

New studies on Kerala

Young Scholars' Forum, GIFT

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Investment, Finance, and Financial Institutions

Scopus - Indexed

1. Thulasi and Dharmaraj (2025). An analytical study on corporate governance determinants in MFIs in Kerala. Finance India.

This research aims to analyse crucial factors impacting the corporate governance of MFIs (Microfinance Institutions) and discuss the significance of a robust governance approach to improving sustainable development and enhancing stability and reliability. Efficient governance is crucial in aiding MFIs in decreasing poverty and increasing financial access. This research followed the method of Qualitative and quantitative approaches. The approaches utilized were the distribution of an organized questionnaire to 200 directors from 18 MFI companies and the use of a five-point Likert scale to scrutinize the factors to detect the determinants of governance. Data was accumulated through literature surveys, interviews with stakeholders, and quantitative analysis of data. The findings of this research depict that MFIs face challenges in enhancing their governance framework, allocating resources, and adhering to regulations.

2. *Vishakh and Jayalakshmi (2025). Comparative Analysis of Mutual Fund Investment Awareness in Urban and Rural Areas of Kerala.*

This study presents a comprehensive comparative analysis of mutual fund investment awareness between urban and rural areas of Kerala. Employing a mixed-method approach, data were collected from 500 respondents, with equal representation from urban and rural regions, using structured questionnaires and interviews. The analysis revealed significant disparities in awareness levels, investment preferences, and information sources. Urban investors exhibited higher awareness and a greater reliance on digital media, whereas rural investors depended more on traditional sources. The study identifies key factors influencing these differences, including access to information, educational background, and socio-economic status. It also suggests targeted strategies for enhancing mutual fund awareness in both urban and rural settings, such as customised educational programs and improved access to digital resources in rural areas.

3. *Varkey and Sujathan (2025). An Alternative Index for Measuring Financial Inclusion: A Study of Scheduled Tribes in Kerala.*

The degree of financial inclusion within the tribes in Kerala is being assessed here through a newly developed metric called the Individual Financial Inclusion Index (IFII). Apart from examining the regressors of financial inclusion, the study underscores the profoundly inadequate levels of financial inclusion observed among the tribes. The article advocates for a fundamental re-evaluation in the determination of financial inclusion strategies, emphasising the need for diligent intervention by governing bodies to facilitate sustained and comprehensive access to enable informed financial services decisions among tribes.

Other Journals

1. Lenin and Ananthi (2025). Perceptions of Credit Access: MSME Owners Versus Bank Employees on MSME Loans.

Micro, Small, and Medium-Sized Businesses (MSMEs) are vital to economic growth, innovation, and job creation, but they frequently face obstacles in obtaining the capital they need to survive and thrive. A gap in the two groups' comprehension of credit procedures is revealed by this study, which is based on direct data from 100 MSME borrowers and 100 bank employees in Kerala, as well as secondary data from the RBI. The problem is not the availability of credit products, but rather the lack of financial literacy among MSME owners and the frequency of unfair credit evaluations, particularly in rural areas. The report highlights the necessity of improved state regulations, financial literacy initiatives, and the deployment of a Unified Lending Interface (ULI) to streamline lending to address these issues, guarantee quicker, easier access to credit, and foster sustainable growth.

2. Vishakh and Jayalakshmi (2025). Risk perception and management among mutual fund investors in Kerala.

India has seen tremendous growth in the mutual fund industry, providing investors with more diversified investment opportunities. This study examines the risk perception and management among mutual fund investors in Kerala, a state known for its rapidly growing financial literacy and investment culture. The authors explore how investors view various risks associated with mutual funds, their risk tolerance levels, and their strategies, including diversification. The study uses quantitative and qualitative methods to understand investor behaviour comprehensively. The findings reveal a significant knowledge gap in advanced risk management techniques, even though a majority of investors in Kerala have moderate to high-risk tolerance. Demographic factors such as age,

income, and education levels also influence risk perception and management strategies. The study emphasizes the need for enhanced financial literacy programs to equip investors with the necessary tools for making responsible decisions.

