

New studies on Kerala

Young Scholars' Forum, GIFT

Led by Gopika G

Research Scholar, Gulati Institute of Finance and Taxation, Thiruvananthapuram.

Economics

Scopus Indexed

1. Sunena Abdul Huq, Bimal Puthuvayi (2024), Stakeholders' satisfaction assessment in heritage conservation: Case study of a project performance model for Thiruvananthapuram Fort Area, Kerala, India

Stakeholder satisfaction is an important factor in determining the success of urban heritage conservation projects. This research attempts to propose a model for assessing stakeholder satisfaction and project significant factors that need to be considered when determining the performance of a conservation project, taking the Thiruvananthapuram Fort Area, India as a case example. The study employed a mixed-method approach of using expert consultations, physical surveys, and statistical analysis in the development of the model. Factors influencing the outcome of an urban heritage conservation project were listed from the literature and further refined through expert discussions to be utilized for the stakeholder survey. A questionnaire survey is administered within a heritage-sensitive urban area to identify the present state of heritage buildings and the living conditions of the stakeholders pertaining to the six aspects that determine the outcome of an urban heritage conservation project. The overall satisfaction of the stakeholder group was modeled using ordinal logistic regression against the various factors to arrive at factors that positively and negatively

influenced them. The model assessed that the satisfaction of the stakeholders who were a part of the historic site was highly influenced by their economic needs and the project's economic sustainability over other factors in the model. Urban economy consolidation, a known mechanism of improving an area's economic sustainability negatively affected the stakeholders' satisfaction. The results indicate that the factors under the social aspect were not significant determinants for the stakeholders of this urban heritage conservation project.

2. Nidhin K P(2024), Why social entrepreneurs start social enterprises: capturing contextualised life stories of social entrepreneurs in Kerala, India

While research on social entrepreneurship and related concepts is steadily increasing, the existing research has over-emphasized the fact that prosocial motive is the primary reason for social entrepreneurs to start social enterprises. Though few studies challenge the pre-existing notion and argue that personal interest can also end up in the creation of social enterprises, the present study tries to understand how these motives evolve and shape over time to convert into social enterprises. By doing so, the study addresses a research gap regarding understanding diverse pathways taken by social entrepreneurs to launch social enterprises. To answer the research question, the study adopts a qualitative research design with a narrative approach. The study employs the concept of contextualized life stories to further design the study. Data was collected from four social entrepreneurs in Kerala, India, by using in-depth interviews as this context is not much explored in the literature. The study found that the creation of social enterprises is not merely the presence of personal interest or prosocial motives in social entrepreneurs. Rather, it rests on how these interests and motives interact and transition through the influence of triggering events. The study also found that triggering events can either happen naturally or be created. Identifying the latter could be useful for relevant stakeholders of social entrepreneurship, ranging from policymakers to practitioners, to create such trigger events to promote more social entrepreneurial activities. Therefore, the study recommends further studies to investigate the triggering events that influence the creation of social enterprises in different contexts.

3. *Parvathy P.; Kavitha A. C.(2024), Educational Outcomes of the Tribal Students of Kerala - Exploring the Potential of Cultural Capital.*

Scheduled tribes constitute 1.45 per cent of the total population of Kerala as per 2011 Census. Though Kerala has made significant strides in the field of education, tribal students in the state fall behind the non-tribal students as evident from several indicators such as lower rates of enrolment, higher drop-out rates and lower pass percentage at various levels of education. Lower pass percentage of tribal students in the qualifying examinations (58.01 per cent for the tribal students vis-à-vis the state overall pass percentage of 85.56 per cent in 2020-2021) poses a significant barrier to pursue graduation courses. Hence, an attempt is made to assess the role of cultural capital in determining the educational outcomes of the students belonging to various castes. A survey of the students enrolled in colleges revealed differences in the extent of cultural capital possessed by tribal and non-tribal students as evident from the differences in the education levels of parents which are corroborated by the results of Kruskal Wallis test. Cultural capital deficit places the tribal students at a disadvantage in various fields such as language proficiency and their ability to critically appreciate arts and literature. Inadequate cultural capital base of tribal students has adversely affected their educational outcomes.

