousins, while therandu kalyanam signifies a girl's first menstrual period.

The term Kocharethi denotes a tribal woman who resided in the forest and was known by that name. According to the author, was born under such circumstances many years ago. The Kocharethis inhabited the hills scattered along the east coast of Kerala. They would affectionately refer to their mothers as young peddlers because these women would carry pots, pans, dried fish, tobacco, and rags up the hills, trading them for pine and brown peppers, cashews, and coffee beans at modest prices. This is a story about the Adivasi people, written by an Adivasi author.

Narayan's novel Kocharethi (1998), on the other hand, should be seen within the larger context of Literary Tales on Land in Malayalam. The novel depicts the evolving views of the Adivasi community regarding land and ownership. It provides an insider's perspective as Narayan chronicles the changes in the lives of the people residing in the foothills of the Western Ghats, as they navigate the complexities of modernity and the conflicting interests involved. This story revolves around the possession and expropriation of land, shedding light on the innocence of a people who were unaware that land could be treated as 'property' and that they could be alienated from it. The Adivasis, being the region's original inhabitants, were not concerned with gaining personal control over the land. However, there are few Adivasi writers, and until around fifty years ago, they had no concept of writing. Instead, they relied on oral traditions, passing down knowledge from one generation to another. For them, the spoken word represents the essence of life. More significantly, an Adivasi's symbolic universe differs significantly from that of a non-Adivasi. To the Adivasi, essence does not exist metaphorically behind appearances; it exists materially, immediately visible and knowable in its own right. God is seen as their friend and neighbour; someone they can appease with a drink and freely request favors from. The Adivasi worldview does not embrace the distinction between 'you' and 'me' that characterizes more 'advanced' societies.

How did tribal literature in India come into existence? Indian tribal literature upholds its own rich traditions and culture. Historically, tribal literature in India has been primarily oral, but with the advent of the present century, tribal writers began documenting their previously unwritten histories and experiences. Many tribal languages now have their own scripts, and some have adopted the scripts used in the respective states. When Dalit literature began garnering national attention, tribal writers also started to gain prominence. Over the past two decades, the diverse voices and literary works of various tribal communities have started to make their presence felt. Kocharethi from Kerala made a significant impact on readers upon its publication in 1998. Indian tribal literature can no longer be confined to folk songs and tales alone; genres such as novels and dramas have also flourished within this realm. According to Meera Prasanna (2023), in her article "Evinced the Acculturation and Ethos

of Malayarayar Tribe in Narayan's Kocharethi: The Araya Woman," Narayan's book Kocharethi explores the lives and struggles of the tribal communities, highlighting their unique traditions, customs, and challenges faced in the face of modernization and societal changes.

Tribal people have lifestyles and cultures that are very different from those of other groups. They have various rituals from birth to death and do not believe in God or religion. They live in the mountains and survive by cultivating and eating roots. The women there are married to the grooms' families or to tribal families living nearby. Murappennu Kalyanam is a strict rule in their marriage, referring to the marriage of an uncle's daughter to an aunt's son. Otherwise, it is customary to marry the uncle's son or daughter. On the other hand, non-tribal people usually marry someone they like from another place or neighborhood. Similarly, tribal people are very backward in terms of education. The spices they grow are sold at a low price because the merchants swindle them.

The novel depicts the history, traditions, and true lives of the tribal community. It revolves around the protagonist, Kunjipennu, and her family, their struggle for land, and their challenges to preserve their myths and customs. The novel explains the experiences of the Malayarayar community, which inhabits the Western Ghats of central Kerala. The work reveals the oppression faced by the tribes due to various socio-economic and political realities, including colonial domination, bureaucratic greed, the freedom struggle, survival struggle, and the struggle for native identity. The novel clearly portrays the innocence of the people. The first half of the novel describes the beliefs and rituals unique to the people who live in close communication with nature. Various social and cultural codes, verbal codes, bodily codes (physical orientation, appearance, facial expression, gestures, posture, clothing, food habits, accessories, equipment, gadgets, rituals, and games) are minutely detailed. The second half of the novel is a painful narrative of personal loss and displacement as the Adivasi community falls prey to the challenges of modernity (Prasannan).