3. Vismaya and Sandhya (2025). Working capital management strategies and financial performance of MSMEs in Kerala.

Micro, Small, and Medium Enterprises (MSMEs) are crucial drivers of economic development, contributing to employment generation, income distribution, and overall economic growth. However, their success and sustainability largely depend on effective financial management practices. This study explores the working capital management and financial practices of micro and small enterprises in Kannur district, utilizing both primary and secondary data sources. The research highlights the critical role of efficient financial planning, budgeting, and resource allocation in enhancing business stability and growth. It also highlights the importance of financial literacy and the adoption of modern financial tools to optimize financial performance. The findings reveal that many enterprises face challenges in maintaining proper financial records, accessing credit, and managing cash flows effectively. Addressing these gaps through targeted financial training and policy interventions can significantly improve the financial resilience of MSMEs. By strengthening financial management practices, these enterprises can achieve long-term sustainability, contributing to the broader economic development of Kerala.

Society and Culture

Scopus- Indexed

1. PP and & Ponmulathodi (2025). Migration, nostalgia of mothers' recipes and technology: narrations from Gulf migrants of Northern Kerala.

This paper delves into the narratives of male migrants from Northern Kerala who have established their lives in GCC (Gulf Cooperation Council) countries. The migration pattern from Northern Kerala largely involves the male family members seeking employment in Gulf countries while their families remain in the homeland. This geographical displacement often leads to the recreation of their culture, including food, dress, religious and regional celebrations, which is nostalgically attached and embodied with memories of family members and community. Food, the foremost element, and the act of cooking the homeland food or mothers' recipes play a crucial role in alleviating the displacement trauma among the migrants. Moreover, preparing and sharing home food or mothers' recipes with friends and others has become a social networking strategy, allowing migrants to construct a collective social identity in the host nation. This paper is based on semi-structured interviews, both direct and online, from thirty migrants, either active or retired, based in the GCC countries.

2. Cherian and Natarajamurthy (2025). The socio-cultural impact of rural tourism in India: A regional analysis with special reference to Kerala in the context of the Sustainable Development Goals (SDGs).

This study investigates the transformative potential of ecotourism in coastal slum areas of developing regions, focusing on its role in poverty alleviation, improved living conditions, and sustainable development. Grounded in the theoretical frameworks of sustainable development and community-based tourism, the research employs a quantitative methodology using Structural

Equation Modelling (SEM) in R Studio. Data were gathered from 160 residents through structured surveys and supported by field observations. The results demonstrate that infrastructure investment and active community participation significantly enhance economic opportunities and environmental outcomes. However, limitations in policy support and adherence to sustainable tourism principles constrain the full impact of ecotourism interventions. The study contributes to both theory and practice by proposing an integrated framework for leveraging ecotourism as a strategic tool for slum transformation, offering practical guidance for policymakers, urban planners, and development practitioners.

Agriculture and Rural Economy

Scopus-Indexed

1. Saju and Ramadevi (2025). Post-COVID challenges and strategies for Kerala's spice companies in agro-based rural entrepreneurship.

Globally, entrepreneurs face a new reality post-COVID-19 due to the unprecedented downturn in the global economy. Rural entrepreneurship, crucial to the rural economy, creates employment and contributes to per capita income. Many entrepreneurs, especially in rural areas, encounter challenges such as capital management, swift decision-making, constraints in purchase, production, and operations, as well as a decline in sales volume and profitability. This study analyses challenges faced by the value-added spice industry in the post-COVID-19 era, including timely availability of quality inputs and labour, purchase and production issues, and communication and marketing obstacles. The study, conducted in Kerala, the spice hub of India, focuses on crops like black pepper, cardamom, nutmeg, ginger, turmeric, clove, and cinnamon. Despite various

value-added products, including seasonings, spice blends, oleoresins, and essential oils, the study examines eleven agro enterprises in Kerala to understand post-COVID-19 challenges. These challenges have disrupted the supply chain, increased market uncertainties, and intensified financial constraints for agro enterprises.

2. Nowfal, et, al (2025). The Role of Agricultural Cooperatives in Enhancing Credit Access, Market Information, and Smart Farming among Rural Farmers.

