

New studies on Kerala

Young Scholars' Forum, GIFT

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Investment, Finance, and Financial Institutions

Scopus Indexed

1. Muhammed Shamil, M. N., & Anil Kumar, K. (2025). Financial anxiety and satisfaction among senior citizens in India's unorganised sector: An evidence from Kerala, India. South Asian Journal of Social Studies and Economics, 22(9), 321-329.

The financial environment is becoming more complex and competitive in this present digital environment. The introduction of the contribution-based pension system lifted the role of the individual in determining his retirement opportunities. Appropriate financial planning, saving, investment and financial knowledge are essential to overcome financial anxiety and maintain financial harmony. Financial anxiety and stress hinder the ability to make adequate financial decisions. In this paper, the authors took a different approach by conducting an in-depth study of senior citizens in Kerala who worked in the unorganized sectors during their working ages and attempted to identify their financial anxiety and stress in old age, as well as their financial attitudes during their younger years. A judgmental sampling technique was adopted to select the most appropriate respondents. The study concludes by emphasizing on the importance of maintaining a customised approach to mitigate the negative effects of financial anxiety and dissatisfaction across generations.

Other Articles

1. Dr. Francis M C, Harikrishna S, Dr. Somasekharan T M, & Mariya M A. (2025). *Financial Literacy and Money Management of Lower Income Households: A Study in Ernakulam, Kerala. Journal of Scientific Research and Technology, 3(9), 119-126.*

Financial literacy is crucial for economic empowerment, particularly among lower-income households that face challenges in making informed financial decisions. This study examines the financial literacy and money management practices of households in Vaduthala ward, Ernakulam district, Kerala. Findings reveal cautious spending, with prioritization of essential goods, but limited awareness of formal financial services and investment options. Structural constraints such as irregular income, job insecurity, and restricted access to financial institutions impede long-term financial stability. Despite these challenges, respondents expressed strong interest in financial literacy programs. The study underscores the need for targeted financial education, community-based savings initiatives, and accessible banking services to enhance decision-making, strengthen financial resilience, and promote sustainable economic well-being among low-income households.

Society and Culture

Scopus Indexed

1. Sunilraj, B., & Salman, A. (2025). *Regional dynamics and political praxis: A case study of the CPI (M) in Kerala. Asian Journal of Social Science, 53(3), 1-8.*

This article scrutinises the distinct political methods employed by the CPI(M) within the Malabar and Cochin-Travancore regions of Kerala, underlining the influence of regional dynamics in CPI(M)'s political praxis. Through a comprehensive comparative analysis, the research elucidates 2 principal findings: Firstly, the character of party-society affiliations exhibits considerable variation across the regions, incorporating both transactional (distributive) and nontransactional aspects that resist reductive vertical categorisation. Secondly, the CPI(M)'s political interaction with caste operates

under fundamentally disparate logics within each region. In Cochin-Travancore, it is deemed an operational imperative, leading to negotiations with caste organisations, whereas the socio-political history of Malabar renders such negotiations superfluous.

2. *Harikrishna, D. N. (2025). Kerala: Cultural entrenchment of Hindutva. Forum for Development Studies, 1-11.*

The article examines how the Hindutva movement is expanding into Kerala, a region traditionally resistant to its influence. In the aftermath of the 2024 general elections-where the BJP's national performance fell short of expectations-the study argues that Kerala remains central to the movement's long-term political and cultural strategy. Rather than focusing solely on electoral gains, Hindutva seeks to build deeper socio-cultural influence through sustained civil-society engagement, religious outreach, and cultural interventions. The BJP's first-ever Lok Sabha seat victory and its rise to nearly 20% vote share in 2024 signal the growing effectiveness of these strategies. The article maps these entrenchment processes to show how Hindutva aims to reshape Kerala's socio-political landscape over the long run.