This novel describes a major ritual called Therandu Kalyanam. After a girl begins her period, her muracherukan (cousin) ties a kokkuri, called taali in other parts of the country, which signifies a symbolic marriage. The author explains that Parvati, Kunjipennu's daughter, called her mother one afternoon while sitting beneath a coffee tree. Her daughter's voice sounded off, shocking Kunjipennu. She trembled violently and went into the yard. Then Madhavi appeared. When Madhavi noticed the blood stains on Parvati's dress, she breathed a sigh of relief. Kunjipennu felt immense happiness because her daughter had reached puberty. She took her daughter away from the house, made her sit on the floor, and whispered in a low voice to Madhavi that they needed to inform Appan's house. She informed her sister-in-law and others that Parvathi had reached puberty. They dressed her in a new skirt and gave her a cloth to wear as a cover. Kunjipennu also held a scythe in her hand. Paapi and a few other women showed up. The southern veranda had a cotton palm screen installed by. They mixed raw turmeric powder with coconut oil and applied it to Parvati's body. Since Parvati's father had a sister, she had every right to act in her role as the ammavan's wife. The women sat there cackling.



There was no Eettappera near Kochuraman's house. Parvati lay down on the west side of the veranda, with the screen placed in one corner. Neyyappam was prepared and brought for the girl to eat by women who were related to her in various ways. There was no big brother for Parvathi. In the case of her unmarried brother, they decided to give this opportunity to Bhavani. Bhavani played the role of Parvati's sister-in-law because she possessed those qualities. They prepared an inja and kurunthotti lather. The women standing on the bank shouted as the girl and her sister-in-law fell into the water and emerged to the surface. Muracherukkan Raghavan, Parvati's defeated and reluctant guardian, climbed up on a rock and threw down areca nuts and betel leaves for her to pick up. However, Raghavan made a U-turn and left. Parvati dressed up when she arrived home and sat in front of the lamp. Raghavan was longed for by Paapi and the other females. As Raghavan was not her best performer, Kunjipennu remained bothered. Paapi received the kokkuri (similar to a thali), a half-inch-long piece of flattened gold threaded with black ink, from Kunjadichan. Paapi tied the kokkuri while Parvati sat with her head bowed and her hands covering her face. Parvati became Raghavan's wife because it was traditional.

The tribal peoples' seven-month ceremony differed from the cultures of other countries. In the past, childbirth would take place at home with a vayattati (midwife) assisting in the labor. When the delivery pain came, the vayattati would come to the pregnant woman's home and help her give birth. In this novel, when Kunjipennu was seven months pregnant, her sister-in-law and aunt came out of their house with various kinds of sweets to invite her from her husband's house. The pregnant woman would then move from her husband's house to her own. This seven-month ceremony was only for the first pregnancy. Among the Malayarayan people, a similar culture existed for this ceremony. After seven months, the pregnant woman should be taken from her husband's house to her own house. However, in the novel, Kunjipennu remained in her home, as she grew up without parents. Consequently, the first ceremony was canceled. Kunjipennu's father's sister and her brother's wife pounded leaves and wrapped rice carefully when she was seven months pregnant. A stone and a piece of iron, of equal weight, were wrapped in different packages and placed inside the rice. The pregnant woman had to open one of the packages. It was believed that if there was a crack while opening the package, there would be danger. There was no crack when Kunjipennu opened the package. The following ritual was to determine whether the child would be a boy or a girl. They believed that if there was iron in the package, the child would be a boy, and if there was a stone, the child would be a girl. Kunjipennu received an iron package when she opened the rice package. This iron represented strength, as a man's strength. However, women are always as quick as a stone, and this ceremony demonstrates that men are strong while women are considered weak. The stone suddenly shattered, but iron is a powerful material. All these rituals were performed by the Mala Arayan tribal people.