This study examines the role of agricultural cooperatives in enhancing Credit Access (CA), Market Information (MI), and Smart Farming (SF) among rural farmers in Kerala. Agricultural cooperatives serve as vital organizations that design, structured, surveys collect data from 421 cooperative and non-member farmers. The study aims to identify the effects of cooperative membership in CA services, MI, and SF among rural farmers. Analysis of key findings shows that cooperative members loan from multiple financial sectors, are provided with more frequent MI, and have higher adoption of SF practices, thus featuring the importance of cooperatives in financial development, MI, and environmental organization. The analysis employs t-tests, Chi square tests, Pearson correlations, and regression models to compare the impact of cooperative membership on CA, MI, and SF. The results reveal that cooperative members are significantly more likely to secure loans, receive more significant loan amounts, and report higher satisfaction with loan terms than non-members. Cooperative members also receive more frequent and reliable MI, which enables them to adjust their sales approaches and access better market opportunities. In addition, cooperative members exhibit higher adoption rates of SF and perceive more significant economic benefits. The study confirms that agricultural organizations are critical in promoting financial inclusion, market participation, and environmental sustainability among rural farmers.

3. *Valliyangal and Mohammed Kasim (2025). Exploring the contributing factors to agricultural growth in Kerala: an ARDL investigation of the dynamic relationships.*

This study estimates the growth rate of total agricultural output and major crop production in Kerala from 1970 to 2019, while also identifying key determinants of agricultural growth in the state. The Compound Annual Growth Rate (CAGR) is used to assess long-term trends in agricultural output, and an Autoregressive Distributed Lag (ARDL) model is employed to analyze the factors influencing growth. Findings reveal a consistent decline in food crop production and a recent downturn in commercial crop output. Econometric results highlight rainfall, fertilizer consumption, and gross cropped area as significant long-term determinants, with rainfall negatively impacting output, while fertilizer use and cropped area positively contribute. The study is limited by the use of a proxy for agricultural output and data constraints on variables such as agricultural credit and public investment. Nonetheless, it provides original insights into the structural factors driving agricultural performance in Kerala, offering a valuable foundation for informed policy formulation.

Other Journals

1. *Bastin and K, S. J. (2025). Blending Traditional Knowledge of Farmers in Agriculture with Modern Scientific Technologies in Coastal Ecosystem of Kerala.*

The limitations of land and increased demand to feed the growing population have changed many of the traditional farming practices in Kerala, which have resulted in the adoption of many new technologies practiced elsewhere, not suitable for the agroecology of Kerala. Kerala is predominantly an agricultural state with the main cropping system of rice, being cultivated in three seasons, namely, kharif (virippu), rabi (mundakan), and puncha. Farmers have started

intensive cultivation, integrating many of the traditional technologies with modern scientific knowledge so as to achieve the goals of improved soil health, increased crop production, and enhanced environmental sustainability. Soil acidity is an important problem which has to be corrected by liming the soil before starting cultivation. Apart from lime, other sources like biochar, ash, charcoal, and rock dust have been tried to reduce soil acidity and Fe toxicity to improve yield. Inclusion of legumes in coconut basins contributes about 15-25 kg of biomass and 100-200 g of N during a growth period of 60-120 days in the monsoon season. Biofertilizers which increase the nutrient use efficiency (NUE) were successfully utilized in vegetables, tuber crops, and banana. Local practices of plant protection avoided 4-5 chemical pesticide sprays (saved about Rs. 4000-5000/ha) and gave 30% increase in yield. Soil application of *Trichoderma viride* followed by soil drenching with *P. fluorescence* at 2% recorded the minimum disease incidence (2.77%) and maximum yield of pepper 2.19 kg/vine. By integrating buffaloes and ducks in rice field, in addition to rice and fish in wetlands of Kuttanad, the income can be further increased. With respect to greenhouse gas emission, this system should be promoted to achieve carbon neutrality. The highest amount of carbon sequestration through agroforestry component resulted in the homestead-based Integrated Farming System (IFS) model while the lowest for rice-based model. Hence, integrating the traditional practices with modern technology is the good agricultural practices (GAP) identified in terms of environmental safety and sustainability apart from economic viability. This involves adoption of an integrated approach utilizing farm generated waste, compost, green manure crop, as well as limited use of chemical fertilizer and organic pesticides