4. *Sathya Prakash. P,P,Dr. Sinitha Xavier (2024) Financial dependence of rural elderly in Kerala*

The present article unveils the vulnerability of the rural elderly by analyzing their financial dependency. The financial dependency of the rural elderly was analysed by taking into consideration the degree of their financial dependence and the sources of financial support. Further, the study investigates the level of dependence on others for financial support based on their individual characteristics. For the analysis, a One-sample t-test was used to find out the significant sources of financial dependence, and both independent t-test and One-way ANOVA were used to analyze the level of dependence of the elderly on others for their financial needs based on their individual characteristics. The study is confined to the rural areas of Kerala. In the rural areas of

Kerala, elderly women outnumber elderly men, and the elderly women (28.38%) depend more on others than the elderly men (13.8%) for financial requirements. In general, in the rural areas of Kerala, 61.34 per cent of the population is financially dependent on others. The study found out that offspring or progeny are the most noteworthy source of financial support for the rural elderly. The study also brought to light the fact that the elderly women, care-giving elderly and widowed elderly rely more on others for their financial aid.

Other Journals

1. Kottamkunnath Lakshmypriya, Bindi Varghese(2024), Indigenous Tribes and Inclusive Engagement: An Integrated Approach for Sustainable Livelihood Into the Future

Tourism acts as a stimulant in rural poverty reduction and inclusive socioeconomic development. Sustainable tourism can significantly contribute to the economic diversification and local economic development of rural areas with its ability to create jobs and encourage infrastructural development focusing on preserving the environment, culture and indigenous groups. The detrimental effects of tourism on the economy, society and culture have shifted attention to sustainable travel. As a result, terms like 'tribal tourism', 'ecotourism' and 'sustainable tourism' have become popular. Inclusive engagement is a crucial agenda item in future tourism development and a major concern of many international organizations, including the United Nations. This chapter focuses on exploring the tribal communities and their involvement in sustainable tourism initiatives with an overarching focus on the role of the indigenous community and their skill sets in creating sustainable livelihoods through tribal tourism. Apart from creating direct and indirect employment opportunities, tribal tourism will support the growth of locally produced goods and have significant multiplier effects as capability-building initiatives will give impetus to the community's socioeconomic development. Additionally, the sector offers notable advancements in the development of the tribal region. Tribal tourism will help people comprehend the significance of the ecosystem, local biodiversity, and emission

control activities on a deeper level (Thanikkad & Saleem, 2021). This chapter explores the indigenous tribes of Kerala and their ethnic skill sets, capabilities, and means of livelihood. Further, the discussion on how the tourism domain promotes inclusive engagement of these tribes and aids in mapping skill sets, livelihood, and inclusive engagement through tourism initiatives is explored.

2. *Sooryaprabha V S Moly Kuruvilla (2024) Women's Political Leadership in Local Self Government Institutions of Kerala: Mobilization Through Kudumbasree,*

Kudumbasree, the second-largest women's network in Asia, has nurtured the decision-making capabilities and leadership qualities among women in Kerala. This paper is based on the findings of an empirical study on 40 women representatives of Local Self Government Institutions (LSGI) from the Wayanad district of Kerala who previously were members of the Kudumbasree. Unstructured telephonic interviews were used to collect data from the sample. Kudumbasree activities have been found to contribute to the capacity building of women at grassroot levels so as to contest and win the LSGI elections. It is important to develop the capabilities of women through appropriate training so that they can rise to the highest level of political empowerment and contribute to the fostering of gender equality. The support received from religious communities and authorities is specially acknowledged by the study participants and is a positive change happening to the cause of women empowerment in the recent decades.

3. *Jacob Ruth Elizabeth, Duraisamy A(2024),Framing a Conceptual Approach for Urban Conservation in Historic Cities- A Case of Kuttichira, Kerala*

Studies suggest that the main reason for the low female labour force participation rate in India is due to overburdened unpaid domestic work. This paper attempts to compare time spent on unpaid work by women viz-a-viz their male counterparts. Using the Time Use Survey (TUS) and seemingly unrelated regression technique, the paper shows the trade-off between unpaid, paid and non-work activities between genders in Kollam m district in the state of Kerala. Unpaid domestic work is often taken for granted and is further endorsed as the moral responsibility of the weaker sex by most

cultures if not all. The findings of the study reveal that in a day, unemployed married women who have children less than 6 years and belonging to the 36 to 40 age category spend 12.9 hours on care work but men with the same characteristics spent only 3.3 hours. Employed married women on the other hand are double burdened by paid and unpaid work which ultimately lowers their leisure time. This micro level study is done to throw light on the enormous work undertaken by women in the domestic sphere whose services are yet to be included in the national accounting system.