Agriculture and Rural Economy

Scopus Indexed

1. *Chithra, G. (2025). Evaluating rain-hose micro-irrigation for improving water use efficiency and profitability in paddy cultivation in a district in Kerala. Journal of Experimental Agriculture International, 47(9), 425-433.*

Paddy cultivation in Kerala faces challenges from water scarcity, labour shortages, and declining profitability, particularly in upland areas where conventional flood irrigation is inefficient. This study evaluated the performance of rain-hose spray irrigation-a low-pressure perforated hose system-on water use efficiency (WUE), yield, and economic returns in upland paddy fields of Thiruvananthapuram district. Field demonstrations covering 3.5 ha across 28 farmers compared conventional flood

irrigation with rain-hose irrigation. Irrigation was scheduled daily for 15-30 minutes according to crop growth stage, and total seasonal water use was carefully monitored. Yield, WUE, labour requirements, and economic indicators including benefit-cost ratio (BCR) were analyzed using independent t-tests. Results showed that rain-hose irrigation increased yield by 23.0% (39.06 q/ha vs. 30.06 q/ha under flood irrigation) and improved WUE from 0.43 to 0.87 q/ha-cm. Water consumption decreased by approximately 60%, and labour requirements fell by 83% per hectare. Economic analysis indicated a BCR of 1.61 under rain-hose irrigation compared to 1.04 under conventional irrigation. These results demonstrate that rain-hose spray irrigation is a cost-effective, labour-saving, and water-efficient alternative for smallholder paddy farmers. The findings align with prior studies in India and other South Asian contexts, highlighting rain-hose irrigation's potential to enhance climate resilience, resource use efficiency, and profitability in paddy cultivation

2. Suresh, V., Sreejith, S. S., Vivek, S., & Bonin, S. (2025). *Can farmers' producers organisations be a sustainable livelihood program for farmers' wellbeing in Kerala, India? Development in Practice, 1-15.*

Academic literature highlights Farmer's Producers Organisations (FPOs) success case stories. However, there is not enough discussion on the strategies adopted by moderately functioning FPOs to survive the sustainability issues. There is a lack of investigation into the potential of collectives as a sustainable livelihood programme to achieve the expected goals. Additionally, the vulnerability context and the capabilities of FPOs have not been examined using the sustainable livelihood approach. Therefore, the researchers aim to evaluate the FPO as a livelihood programme using the Sustainable Livelihoods Framework (SLF). A qualitative case study was conducted among the farmers to understand their perceptions. Key findings provide a comprehensive understanding of the interplay of vulnerability context, the capability of FPOs, and existing transforming structures and processes in FPO that enable the farmers to achieve sustainable outcomes. The study's novelty and uniqueness reside in elucidating the contextual factors that influence the sustainability of FPOs and community-driven livelihood strategies adopted by farmers' groups to mitigate their

sustainability issues. Moreover, these qualitative case study findings generated propositions about why FPOs face sustainability issues and how they are surviving. FPO stakeholders can replicate these livelihood strategies in similar FPOs to achieve the expected outcomes of farmers' collectives.

3. R, A. K., & Nair, M. S. (2025). *Striving towards food sovereignty: The Kerala experience during the pandemic. Agroecology and Sustainable Food Systems*, 1-27.

This article examines how the COVID-19 pandemic exposed the fragility of global food systems and renewed attention to food sovereignty. In Kerala, long known for its interventionist development model, several state-led and community-driven initiatives-such as Subhiksha Keralam, Subhiksha Surakshitham, and Kudumbashree's cluster farming-significantly strengthened local food production during the crisis. Implemented through strong decentralized institutions and active civil society participation, these programs functioned as a social movement that challenged the limitations of the dominant food regime. Kerala's experience reveals a shift toward locally rooted, sustainable agriculture that enhances women's empowerment, restores community autonomy, and aligns with global food sovereignty principles and Sustainable Development Goals.

Other Articles

1. Sreejith, K. J., & Baby, S. (2025). *Socio-economic impact of mechanisation through paddy group farming in Kerala: An analysis on farmers' perception. Asian Journal of Agricultural Extension, Economics & Sociology*, 43(9), 547-550.