2. *Devi, et, al (2025). Aerial spraying of nutrients and bio-fungicide for enhancing grain yield, grain quality, and economics of rice in Kuttanad, Kerala.*

An experiment was carried out in two clusters of rice fields (polders) in Upper Kuttanad and North Kuttanad during November 2022 to February 2023 to investigate the effect of aerial foliar spray of nutrients and bio-fungicide on yield, grain quality and economics of paddy crop. Aerial spraying of treatments involving bio-fungicide, *Pseudomonas fluorescence* and macro nutrient formulation KNO₃ (13% N and 45% K) and secondary and micro nutrient mixture of Kerala Agricultural University, KAU Sampoorna multimix (Mg, S, B, Zn, Cu, Fe, Mn, Mo) was carried out at different crop stages alone or in combinations. Seven treatments viz., T1- Sampoorna (0.5%) @30 DAS, T2- KNO₃ (1 %) @80 DAS, T3- Sampoorna (0.5%) @30 DAS + KNO₃ (0.5%) @80 DAS, T4- *Pseudomonas* (2%) @30 DAS + Sampoorna (0.5%) @80 DAS, T5- *Pseudomonas* (2%) @30 DAS+ Sampoorna (0.5%) + KNO₃ (0.5%) @80 DAS, T6- *Pseudomonas* (2%) @ 70DAS + Sampoorna (0.5%) + KNO₃ (0.5%) @80 DAS, T7- No foliar spray, were applied randomly with three replications using unmanned aerial vehicle (drone). The foliar applications were carried out as a supplement to soil application of recommended dose of nutrients 90:45:45 kg NPK ha⁻¹ and burnt lime as per Kerala Agricultural University package of practices recommendations. Observations on number of panicles, number of grains per panicle, test weight, percentage of blackened grains and grain yield were recorded and analysed with randomized completely block design. The effect of aerial spraying treatments was found to be significant on yield, test weight and percentage of blackened grains in field trials conducted in paddy fields of Upper Kuttanad and North Kuttanad. The treatments involving either KNO₃ applied at 80 days after sowing, coinciding with the flag leaf stage, alone or in combination with bio-fungicide or multi nutrient mix Sampoorna showcased better yield, grain quality attributes as well as the economics of rice crop.

3. Prema (2025). Resource-use Efficiency in Raw Cashew Nut Production in Kerala, India.

This study examines resource use efficiency in raw cashew nut production in Kerala, with a focus on the Kannur and Kollam districts during 2023-2024. Data were collected from 120 randomly selected farmers using a structured questionnaire. The Cobb-Douglas production function was estimated using the Ordinary Least Squares (OLS) method, and descriptive statistics were applied to analyze the socio-economic profile of the respondents. Results indicate that a majority of farmers were elderly, agriculturally dependent, and predominantly marginal or smallholders with relatively high literacy levels. The analysis identified manure and human labour as significant and positively influencing cashew nut yield, while plant age was found to have a significant negative impact beyond 30 years, indicating a decline in productivity. Furthermore, resource use efficiency analysis revealed underutilization of manure ($r > 1; 3.65$), suggesting potential for improved yield through optimized input use. The findings underscore the need for targeted extension services and input management strategies to enhance cashew productivity and efficiency in Kerala.

Public Policy

1. Sivan, et., al (2025). Enhancing disaster resilience through women's self-help groups: A community-based study of Kudumbashree members in Poonjar Thekkekara panchayat, Kottayam, Kerala, India.

Effective disaster management relies on equipping local communities, often the first responders, with the necessary skills and resources to reduce the losses. In this context, womenled Self-help groups (SHG) plays a vital role in strengthening community resilience. This study examines the contributions of women's SHGs in a landslide-prone region within Poonjar Thekkekara panchayat - a local self-government unit in Kottayam district, Kerala, India by

developing Disaster Resilience Performance Index (DRPI) based on the surveys conducted across different administrative divisions (wards) and phases of disaster management-before, during, and after disasters. The findings highlight that SHGs provide crucial support in immediate response and long-term recovery efforts, offering financial aid, skills training, and psychological assistance. Additionally, these groups contribute to the economic empowerment of women, fostering financial stability and reinforcing community resilience in disaster-prone areas. The study underscores the effectiveness of community-driven initiatives in disaster preparedness and recovery, suggesting that similar models of women-led SHGs could be adapted to enhance resilience in other vulnerable regions worldwide.