### **Conclusion**

The novel Kocharethi holds significant relevance due to several reasons. Firstly, it is considered the first novel written by a member of the tribal community in Kerala, shedding light on the rich cultural heritage and experiences of the indigenous people. This representation is crucial for promoting

diversity and inclusivity in literature.

The novel also raises awareness about issues such as land rights, social inequality, exploitation, and discrimination faced by tribal communities. By addressing these themes, Kocharethi encourages discussions and reflections on the socio-political dynamics surrounding indigenous populations. Furthermore, the publication of this novel has paved the way for more indigenous voices to enter the literary landscape, promoting diversity and inclusivity in Indian literature. It has inspired and empowered tribal writers to share their stories and perspectives, contributing to a more nuanced portrayal of tribal communities in literature.

The relevance of Kocharethi lies in its contribution to representing and amplifying the voices of Kerala's tribal communities, promoting cultural understanding, and fostering social change. Most Adivasi people do not adhere to any specific religion; instead, they possess distinct beliefs, cultures, and traditions. The lack of education among tribal communities has been an urgent problem, resulting in the frequent exploitation of farmers who grow spices, as traders take advantage of their impoverished conditions. Changing the set customs of Araya society was not permitted; however, as circumstances evolved, the younger generation made a mistake. Currently, their culture and educational system are undergoing significant modifications.

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# Customers' Perceptions towards the usage of E-Wallets during the Covid-19 Pandemic with Special Reference to Perinthalmanna Municipality

## Abstract

*The purpose of the study was to examine customer perceptions regarding e-wallets. The objectives of the study include finding out the factors that influence customers' preference for e-wallets over other modes of payment and analyzing customers' opinions on the benefits and obstacles of e-wallets during the Covid-19 pandemic. The researcher adopted a convenience sampling method as a non-random sampling technique. The study area chosen was Perinthalmanna Municipality, and the sample size was 45. This study is based on a survey method that includes both primary and secondary data. The statistical tools used in the study were Percentage analysis, Rank analysis, and mean score. The major finding of this study revealed that most of the respondents use Google Pay, and the majority of respondents frequently use e-wallets, primarily for fund transfers. The rank analysis showed that customers preferred e-wallets due to their fast service. The study concluded that during the COVID-19 pandemic, people have been using electronic wallets for their transactions. Comparing the post-Covid scenario, it is evident that people use different e-wallet applications to meet their needs. They prefer e-wallets for various activities such as online payments, recharges, utility bill payments, online purchases, etc., due to the convenience they offer. The study identified that most users are satisfied with and aware of the functionality of e-wallets. However, they also face significant challenges while using e-wallets, such as transaction errors and fake websites masquerading as mobile wallets. Nevertheless, the study concluded that e-wallet users have shown a positive intent to adopt them. The modern financial system has undergone many changes in terms of payment processing systems, moving away from traditional banking systems.*

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## **Introduction**

The COVID-19 pandemic has expedited the shift towards cashless payments using electronic and digital technologies, resulting in a rapid growth of e-commerce. As technology advanced, consumers were introduced to new digital alternatives for currency, causing a significant impact on local and global payment systems, particularly during the COVID-19 pandemic. Electronic payment systems, which enable transactions through the internet or electronic mediums when physical cash is unavailable, have seen a tremendous surge in usage in India.

E-wallets are electronic cards used for online transactions, similar to credit or debit cards. They require a link to the user's bank account. These pre-paid accounts store money for future online transactions and are password-protected. E-wallets enable payments for groceries, online purchases, and flight tickets. They consist of software for storing personal information securely and an information component containing user details like name, address, payment method, etc.

To set up an E-wallet account, users install the software, enter required information, and the E-wallet auto-fills payment forms during online shopping. Activation requires entering a password. Once payment is made, the user's information is stored and updated automatically. In India, E-wallets have revolutionized payment methods, bill payments, fund transfers, and shopping. They provide secure and convenient tools for frequent online shoppers.

Numerous E-wallets are available, including Phone Pe, Google Pay, Jio Money, Airtel Money, Paytm, Free Charge, and Pay U Money etc. These applications gained popularity during the pandemic when people relied on them for transactions. The current study examines customer perceptions of E-wallet usage during the pandemic, specifically in Perinthalmanna Municipality. With government-imposed restrictions, online transactions became essential for purchasing and payments.