Paddy cultivation in Kerala is highly labour-intensive, prompting a strong push toward mechanization over the past decade. To address labour scarcity and limited capital among smallholders, collective farming models supported by the State and local governments have been widely adopted. This study assessed farmers' perceptions of the socio-economic impact of mechanization under group farming in Palakkad district, Kerala's leading paddy-growing region. Data were collected from 120 randomly selected farmers using a semi-structured interview schedule. Nine socio-economic

impact factors were identified through pilot testing and expert validation, and an overall impact index was computed using Principal Component Analysis. The major perceived benefits included time savings in farm operations, improved livelihood opportunities, and enhanced access to assets. Key determinants of socio-economic impact were extent of mechanization, annual income, area under paddy, extension contact, social participation, innovativeness, and attitude towards collectivism.

2. Chithra, G. (2025). *Comparison of use of mechanical transplanters and manual transplanting for paddy cultivation in Thiruvananthapuram District. Archives of Current Research International*, 25(9), 681-688.

Rice remains Kerala's staple food, yet its cultivation area has sharply declined due to labour shortages and high wages. Manual transplanting, mainly done by women, is labour-intensive and costly. To evaluate mechanized alternatives, ICAR-KVK, Mitraniketan conducted Front Line Demonstrations during the 2014 and 2017 kharif seasons using 8-row and 6-row self-propelled rice transplanters. Results showed that mechanized transplanting required only three labourers compared to forty in manual methods, reducing cultivation costs by 29.65% and increasing yield from 53.33 q/ha to 65 q/ha. Economic returns and benefit-cost ratio also improved markedly (₹71,684/ha and 2.24 vs. ₹34,083/ha and 1.46). Farmers reported reduced drudgery, timely operations, and better crop establishment. The study highlights mechanized transplanting as a cost-effective and labour-saving technology for sustaining paddy cultivation in Kerala.

Bookchapter

1. Mishra, B. P., Tripathi, O. P., Hazarika, N., & Ghosh, S. (Eds.). (2025). *Recent advances in earth & environmental sciences* (pp. 131-142)

Kerala's coastal agricultural communities are highly vulnerable to climate change, including rising temperatures, altered rainfall patterns, and extreme weather events. This study assessed the economic resilience of farm households across six agroecological units (AEUs) in Kerala's coastal plains using an Economic Resilience

Index (ERI) based on absorptive, adaptive, and transformative capacities measured through thirteen indicators. Data were collected via focus group discussions, personal and key informant interviews, and expert consultations. Results revealed variations in resilience: Kuttanad had a lower ERI (0.521) than the overall mean (0.573), while Kaipad (AEU 7) showed the highest resilience (0.677). Key determinants included credit and government support (absorptive), subsidies and diversification (adaptive), and minimum support price and value addition (transformative). The study highlights the need for climate-smart practices, crop diversification, water management, and access to financial and technological resources. Policy support, community initiatives, and investments in resilient infrastructure are critical to strengthening agricultural resilience in Kerala's coastal plains.

Public Policy

Scopus Indexed

1. Sabu, A., & Mohandas, V. (2025). *The impact of international remittances on public debt sustainability in Kerala: Evidence from the FMOLS approach. Statistics, Politics and Policy.*

Remittances from Kerala's migrant workers and professionals constitute a vital financial inflow, surpassing their relative significance in most other Indian states. With public debt nearing 60% of NSDP, these transfers offer a potential buffer for debt sustainability. Applying Oates' theory within Bohn's debt-sustainability framework using an FMOLS model, and validated through Johansen testing, this study examines the remittance-debt nexus from 1980 to 2023. FMOLS results indicate a deterioration of debt sustainability despite substantial remittance inflows. The findings emphasize the need to reduce market borrowings, enhance the fiscal role of remittances, and promote policies supporting formal transfer channels, source diversification, remittance-linked investment, and financial literacy among migrant households to strengthen Kerala's long-term fiscal resilience and enable more productive use of remittances.