2. Nandan and Anandharajakumar (2025). Empowering Women through Local Governance: An Exploration of Impact of Kudumbashree on Women Representation.

This study explores the impact of Kudumbashree, an innovative programme aimed at poverty alleviation and the empowerment of women in Kerala, especially on the representation of women in local governance. Kudumbashree has played a pivotal role in enabling women to navigate and overcome traditional gender limitations by fostering participation in self-help groups, micro-enterprises, and governance systems by prioritizing collective action, community involvement, and leadership development. The programme has developed the confidence among women, allowing them to advocate for their rights and shape policy outcomes firmly. This study highlights the critical role of supportive governmental persistent advocacy in securing the sustainability of political empowerment of women in Kerala. The Kudumbashree programme represent an effective strategy for integrating economic development with political empowerment highlighting the transformative capacity of grassroots movements in fostering inclusive governance.

Labour

Book chapters

1. *Satheesh (2025). Labour, Nature and Capitalism: Exploring labour-environmental conflicts in Kerala, India.*

Labour, Nature and Capitalism traces how the alliance between labour and capital manifests in the form of conflicts between organised trade unions and a local environmental movement in the context of the much-acclaimed Kerala model of development. It explores the history of the area's local industrialisation, the presence of varied economic interests and exposes the barriers to forming solidarity networks among the working classes. Situated in the backdrop of the Eloor-Edayar industrial belt, this book delves deeper into the ways in which capitalism infiltrates and manipulates the social movement landscape in Kerala. It shows how the hegemonic coalition between the state, industries and institutionalised trade unions enable capitalist rationality to mediate and control social movements in postcolonial settings. Using an ethnographic approach, the book seeks to embark on a journey to understand the tensions between two progressive social movements - a trade union collective and a local environmental movement - foregrounding the experiences of members of the respective groups. The analysis presented here shows how the contestations/conflicts between the movements stem from interpretive as well as ideological differences surrounding economic development and environmental justice.

Other Articles

1. *Rajan and Rishikesh (2025). Striving for Decent Work: Assessing Kerala's Progress Toward SDG Labour Targets.*

This Article delves into Goal 8 of the Sustainable Development Goals, which is pivotal in ensuring universal access to quality employment, thereby diminishing unemployment and, consequentially, alleviating widespread poverty. It underscores the global consensus on essential facets of equitable employment opportunities, encompassing job availability and social security for workers. Drawing upon data primarily sourced from the State Statistical Office in Kerala, this paper examines the myriad aspects and indicators of decent work and presents the latest empirical findings. Our analysis reveals that a glut in labour supply coupled with scant employment opportunities escalates unemployment rates, notably affecting women and youth. This challenge is further exacerbated by structural inefficiencies and socioeconomic disparities. To counter these issues, the study proposes several strategic interventions. Enhancing educational and vocational training for women not only equips them with necessary skills but also fosters an inclusive workforce. Additionally, bolstering the capabilities of labour inspectorates can ensure adherence to labour standards and promote decent work conditions. Effective management of the Decent Work phenomenon is crucial and requires comprehensive policy frameworks that integrate these elements. By implementing these strategies, there is potential to significantly transform the labour market dynamics, promoting sustainable economic growth and social equity. This paper aims to contribute to the discourse on employment policies, advocating for informed decisions that are pivotal in achieving the targets set forth in Goal 8 of the Sustainable Development Agenda.