4. Abraham, A. (2024) Impact of international migration on intergenerational educational mobility in migrant sending households: does socio-economic status matter

This paper examines the impact of international migration on intergenerational educational mobility (IGEM) among left-behind children in migrant-sending households in the origin. IGEM, measured as the difference in completed education between a parent and child, is a measure of mobility (or persistence) of educational attainments between generations within a household. If migration leads to a higher IGEM, it can be considered as a mechanism that creates a catching up effect in the society, as it enables attainability of aspirations irrespective of the initial distribution of endowments. The study uses data on 15,000 households from the Kerala Migration Survey 2018 and compares the IGEM of households with an international migration experience to those without it and finds the migration of a household member significantly and positively affects intergenerational educational mobility of children in the household. Disaggregating the sample by social and economic groups reveals that this impact is significantly higher in households from the middle and lower-middle income and social groups. However, children from the lowest income quintile and social strata, especially from communities that are educationally most backward, did not register any significant improvement in IGEM due to migration. This indicates that migration acts as a catching up mechanism for the middle strata of the society while it seems to leave the most disadvantaged sections, relatively even more disadvantaged.

5. *Dayana Lalan K Dr.V.Shanthi Mr.V.Karthikeyan (2024), Consumer Perception Towards Organic Food Products - With Special Reference To Central Kerala*

A wide range of consumers of organic food and non-organic food were addressed and scrutinized to obtain their observations and visions towards organic food. All organic food consumers are not having the same method of approach towards organic food. Subsequently the statistical process guides us to comprehend the relation and the model of the consumer behavior trends in organic food in India. Organic farming was practiced in India for thousands of years. The great Indian civilization thrived on organic farming and was one of the most prosperous countries in the world, till the British ruled it. In traditional India, the entire agriculture was practiced using organic techniques, where the fertilizers, pesticides, etc., were obtained from plant and animal products. Organic farming was the backbone of the Indian economy and the cow was worshiped (and is still done so) as a god. The cow not only provided milk, but also provided bullocks for farming and dung which was used as fertilizers.

6. *A.K. Nirupama (2024): local self-government institutions and climate change: the case of Meenangadi panchayat in Kerala*

India faces significant vulnerability to the effects of climate change, attributed to its varied geography, substantial population, and reliance on agriculture. The nation encounters numerous climate-related challenges, including more frequent and severe extreme weather events like heat waves, droughts, floods, and cyclones. Dealing with this intricate matter necessitates a comprehensive and cooperative strategy that extends beyond conventional top-down governance models. Local governments have a vital role in formulating and executing climate change adaptation strategies. They assess local vulnerabilities, identify priority areas, and formulate plans to build resilience and reduce risks. This can involve measures such as infrastructure improvements, land-use planning, water management, and public health initiatives tailored to the specific needs of the community. Local governments often collaborate with stakeholders, including businesses and residents, to achieve greenhouse gas reduction targets. India has pledged to become carbon neutral by the year 2070, and

achieving carbon neutrality is a complex and multifaceted endeavor that requires coordinated efforts across sectors and levels of government. The carbon-neutral Meenangadi in the Wayanad district of Kerala is a perfect example

7. *Sushila Ramaswamy (2024), The Role of Women's Leadership in Community Centric Initiatives for the COVID-19 Pandemic in Kerala*

Kerala's handling of the coronavirus pandemic in 2020-21 has brought to the forefront two aspects regarding the role of the leadership. One was the inspirational role played by its first woman Health Minister, Ms K.K. Shailaja, "Teacher", and her team consisting of public officials drawn from across the state and the police. The other was the effectiveness of bottom-up initiatives involving people at the grass roots. As a result of these the preparedness, planning and implementation proved more effective than the top-down, talk down one-person centric approach.