## **Statement of the Problem**

Government initiatives like Digital India and the widespread use of mobile and internet technologies have led to a significant rise in digital payments. Despite the existence of digital payment options for a long time, they have gained recent popularity due to factors such as limited awareness, lack of public education, security concerns, and fear of online transactions. To attract users, the E-Payment system needs to address these issues. India is currently witnessing a substantial increase in digital transactions, transitioning towards a cashless society. Digital wallets have enhanced the shopping experience, providing a convenient cash transfer option, especially during the COVID-19 pandemic when online transactions have become more prevalent. This study aims to examine E-Wallet users' perceptions and

identify factors influencing the adoption of digital payment methods during the pandemic, which can significantly impact consumer perceptions.

### **Objectives of the Study**

- To find out the influencing factors that the Customer prefer e-wallet over other mode of Payment.
- To analyse the Benefits of e-wallets.
- To study the problems faced by consumers in use of e-wallet.

### **Literature Review**

Rajbir Saha (2021) made an attempt analyze the usage of digital payments during the Covid-19 pandemic, with a specific focus on e-wallet users in Guwahati City. The lockdown period of the pandemic encouraged the use of digital transactions and electronic cash transfers. Promoting the usage of e-wallets is important to minimize unnecessary visits to banks, implement social distancing, and avoid physical contact during cash exchanges in India, thus fostering a positive attitude towards adopting a cashless economy among citizens. Therefore, this study adopted an empirical research design using an online survey method to gather the perceptions of e-wallet users in the Guwahati city area.

Octal IT Solution (2020) states that e-wallets enable users to conduct cash transactions through mobile applications instead of physical means. There are three types of e-wallets: open e-wallets, semi-closed e-wallets, and closed e-wallets. Some e-wallet applications do not require a bank account, allowing users to perform digital transactions using digital money transferred to the specific application.

Anup Kumar et.al, (2017) made an attempt to understand the effect of perceived security and perceived grievance redressal on intention to continue the usage of Mobile wallet in India. The confirmatory theoretical approach has been adopted by researcher conduct empirical investigation on intention to continue the usage of M-wallets. The result supports TAM approach that, perceived ease of use and perceived usefulness have significant and positive influence on perceived security and perceived security and grievance redressal have positive and mediating influence on intention to use M-wallets in a developing country.

Nidhi Singh et.al, (2017) studied the consumer preference and satisfaction among north Indian mobile wallet users through primary survey and questionnaire method. The researchers have adopted empirical and descriptive research design to explore the perception of the respondents the researchers developed the hypotheses to explore the mediating role of age and gender towards perception, satisfaction, usage and preference towards M-wallets of North Indian customers in India. The results supports

that age and gender have significant influence on preference and satisfaction of the M-wallet users in the study area. Their study concluded that behavioural intention is the key factor to determine the usage and satisfaction of M-wallet users.

Amit Shankar and Biplab Datta (2018) conducted an online and offline survey to explore the structural equation model for the purpose of factors determining the mobile payment adoption in India. The researcher adopted descriptive and hypothetical research design to test the adoption of TAM in Indian customers' context. The result indicates that perceived ease of use, usefulness, trust and self-efficacy have significant and positive influence on intention to use mobile payment whereas, personal innovativeness and subjective norms do not have significant influence on intention to use mobile payment adoption intention among Indian customers.

## **Research Methodology**

The study employed a descriptive research approach to gather insights from e-wallet users during the COVID-19 pandemic. A non-probability convenience sampling technique was utilized, involving a sample size of 45 e-wallet users from Perinthalmanna Municipality.

Primary and secondary data sources were both utilized. Primary data was collected through a structured questionnaire distributed to e-wallet users, while secondary data was obtained from books, journals, and websites.

The data collection process involved an online survey using a well-structured questionnaire presented in a specific order. Statistical tools such as mean score, weighted average, and percentage were employed for data analysis. The findings were visually presented using graphs, charts, and diagrams.