2. *Lakshmi (2025). The Paradox of Skilled Unemployment: Understanding Underemployment among Engineering Graduates.*

Underemployment among engineering graduates remains a critical challenge in India, where the rapid expansion of technical education has not been matched by sufficient job opportunities. This study employs a survey-based approach,

analyzing responses from 100 engineering graduates in Kerala and using Chi-Square tests to identify key factors influencing underemployment. The findings indicate that demographic factors, academic performance, and institution type do not significantly impact underemployment. However, participation in internships and skill development programs significantly reduces underemployment, highlighting the importance of practical experience and industry-aligned training. Major challenges include skill mismatches, weak industry-academia collaboration, outdated curricula, and inadequate career guidance. To address these issues, the study recommends mandatory internships, expanded skill development programs, improved career counseling, and stronger industry partnerships. Additionally, government interventions such as hiring incentives and structured employer-academia collaboration are essential to bridging the education-employment gap. These insights contribute to ongoing discussions on education reform and employability, emphasizing the need for systemic changes to ensure engineering education leads to meaningful careers.

3. Rakendu and Narayanan (2025). Feminization of Labor-Force in Waste Sector: A Case Study of Kerala, India.

The informal waste sector in India predominantly sees a large number of women working, while the formal waste management system run by the urban local bodies is dominated by men. Kerala, being one of the first states in the country to shift to a state-wide decentralized model of waste management, has managed to create livelihood opportunities for around 30,000 women in the formal waste management sector. The feminization process replaced municipal sweepers (who are predominantly men) and engaged Haritha Karma Sena women to carry out the collection, segregation, and processing of waste. With this, waste management in the state improved many folds, receiving awards and accolades from across the world, along with large cost savings for urban local

bodies. Associated with the feminization process is the issue of precariousness, especially low and unstable income, lack of social security benefits, decent working conditions and bargaining power, high health risks, social stigma, and discrimination. These are typical traits of informal work. Yet women undertake and continue to be part of such jobs. We studied such differentiated and complex realities to identify and explain what facilitates such processes through an empirical study of Haritha Karama Sena in the solid waste sector in Kerala. The study also adds to the literature on the gendered division of labor in the waste sector.

Gender and Social Inclusion

1. Ardra and Cleetus (2024). Impact of digital literacy on women entrepreneurs within Kudumbashree units.

The rise of e-commerce has transformed global economies, offering wide opportunities for entrepreneurship with minimal overhead and extensive market reach. Women entrepreneurs, especially within the Kudumbasree units in Kerala, are increasingly entering this digital arena, challenging traditional gender roles and contributing to economic growth. Understanding how digital literacy influences their success is crucial. Digital literacy empowers entrepreneurs to reach broader audiences, optimize operations, innovate business models, and stay competitive. This study focuses on the current digital literacy levels among women entrepreneurs in Kudumbasree units, the obstacles they face, and the impact of digital literacy on their business growth and market reach. The primary challenges include cost, lack of training, and technical issues, with cultural barriers and safety concerns also playing roles. The positive correlation between digital skills and market reach underscores the potential of digital literacy to enhance business growth. By addressing these challenges through targeted interventions-such as training programs, financial assistance,

and technical support-this study aims to empower women entrepreneurs within Kudumbasree units, driving economic growth and promoting inclusivity in Kerala's digital economy.

2. *Beevi (2010). A profile of elderly women living in old age homes: A study in Kerala.*

The UN defines a country as 'ageing' where the proportion of people over 60 years reaches 7 per cent. India exceeded that rate of proportion with 7.8 per cent in 2001 and India comes under the purview of the UN definition of 'ageing country'. The number of elderly is 77 million in 2001 but is expected to cross 100 million in 2013 and 177 million by the year 2025. Among the Indian States, Kerala has the largest proportion of elderly population and the growth rate among the aged is increasing higher and higher. Kerala has the largest number of old age homes in India. Old age homes are the last resort for the aged.

Growth and Development

Scopus-Indexed

1. *Anthony and Seiple (2025). Economic growth and community development through decentralized planning: the case of Thalikulam Vikas Trust in Kerala, India.*

Economic development planning in the global South has proven to be a formidable undertaking, riddled with corruption, colossal waste of resources, and underwhelming successes. In 1993, aiming to reform development practices in India, the government of India amended the national constitution to encourage bottom-up development planning, a paradigmatic shift from the top-down approach generally used in the global South. In one Indian state - Kerala -

these amendments sparked a "people's planning movement" that over the last two decades has galvanized communities across the state, resulting in development projects that would not have happened otherwise, tangibly improving the quality of many people's lives. In this paper, we review the economic growth and community development outcomes from these amendments in Kerala, examining one local nonprofit, Thalikulam Vikas Trust, and its accomplishments. Our goal is to share our understanding of the causes and consequences of a remarkable grassroots planning experiment in Kerala.