8. *Dr. Remya R (2024), Marginalization Among In-Migrant Construction Workers in Kerala: Exploring the Socio-Economic and Political Dimensions*

An attempt was made to understand the extent of marginalization among in-migrant construction workers in Kerala, and the socio-economic and political dimensions associated with this marginalization. Data mainly came from an individual survey conducted among 600 in-migrants working in the construction sector in Thiruvananthapuram and Ernakulam. In-depth interviews were conducted to understand the socio-economic and political dimensions of marginalization in Kerala. A composite index was constructed to understand the extent of marginalization among workers. Logistic regression models were used to understand the socio economic correlates of marginalization among the migrants. Around 77.7 percent of the in-migrants working in the construction sector experienced severe marginalization. Of the 16 issues listed for accessing the marginalization, they had 11 or more problems. Age and education were statistically associated with the marginalization. Young aged in-migrants were more likely to experience marginalization as compared to others. Migrants aged less than 25 years, and 25-34 years were respectively 2.86 times and 2.55 times more likely to report marginalization as compared the in-migrants aged 35

years.of successful local self-government taking measures to achieve carbon neutrality.

9. *Dr. Shanimon Saleem,Vince Thomas, Alelyamma p j. (2024). COVID-19 and its effect on the food service industry in Kerala, god's own country*

COVID-19 has affected domestic and international food industries as a result of government closures of restaurants and bars in an attempt to stop the spread of the disease. The restaurant industry greatly aids every nation's economic stability. This study aimed to determine how COVID-19 restrictions would affect eateries and other related businesses. The primary subjects of this study were restaurant owners in the Idukki neighborhood. This study aims to investigate how lockdown restrictions affect Idukki District's restaurant businesses. The challenges faced by restaurant owners during the pandemic, the strategies they employed, the degree to which customers were happy with the services they received, and customers' expectations for the future of the restaurant industry are all covered in this research. The nature of the restaurant industry is described and examined in this study. Kerala, India's Idukki District, was home to the chosen sample. According to research, restaurants used technology extensively as a strategy during the outbreak, taking into account the opinions of their patrons. The majority of restaurants offered home delivery and online ordering, which fueled the growth of the restaurant business in Idukki District. Orders are fulfilled according to customer preferences, which aid restaurants in maintaining patrons throughout the pandemic.

10. *Fazal P, Dr. Mohanadasan.T (2024), A Study on Purchase Behavior of Gold Consumers of Koduvally - The Golden City in Kerala*

The purpose of this empirical research is to evaluate the purchase behavior of gold consumers and to explore the relationship between factors influencing the purchase behavior, both directly and indirectly, to validate the proposed research model in the context of gold consumers in Koduvally, the golden city. Koduvally, a place in God's own country, has a reputation as the "city of gold" and "golden city" due to its history in the gold trade in the 18th and 19th centuries. It was discovered that Koduvally is

known for having more than 100 jewelers within a radius of just one km. It is based on 'perception, intention to purchase, shopping habit, and willingness to pay more in relation to socio economic, personal, and cultural factors and was analyzed by the data collected from 182 gold consumers. The findings revealed that purchase intention and perception were significantly and directly driven by personal, economic, and socio-cultural factors. However, psychological factors have the most significant positive effect on the shopping habits of the gold consumers in this model. Moreover, personal and economic factors were found to have the highest significant positive effect on the willingness to pay more for purchasing gold products. Hence, the present research model provides valuable inputs to gold marketers from the perspective of the purchase behavior of consumers to design policies and strategies in order to cope with the changing environment in the gold market.

11. Prasanth A P , Ralimol M R , Girish S(2024),A Qualitative Study on Kerala Youth Diaspora

The experiences and challenges the Kerala youth diaspora face are poorly understood. While there is some research on migration and diaspora in Kerala, there is a need for more focused research on the experiences of young people in the diaspora. The Kerala youth diaspora also faces challenges, such as adapting to new cultures, dealing with discrimination, and maintaining their cultural identity. Many young Keralite struggle to balance their traditional values with the demands of a new environment, which can cause stress and anxiety. This research paper aims to address this gap by exploring the experiences of the Kerala youth diaspora and how they contribute to the development of Kerala and to examine the experiences of the Kerala youth diaspora and identify ways to support and engage with them. By engaging with the diaspora and understanding their experiences, this research paper can contribute to creating policies and programs that better meet their needs and support their engagement with Kerala. This can lead to a more inclusive and sustainable approach to development that leverages the potential of the Kerala youth diaspora and other diaspora communities.