Scopus Indexed

Bookchapter

1. Rajan, S. I., & Krishnakumar, C. S. (2025). Kerala model of social security program: An overview. In S. I. Rajan (Ed.), Handbook of aging, health and public policy (pp. 1381-1401). Springer..

Kerala state in India has some unique social protection programs for senior citizens like Aaswasakiranam and Vayomithram combined with implementation of age-friendly governance through Local Self-Government Institutions. The various social security programs which have been decentralized - planned and executed at the local level through Local Self-Government Institutions and Kerala Social Security Mission are described in this chapter, while trying to understand to what extent these programs are useful for the public and which programs can be replicated to other states in the country. There are many centrally sponsored programs, which have been successfully implemented in Kerala. Some of these programs were slightly modified with new names, keeping in mind local realities. Since, the programs are mostly implemented through Local Self-Government Institutions, it ensures that the benefits reach the needy. Unfortunately, sustainability of such innovative programs is under strain because of the increasing financial constraints, which is aggravated after COVID-19. Further, the lack of periodic assessment of the process, efficiency, and outcome of these programs and schemes by an independent external agency is a major drawback.

Other Articles

Labour

1. Alexander, E. (2025). Changes in the labour market behaviour of women in the context of increasing economic growth and income inequality: the case of the Indian State of Kerala. Contemporary South Asia, 1-17.

Despite progress in reducing gender gaps in health and education, when it comes to employment, women in the South Indian state of Kerala fare much worse than their

male counterparts in Kerala, and their female counterparts in neighbouring states. This has been the story until recently. However, PLFS 2017-18 recorded an increase in the female workforce participation rate in the state. The extensive research on Malayalee women's labour market behaviour, so far, has been in the context of Kerala model categorised by low economic growth and income inequality yet better social development indicators. But the change in the pattern of international migration from Kerala has also triggered transformations in the domestic economy. This, the paper argues, is one of the reasons responsible for the recent change in the pattern of labour market behaviour of women in the state. The paper is based on existing literature, published data and newspaper advertisements.

2. Azad, P., & Fahmida, M. V. (2025). *Skill premium in the Gulf: The impact of IT proficiency on wages of Indian migrant workers. Migration and Development.*

This article investigates the role of information technology (IT) proficiency in shaping the wage outcomes of Indian migrant workers in the Gulf countries, with a focus on Saudi Arabia, the United Arab Emirates and other major destinations. Using primary survey data collected through Pravasi organisations, the study employs an augmented Mincerian framework to assess the impact of both basic and advanced IT skills on earnings. The results indicate that IT proficiency is associated with significant wage premiums, with advanced IT skills yielding higher returns than those attributable to secondary-level education. These findings highlight the growing importance of digital competencies in the Gulf labour market and underscore their relevance for policy discussions on skill development and migrant labour integration.

Gender and Social Inclusion

Scopus Indexed

1. Linshi, P., & Manimekalai, N. (2025). *Gendered and caste tragedies in the coir industries: Evidence from Kerala. Edelweiss Applied Science and Technology, 9(9), 1137-1146*

This study examines the historical evolution of women's participation in Kerala's coir industry, focusing on their role in the spinning sector and the socio-economic contexts shaping their engagement. The research relies on secondary data collected from government reports and previous scholarly studies. A historical and comparative approach was used to analyze women's labor participation across the 1980s, 1990s, 2000s, 2010s, and 2020s. The analysis shows that women remain a significant part of the coir workforce despite persistent challenges such as low wages, gender-based discrimination, and limited opportunities for advancement. Globalization, technological changes, and government policies have significantly influenced their employment patterns, leading to both opportunities and constraints. Women's continued participation in coir production reflects resilience and underscores their struggle for economic empowerment, social recognition, and gender equality. The findings highlight the need for policy interventions to ensure fair wages, strengthen social protection, and promote inclusive development for women in traditional industries.