Other Articles

1. Bishnoi and Boora (2025,). Economic growth and productivity analysis of Kerala: A growth accounting approach.

Kerala's economy stands out in India due to its stellar achievements in human development indices, vibrant technology, service sector, and major dependency on remittances. However, the state is also confronted by economic issues such as low agricultural productivity, industrial stagnation, and increased unemployment, particularly among the educated workers. This research applies a growth accounting paradigm to assess Kerala's economic development from 1999-2000 to 2023-2024 for assessing the sectoral health of the state economy. The findings reveal a drop in total factor productivity, highlighting inefficiencies in capital and labour usage. The insights gained from the growth accounting are used to project the future growth trajectory of the state economy and suggest appropriate policy instruments to help enhance its growth potential. The projected Gross State Domestic Product (GSDP) and Per Capita GSDP (PCGSDP) growth are converted into US dollars and compared with the World Bank threshold of High-Income Country (HIC). Even this threshold is dynamic, so we have first projected the threshold for HIC and then compared it with Kerala PCGSDP. As per our calculations, Kerala can be a high-income

economy by the year 2037-38 in case of ambitious policy reforms, while workable policy reforms make it an HIC by the year 2042-43. A major focus of policy reform should be to improve technology and management practices across different sectors, right from agriculture, manufacturing, trade, transport, finance, and public administration.

2. *Joseph and Nadig (2025). Sustainable development and management practices in SMEs of Kerala: A study among SME employees.*

This study investigates the adoption of sustainable development and management practices among Small and Medium Enterprises (SMEs) in Kerala, focusing on key drivers and barriers to sustainability. SMEs play a critical role in the state's economy, yet many face challenges in integrating sustainable practices due to limited financial resources, insufficient awareness, and sector-specific policy gaps. Using a combination of statistical methods, including Fisher's Exact Test, ANOVA, linear regression, and multiple logistic regression, this study analyzes how factors such as awareness, firm size, industry sector, and government interventions influence the adoption of sustainable practices. The findings reveal that higher awareness is strongly associated with greater adoption of sustainability measures, and larger SMEs are more likely to implement such practices. Additionally, significant differences in adoption levels are observed across industry sectors, with manufacturing firms leading and retail firms lagging. Government support, including policy frameworks, financial incentives, and training programs, is found to be a critical factor in driving sustainability adoption. The study concludes that a multi-faceted approach, including raising awareness, sector-specific interventions, and enhanced government support, is essential to fostering widespread sustainability practices among SMEs in Kerala. These insights provide valuable guidance for policymakers and industry leaders in promoting sustainable development within the SME sector.

3. PC, et, al (2025). Impact of Technology-Based Service Innovations on Tourist Site Revisits.

The tourism industry is a vital component of the economy and is essential for advancing society, culture, and the environment. Digital technology has changed various facets of the tourism industry, increasing accessibility, convenience, and the capacity to accommodate individual preferences. The tourists' intention to revisit can be taken as a measure of the success of a destination, and it depends on the experience they gain from their visit. The present study assesses how revisiting tourist sites is influenced by the variables of technology-based service innovations, service value, and experience sharing through technology. The study was based on primary data collected from tourists who had visited Ernakulam and Thiruvananthapuram in Kerala, India. The data were collected using a questionnaire from a sample of 380 tourists using purposive sampling. SPSS V 26, Process Macro V 4.2, and SMART PLS 4 were used for data analysis. The study finds that technologically based service innovation increases service value, visitor site revisits, and experience sharing online. The study shows that the quality of the service has a favourable and significant impact on visitors' return visits to the site. The study is limited to tourists' perspectives, and conducting a multistakeholder approach to studying digital tourism is recommended.