12. Pinak Sarkar (2024) An Overview of Migration Story in Kerala: Analyzing In-migration and Out-migration Trends Using Census 2011

Census 2011 data clearly establish that the rate of out-migration for both males and females from Kerala for economic reasons such as work and employment is more than double the all-India figures, reflecting the economic dependence on migration in the state. It is well known that migrants from poor and backward states prefer more industrialized and urbanized states, but their choice of destinations has also evolved in a historical process. For migrants from Kerala, states like Tamil Nadu, Karnataka, Maharashtra, Delhi, etc., are top destinations, as these states have the pull characteristics and factors such as employment opportunities, industry, infrastructure, higher per capita income, education hubs, etc. Kerala also receives migrants from other states, such as Tamil Nadu, Karnataka, Maharashtra, West Bengal, etc., who work across various sectors such as construction, agriculture, services, etc. One of the most important factors for in-migration to Kerala is higher wages than the state of origin. It is also important to note that in-migration to Kerala is not uniformly distributed across all the districts: it is mainly concentrated in Ernakulam, Palakkad, Thiruvananthapuram, Kasaragod, etc., which have better economic prospects and employment opportunities.

13. Ninu Rose (2024), Housing finance in India with special reference to Kerala - an overview

Housing also plays a key role in preserving the health of individuals, thereby providing better working efficiency. It also acts as a key indicator of measuring the standard of living of the people. Housing can be used for many purposes like residential, commercial, self-occupied and let out. So, it is beneficial in both welfare and economic terms. The demand for housing has been increasing rapidly due to the expeditious growth of population, wide expansion of industrial and commercial activities, and rural urban migration. The supply has become insufficient to meet the growing demand. During the post-liberalization era, the central and state governments have announced many schemes for various target groups for addressing their housing

issues. Housing for all by 2022 is the recent and most important scheme introduced by the central government. The central government has introduced a private public partnership model in the 12th five-year plan to promote private involvement in addressing the housing problems. Currently the housing finance market is blessed with the presence of many institutions, from both public and private sectors with the active support of the government. These institutions are competing with each other to provide the best suitable products to prospective customers.

14. Mohammad Sohail Baba, Dr. Shaik Mastan Vali, A study on improving women entrepreneur through financial literacy

The monetary education of working women in India is examined in this regard. The ponder explores the level of monetary proficiency among Indian ladies in ranges like ventures, investment funds, and protections. 100 working women from various age groups and income levels participated in an online survey that was sent as part of the study's quantitative research approach, which collects data. The study's discoveries appear that working ladies in India have a moor level of monetary proficiency, with as it were a modest rate having adequate mindfulness of money-related subjects. The study also shows that several variables, including age, income, education, and work experience, have an effect on women's finances.

Book

1. T.M. Thomas Isaac (2024), Kerala: Another Possible World

This book delves into the challenges of creating a "different world" in the communist-ruled Indian state of Kerala, characterized as a conflict between the rival slogans "There is no alternative" and "Another world is possible". Isaac describes the left's efforts to optimize growth while preserving the values of progressive culture, gender equality, environmental sustainability, redistribution, and social justice within both a globalized world and the strict limits imposed by India's Union government. The opening chapter deals with victory of the Communist Party in the 1957 assembly elections, Footnote 1 arguing that it took everyone, both friends and foes, by surprise.

The victory may have been connected to the higher rates of literacy, life expectancy and birth rate that Kerala had enjoyed in the colonial period (p. 57). The first major order of the new government was to ban all evictions of tenants. It was followed by debt relief, the abolition of non-rent payments to landlords and then a comprehensive agrarian bill. This law sharply reduced rents and enabled tenants to become full owners of their land by paying a multiple of the new fair rent (p. 35). The second chapter deals with the state's "Redistributive Development Strategy", including the introduction of collective bargaining in wage negotiations, the redistribution of assets through land reforms and the guaranteed public provision of basic services. More recently, direct income transfer, microfinance, and other poverty alleviation programmes have been added to the government's arsenal (p. 53). In the subsequent chapter, Isaac argues that redistribution rather than growth was the defining feature of the Kerala economy and that the average citizen was able to enjoy a relatively high quality of life at a relatively low per capita income. Over the following decades, however, Kerala was gradually transformed from a low income-consumption-saving-investment economy into a high income-consumption-saving and fast-growing one (p. 66). This period ended, however, with the economic crisis of the late 1980s and the left's loss of power

Book Chapter

1. Salu Dsouza (2024), Public-Private Partnership Ventures: A Diasporic Initiative in India Through Social Remittances and Philanthropic Work