# Customers' Perceptions towards the Usage of E-Wallets during the Covid-19 Pandemic with Special Reference to Perinthalmanna Municipality

## Data Analysis and Results

Table 1 – Demographic profile of the respondents

Demographic Factor	Variables	Number of Respondents	Percentage Rate
Gender	Male	32	71.10%
	Female	13	28.90%
Age	Below 20	5	11.10%
	20 – 30	37	82.20%
	30 – 40	3	6.70%
	Above 40	0	0%
Residence	Rural	11	24.40%
	Semi-urban	29	64.40%
	Urban	5	11.10%
Occupation	Student	15	33.30%
	Business	5	11.10%
	Professional	8	17.80%
	Govt. Employment	0	0%
	Pvt. Employment	17	37.80%
Monthly Income	Below 10000	14	31.10%
	10000 – 20000	17	37.80%
	20000 – 30000	10	22.20%
	30000 – 40000	3	6.70%
	Above 40000	1	2.20%
Education & Qualification	SSLC	0	0%
	Plus Two	7	15.60%
	Undergraduate	27	60%
	Postgraduate	11	24.40%

Source: Primary Data

- Out of a total of 45 respondents, 71.10% are men and 28.90% are women.
- According to age, 11.10% of the respondents are under the age of 20, 82.2% are between the ages of 20 and 30, 6.70% are between the ages of 30 and 40, and 0% are over the age of 40.
- The table shows that 64.40% of the residents are from semi-urban areas, and the rest are from rural areas.

- In terms of occupation, 33.30% are students, 11.10% are businesspeople, 17.80% are professionals, 37.80% are employed in the private sector, and 0% are employed in the government sector.
- The majority of respondents earn between 10,000 and 20,000 rupees per month, i.e., 31.10% of respondents have a monthly income of less than Rs. 10,000, 22.20% have a monthly income between Rs. 20,000 and Rs. 30,000, 6.70% have a monthly income between Rs. 30,000 and Rs. 40,000, and 2.20% have a monthly income of more than Rs. 40,000.
- Graduates make up 60% of the population, followed by postgraduates (24.40%), Plus Two (15.60%), and SSLC (0%).

**Table II: E-Wallet Applications**

<b>Application</b>	<b>R 1</b>	<b>R 2</b>	<b>R 3</b>	<b>R 4</b>	<b>R 5</b>	<b>R 6</b>	<b>R 7</b>	<b>W. A</b>	<b>Rank</b>
Google pay	29	10	4	1	0	1	0	10.32	1
PhonePe	17	18	5	3	2	0	0	9.64	2
Paytm	18	15	7	4	0	1	0	9.61	3
Amazone pay	13	11	6	8	4	2	1	8.43	4
Mobi Kwik	6	9	11	8	6	3	2	7.46	6
Apple pay	8	11	7	7	2	5	5	7.36	7
Mobile Bank Wallet	9	13	9	7	3	0	4	8.11	5

Source: Primary Data

The table above shows the users' preference for an e-wallet application. The majority of them use Google Pay for online transactions. Google Pay is a free and user-friendly application, which is why it ranks first. PhonePe and Paytm are ranked second and third, respectively, and they provide various types of offers for online transactions. Amazon Pay is ranked fourth, followed by mobile bank wallets in fifth place. Finally, Mobi Kwik is ranked sixth, and Apple Pay is ranked seventh.



Customers' Perceptions towards the Usage of E-Wallets during the Covid-19 Pandemic with Special Reference to Perinthalmanna Municipality

Purposes	Always 5	Frequently 4	Occasionally 3	Rarely 3	Never 1	W. A	Rank
Money Transfer	36	6	2	1	0	14.13	1
Recharging	34	8	2	1	0	14	2
Utility & bill payment	24	13	5	3	0	12.86	4
Online payment and Merchant payment	25	15	4	1	0	13.26	3
Payment for booking transport facility	19	12	9	3	2	11.86	5
Others	13	13	10	6	3	10.8	6

Source: Primary Data

The table above depicts user awareness of the purpose of an e-wallet. E-wallet users utilize the wallets for different purposes and have preferences for various applications. Primarily, they use e-wallets for money transfers, ranking it first. This indicates that the majority of users employ e-wallets to transfer their money, enabling them to do so anytime and anywhere in the world. Recharging online payments and merchant payments come in second and third place, respectively, indicating that users utilize e-wallets for online payments and utility bills. Bill payment ranks fourth, as e-wallets provide an easy way to pay utility bills. Additionally, in the fifth and sixth positions, we have payments for booking transportation facilities and other miscellaneous purposes, respectively.