2. Srikanth, C., & Dey, S. (2025). *Gender roles in women's labour force participation. IIM Kozhikode Society & Management Review. Advance online publication.*

This study introduces a theoretical framework of women's labour force participation (LFP) decision as a manifestation of two opposing forces—the labour market's 'push' in favour of, and social institutions' 'pull' away from participation. The socioculturally diverse southwestern Indian state of Kerala is chosen as the ideal setting to test this framework. Using data from two rounds of the Kerala Migration Survey (KMS)-2013 and 2018—the study finds that higher levels of education reduce the likelihood that women participate in the labour force. This article also addresses the impact of a shock to migration—the Nitaqat system—on women's LFP and finds evidence that long-standing social norms that prevent women's LFP can change under economic crises such as the Nitaqat system that caused a large-scale return migration of Muslim emigrants from the Gulf countries. We find that prior to the migration shock, in the Muslim-dominated Malabar region, the strong social norms of the Sunni Muslims permeates across religions, which discouraged women's LFP. Due to the return

migration of predominantly Muslim men prompted by the Nitaqat system, we find evidence of a more favorable attitude towards women's labor force participation (LFP) in the Malabar region. By studying women's LFP in Kerala, which has a significant proportion of Hindus, Christians and Muslims, the article finds support for LFP decisions as influenced by categorical identity affiliations.

Other Articles

1. Ghouse, M. (2025). Breaking barriers: The impact of education on women's socio-economic empowerment in India. IJAIDR, 16(2)

Women's education is a key driver of socio-economic empowerment in India, yet gender disparities in access and outcomes persist. This study examines the relationship between women's education and empowerment using data from the Periodic Labour Force Survey (2017-2023), National Family Health Survey-5, and the Women's Empowerment Index. Findings indicate improvements in female literacy (65.46% in 2011 to 70.3% in 2024) and rural labour force participation (24.6% in 2017 to 41.5% in 2022), though significant interstate variations exist. Education positively influences economic participation, decision-making autonomy, health, and social mobility. Government initiatives like Beti Bachao Beti Padhao have had mixed effects, improving sex ratio at birth but facing challenges in fund utilisation. The study concludes that while education reduces specific barriers, addressing socio-cultural, economic, and structural challenges through targeted policies is essential for comprehensive women's empowerment in India.

Growth and Development

Scopus Indexed

1. Anthony, J., & Seiple, E. (2025). Economic growth and community development through decentralized planning: The case of Thalikulam Vikas Trust in Kerala, India. Local Development & Society, 6(2), 303-320.

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. Rajeev S., Haokip T.L., Prasad T.K., Jayapal G., & Muhammed Iqbal K. (2025). Spatial and Socio-Economic Analysis of Scheduled Caste Communities in Palakkad District, Kerala, India. Asian Research Journal of Arts & Social Sciences, 23(8), 75-91.

In Kerala's Palakkad District, this study looks at the land ownership patterns, land use practices, demographics and spatial distribution of Scheduled Caste (SC) communities in 27 panchayats. The results show notable differences in the patterns of settlement, with sparse distributions in Sholayur and Puthur and concentrated SC populations in panchayats like Chalavara, Vaniyamkulam and Lakidi Perur, indicating differing levels of community integration and infrastructure development. Though some regions have larger female populations, demographic analysis reveals a generally balanced gender ratio, which may be a sign of male outmigration or different socioeconomic mobility patterns. Chalavara owns significantly more land than Sholayur, indicating historical differences in resource distribution, according to land ownership data, which shows glaring

2. Mallick, H., Beena, P. L., Jain, R., Pohit, S., & Chaudhuri, C. (2025). *Dynamics of energy consumption, economic growth, and carbon emission in a sub-national economy context of India: Evidence from Kerala. Green and Low-Carbon Economy*