Diaspora networks across the globe think of their homeland, which makes them continuously assist various projects that have public-private partnership ventures. Many of the members of the Indian diaspora had difficult times during their childhood in their native country. The conditions were not favorable within India prior to Indian Independence for acquiring desired skills in entrepreneurial activities. However, they managed to sail through the rough sea and reach the western coast in great adversity. The journey itself was a training for the early diaspora that resulted in learning the skills needed for setting up their business in the adopted countries. Indian diaspora

from various developed countries have learned a great deal about the local culture, new skills in business partnership, consultancy services, research and innovations in technology that helped them to prosper in the adopted land and implement those ideas in their home country as a part of social remittances and giving back to the society. Developed countries have exhibited the feasibility of sustainable development through social entrepreneurship. Compulsory community service that trains people in new skill development also educates them in preserving the environment in which they reside. The public-private partnership model, which is in practice in developed countries, has become the agent of creation of social entrepreneurship with accountability toward the society. Diaspora communities that send social remittances to their home countries not only in the form of money but also ideas, identities, and behaviors help set up public-private models of undertakings that would ensure sustainable growth in the long run. Philanthropic work is reckoned in the Public-Private Partnership (PPP) model that we see in various parts of India, especially in states like Punjab (Sikh diaspora), Kerala (Malayali diaspora) and Gujarat (Gujarati diaspora). In this background, this chapter tries to examine the Indian diaspora's schemes in India on the model of public-private partnership that they had either set up or observed in their adopted countries.

Environment

Scopus Indexed

1. Saranya Das K. & N. R. Chithra (2024): Machine learning-based prediction of agricultural drought using global climatic indices for the Palakkad district in India

Agricultural drought refers to soil moisture deficit, which causes adverse effects on the crop production and economy of a nation. This work compared the capability of artificial neural network (ANN) and support vector machine (SVM) algorithms in predicting agricultural drought in the Palakkad district of Kerala, India. Also, the influence of various global climatic indices on soil moisture stress in the study area is assessed. Two models were developed to investigate the impact of global climatic indices. Model 1 considered only local meteorological variables as predictors, and model 2 included global climatic indices along with meteorological variables. The results showed that ENSO has a commendable influence on the early prediction of agricultural drought in Palakkad and are more evident at higher lead times (2 to 4

months). For the first model of ANN and SVM, the R2 values at a 4-month lead range from 0.56 to 0.76 and 0.62 to 0.77, respectively. Similarly, for model 2, the R2 varies from 0.61 to 0.77 and 0.75 to 0.82 for ANN and SVM models, respectively. Further, the results indicated that the SVM model shows clear advancement in prediction over ANN especially at higher lead times, even though both show a comparable performance at 1-month lead time. The study provided useful information regarding the potential predictors of agricultural drought in the study area and suggested suitable models for the early prediction. This will support the decision makers in drought prevention and water resource management.

2. K., Saikrishnan; K.V., Anand; V., Agilan,(2024) .Coastal vulnerability assessment along the coast of Kerala, India, based on physical, geological, and socio-economic parameters

The increase in population and rapid economic development activities increase vulnerability along the coastal areas. Coastal zones are among the planet's most dynamic regions and are susceptible to natural and anthropogenic hazards. To comprehend how risks and hazards are distributed spatially along the coast, coastal vulnerability assessment is crucial. This study aims at identifying the vulnerable zones along the coast of Kerala, India. The coastal vulnerability index (CVI) is calculated by considering the physical, geological, and socio-economic parameters. The physical-geological parameters considered are nearshore bed slope, shoreline change rate, coastal elevation, tidal range, and continental shelf width. The socio-economic parameters include population density, road network, and land use/land cover. Analytical hierarchy process (AHP) is used for obtaining weights for physical-geological and socio-economic parameters. Coastal vulnerability results show that 82.40 km of the coastal stretch has a very high CVI value along the coast of Kerala, accounting for 13.87% of the total coastline. The most vulnerable stretches are along the coast of Kozhikode, Malappuram, Thrissur, Ernakulam, Alappuzha, and Trivandrum districts, while Kasargod and Kannur districts have no coastal stretches with very high CVI. High population density, low nearshore bed slope, low coastal elevation, high erosion rates, built-up areas, and roads near to the coastline are some of the factors contributing to very high CVI in coastal districts of Kerala.