**Table IV: Advantages of Using E-wallet**

Factors	Always 5	Frequently 4	Occasionally 3	Rarely 2	Never 1	Mean Score
Time savings	35	7	2	1	0	4.6
Easy to use	33	10	1	1	0	4.6
Safe and secure	20	19	5	1	0	4.1
Usefulness	23	15	5	2	0	4.1
Enhanced security	22	16	5	2	0	4.1
Wide use	24	18	2	1	0	4.4
Payment schedules	21	7	2	1	0	4.6
Speed and reliability	26	14	3	2	0	4.3
<b>Total Mean Score</b>						<b>34.2</b>

Source: Primary Data

Ho: Customers agree that these are the benefits of using e-wallets.

Average Mean Score = Total Mean Score / N

$$= 34.2 / 8$$

$$= 4.3$$

Based on the Likert scale, which is a 5-point scale, values higher than 3  $((5+1)/2)$  are considered positive responses, while values lower than 3 are considered negative responses.

Upon comparison, it is evident that the calculated value is 4.3, which is greater than 3. Therefore, it indicates positive responses from consumers. Consequently, the hypothesis can be accepted, stating that consumers agree that these are the fundamental benefits provided by the use of e-wallets. Users believe that e-wallets offer more advantages compared to other payment methods.

**Table V: Problems of E-wallet**

Source: Primary Data

Factors	Always 5	Frequently 4	Occasionally 3	Rarely 2	Never 1	Mean Score
Errors of Transaction	10	20	11	2	2	3.7
The leaking of bank details	7	11	8	7	12	2.8
Credit and debit card fraud	7	15	4	7	12	2.9
Fake websites are masquerading as being from mobile wallet	11	12	7	5	10	3.2
Wrong debiting of fund	9	14	3	7	12	3
Technological Hurdles	11	17	5	8	4	3.5
Regulatory compliance	8	13	10	7	7	3.1
Others	17	14	4	9	11	4
Total Mean Score						26.2

Ho: Customers agree that these are the problems of using e-wallets.

Average Mean Score = Total Mean Score / N

$$= 26.2 / 8$$

$$= 3.2$$

Based on the Likert scale, which is a 5-point scale, values higher than 3  $((5+1)/2)$  are considered positive responses, while values lower than 3 are considered negative responses.

Upon comparison, it can be observed that the calculated value is 3.2, which is greater than 3. Therefore, it indicates positive responses from users. Consequently, the hypothesis that consumers agree that these are the major issues they encountered when using online transactions can be accepted. Users experienced various obstacles while using e-wallets, such as transaction errors and encountering fake websites posing as legitimate mobile wallet platforms.

## VII- Conclusion

The study concluded that during the COVID-19 pandemic, people have been using electronic wallets for their transactions. By comparing the post-Covid scenario, it is evident that individuals are utilizing various e-wallet applications to fulfill their needs. They prefer e-wallets for a range of activities such as online payments, recharges, utility bill payments, and online purchases due to the convenience they offer. The study also identified that most users are satisfied and well-informed about the functionality of e-wallets. However, they do encounter significant obstacles, including transaction errors and the presence of fake websites posing as mobile wallets. Additionally, the study concluded that e-wallet users have shown a positive inclination towards adoption.

The modern financial system has witnessed numerous changes in terms of payment processing systems, progressing from the traditional banking system to ATM/debit cards, credit card online payments, wire transfers, NEFT, RTGS, and now the latest addition to the repertoire - digital wallets, or e-wallets.

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