On examining the relationship of energy consumption with economic growth and carbon emission, we provide the evidence that the petroleum consumption growth significantly contributes to GSDP growth of Kerala (as indicated from regression coefficient of 0.70%), whereas electricity consumption growth affects GSDP growth with a time lag (as evidenced from Granger causality and regression coefficient of .13%). In contrast, GSDP growth of the state drives up both electricity and petroleum consumption demand, along with an observed strong elasticity of substitution relationship between consumption of two energy components (coefficients varying from 30% to 66%). We further find that the growth of transportation sector activities measured from transportation output which significantly contributes to gross emissions (as reflected from regression coefficient of .32%) rather than the overall GSDP growth of the state, suggesting that the demand for petroleum product increases with increased income growth without regard for its environmental concerns over the long-run. This is occurring more especially when amounts of CO₂ emission are very much lesser in the state as compared to the national average of all the states in India.

2. Joseph, D., & Jacob, M. (2020). *Role of responsible tourism in economic development: A systematic review of literature. 19(31), 672-681. ISSN 2320-0693.*

Tourism is a major engine of economic development and an important source of employment and foreign exchange earnings in many countries, including India. But the negative effects of tourism activities resulted in the introduction of sustainable tourism practices. Responsible tourism, aimed at sustainable tourism development, has been practiced in the state of Kerala since 2008. This paper examines the implementation of responsible tourism in Kerala state and also reviews the role of responsible tourism in economic development.

3. V. P, V., P. S., S., Gills, R. et al. *Innovative economic livelihood models: techno-economic feasibility analysis of cage fish culture for entrepreneurial development of marginalised communities, Kerala, India. J Glob Entrepr Res 15, 25 (2025)*

Innovative economic livelihood models like cage culture systems leverage creativity, technology and local resources to empower marginalised communities by promoting entrepreneurship and economic self-reliance, leading to sustainable development and inclusive growth. The Science Technology and Innovation (STI) Hub initiatives sponsored by the Department of Science and Technology, Government of India further this empowerment by providing access to knowledge, training and resources, significantly aiding the socio-economic development and inclusion of the Scheduled Caste (SC) communities. The study highlights the benefits of SHGs in economic livelihood models like cage culture, particularly for SC communities, by enhancing economic opportunities, strengthening social bonds and fostering a collaborative approach to aquaculture for sustainable development and inclusive growth. The study revealed that cage fish farming led by Self-Help Groups (SHGs) is financially viable, as evidenced by a benefit-cost ratio exceeding one, and increases participants' Composite Empowerment Index (CEI) from 1.04 to 3.61, showing marked improvements in economic empowerment, self-esteem, decision-making and confidence. While participants face challenges such as high capital investment and costs of seeds as well as feed, strong social networks and interventions of STI-Hub help to mitigate issues like poaching and lack of awareness about fisheries schemes. Planned interventions in the form of appropriate policy guidelines to establish local finfish hatcheries, supported by government incentives to stimulate private investment and develop affordable alternative feed to reduce operational costs, enhancing the sustainability of cage culture operations are outlined to harness the potential of the livelihood model.

Book chapter***Scopus Indexed***

1. Kansra, P., Kajla, T., & Singh, N. (Eds.). (2025). Unveiling bleisure travellers: Exploring novel dimensions for enriching social consumer engagement using big data analytics. Emerald Publishing Limited.

The Indian hospitality sector has propelled the growth of the service industry in recent years. The dawn of globalization and technological progress has transformed the healthcare sector multifacetedly. An array of tourist attractions and healthcare services enhances Kerala's medical tourism appeal. The present study aims to investigate the influence of wellness, medical value travel (MVT), and tourism on the 'bleisure' in Kerala. This study examines databases such as Emerald, Scopus, ResearchGate, and Google Scholar. Kerala holds a strong position for tourists looking for an agglomeration of traditional Ayurvedic practices with contemporary remedies that draw tourists from foreign countries supported by safety and security, cost-effectiveness, state-of-the-art medical technology, and developed infrastructure. In Kerala's tourism sector, wellness facilities, and spa resorts augment therapeutic benefits and visitor revenue. Availability and accessibility to such tourist attractions provide medical and leisure experiences by integrating therapy and recreation.