Other Journals

I. K. Chithra, B. V. Binoy & P. Bimal (2024), Modeling flood susceptibility on the onset of the Kerala floods of 2018

Floods are the most devastating global hazard which affect the environment and economy of several regions in the world. Flood management requires the identification of areas susceptible to flooding and measuring the impact of flood conditioning parameters. This study examines the application of bivariate relative frequency ratio (RFR) and multivariate logistic regression (L.R.) models to identify flood-susceptible regions in three districts of northern Kerala, India. A comprehensive flood susceptibility study utilizing high-resolution terrain information and past flood inventory is conducted in the study area. The current study generated the flood inventory of August 2018 during the Kerala floods using Sentinel-imagery of 10 m resolution. Thirteen flood conditioning parameters related to the terrain, land usage, climate and vegetation are used as independent variables in the statistical modeling. The terrain-related parameters such as elevation, slope, curvature, flow accumulation, topographic wetness index (TWI), and stream power index (SPI) are derived from CartoDEM of 10 m resolution. The other independent variables used are rainfall, normalized difference vegetation index (NDVI), waterbody distance, drainage density, soil type, and geology. In GIS, the dependent and independent variables are spatially combined, and SPSS and R are used for statistical modeling and validation. The final flood susceptibility map is divided into the risk categories of very low, low, medium, high, and very high. Both RFR and L.R. model results were found reliable, and the low-lying coastal wetlands are highly susceptible to flooding in the study area. The area under curve values show that the L.R. The model performs better with 92.7% accuracy than the RFR model with 85.6% accuracy. The generated flood susceptibility map can be a valuable tool for sustainable planning and development in the target region.

Agriculture and Rural Economy

Scopus Indexed

1. Johnson Jament and Caroline Osella (2024), The Impact of COVID on Kerala Fish-vending Women

This article discusses women's role in Kerala's small-scale marine fishing industry and changes that took place during COVID-19. Pandemic conditions enabled and accelerated the restructuring of Kerala's fishing industry practices, leaving marginal groups even more marginal. Small-scale producers and sellers were edged out by larger players in a new wholesale market. Meanwhile, female vendors who utilized public transport and face-to-face sales methods found themselves locked out from new retail methods introduced during the pandemic, which made use of smartphone apps, online platforms, and private light vehicles. Underemployed workers with access to digital technology and mobility moved in to fill the lockdown retail gap. The Gulf states' continuing squeeze on jobs and resultant migration slow-down contributed to these trends. Female fish-vending activity has also been affected by Kerala's acceleration of bourgeois respectability norms. The state government's modernisation and centralisation policies also led to the shrinking of women's spaces in fish auction markets. Recent inequalities in digital and mobility access sit on top of longstanding entrenched class and status inequities and conservative gender norms, while the enduring chronic 'wicked problem' of Kerala's unemployment levels demands urgent attention.

Other Journals

1. Arathi S. M. and Ushadevi K. N. (2024) Factors Influencing Purchase Decision of Jackfruit Products in Thiruvananthapuram District

Jackfruit is popularly known as a poor man's fruit in the eastern and southern parts of India. In India, Kerala is the largest jackfruit-producing state. Beyond its nutritional benefits, jackfruit has received attention for its significant environmental and economic benefits, which arise from its numerous culinary applications and potential

as a sustainable food supply. Understanding the factors influencing consumer purchase decisions for jackfruit products is becoming increasingly important as the global perspective on food choices moves towards healthier and more sustainable options. Considering this, the study aimed to analyze different factors influencing the purchase decision of jackfruit products in the Thiruvananthapuram district. Primary data were collected from the consumers residing in urban centers of Thiruvananthapuram district who had consumed at least one selected product. A purposive sampling method was employed to select 30 consumers for each product category, namely jackfruit chips, jackfruit ice cream, jackfruit flour, and jackfruit varatti. Secondary data were gathered from government reports, publications, and journals. Statistical tools like the Index method, Kruskal Wallis, test and Mann-Whitney test were used for the analysis. The study was conducted from August to September 2023. The taste and quality of the product emerged as common variables significantly influencing the four consumer groups in their purchase decisions. Factors like brand availability, quality certification, brand image, and social media were the factors not influencing consumers, except for jackfruit ice cream, which stands out due to additional promotional activities compared to other products. The results of the Kruskal-Wallis and Mann-Whitney test highlight significant differences among consumer groups regarding variables such as taste, convenience to use, convenience to cook, and convenience to travel.

2. Mathew, Merlin (2024) A Study on the Production Economics of Ginger in Wayanad, Kerala, India

The present micro level study examines the economic aspects of ginger production in the Wayanad district, Kerala, India. Spices, the high margin and export-oriented crops contributed significantly to the Indian economy. In terms of spice production and international trade, India holds a prominent role in world trade. The study was carried out to assess the costs and return of ginger production in Wayanad district of Kerala state during the crop year 2015-16. Four villages which were leading in the area of ginger cultivation were selected and twenty farmers from each village, totalling 80 farmers, were chosen randomly as respondents for the study . The results indicated

that cost of cultivation and gross returns were positively related with size of the holding. The overall cost of cultivation was Rs. 4, 54,991.62 and Rs. 4, 94,501.03 per hectare on small and large farms. The expenditure on seed was found to be highest, constituting about 35.01 per cent of total cost followed by human labor, and machine power. All the farm income measures exhibited a positive relationship with the farm size. Returns per rupee of expenditure were found to be Rs. 0.60 and Rs. 0.67 per hectare on small and large farms respectively. An overview of the analysis indicates that the gross income, net income, family labor income, farm investment income and net income per rupee expenditure showed a direct relationship with the size of the holding. This showed that large farmers realized more returns than small farmers for their fixed resources, family labor use, and per rupee expenditure in the cultivation of ginger.

3. Kujur Nitu, Bashir Bimal (2024). Overview of dairy milk co-operative societies of Kalpetta block, Wayanad, Kerala

Dairy cooperative societies play a pivotal role in the agricultural and dairy sectors, providing a collaborative platform for local farmers in the Kalpetta block, Kerala. This study delves into the dynamics and functioning of 14 dairy cooperative societies, showcasing their impact on dairy sector in the study area. The societies were classified from Class 1 to Class 10 based on daily milk procurement capacity, each contributing uniquely to the cooperative's resilience and inclusivity. The study utilized structured interviews and data analysis to present a comprehensive overview of the cooperative landscape, emphasizing the societal, economic, and agricultural impact of these entities. The entire study examined data on milk procurement, member demographics, feed supply, animal possession, and workforce dynamics revealed each class's diverse and vital contributions. The research contributes to understanding dairy cooperatives as drivers of community engagement, knowledge exchange, and socio-economic development.

4. *Geethu G. Das, S. Adarsh, S. Sruthi, C. R. Sreelekshmi, Urmila Dileep & Ameesha J. Fathima (2024), Analyzing the impact of meteorological drought on crop yield of Kerala, India: a wavelet coherence approach*

Drought is a natural phenomenon which is considered as an indicator of changing climatic conditions. The growth of crops is significantly affected by the lack of soil moisture caused by insufficient rainfall over a specific period. This study examines the occurrence of drought over seven districts in Kerala, India, by utilizing drought indices, namely the standardized precipitation index (SPI) and the agricultural standardized precipitation index (aSPI). The measured data pertaining to rainfall and computed data of crop yield of the seven districts have been gathered to analyze the teleconnections of crop yield. Modified standardized yield residual series (M-SYRS) of different crops are prepared by the proposed approach of empirical mode decomposition-based detrending. The correlation between aSPI and M-SYRS exhibits a higher magnitude compared to the correlation that SPI and M-SYRS, confirming the significance of aSPI in the analysis of agricultural yield. The wavelet coherence analysis yields the values of percentage of significant coherence (PoSC) and average wavelet coherence (AWC) for the time scales of 3, 6, and 12 months, with respect to the variables aSPI and crop yield. The crop with the greatest AWC value of 0.71 and PoSC value of 62 is banana, which holds a dominant position in the agricultural landscape of Kottayam district. It is further noted that the short to medium seasonal droughts have profound impact on the agricultural yield of the different districts.

Banking

Scopus Indexed

1. *Firos Khan, Siji Cyriac, Akhil Thomas, Somasekharan T M, Manoj Pk (2024), Empathy of Bank Employees and Its Influence on Service Quality of Banks: Evidence from the Knowledge Economy of Kerala in Digital India*

ICT is being aggressively promoted by the Govt. of India (GOI) as part of its 'Digital India' and such other policies like JAM. In this ICT-thrust era in Digital India, 'Empathy' aspect of service quality of banks is studied in this paper, focusing on housing finance segment-a national priority. 'Housing for All' is a national goal of the GOI and topmost priority is being accorded to housing sector by the State and Union Governments and also by the regulatory bodies like National Housing Bank (NHB) and Reserve Bank of India (RBI). This study is based on the feedback from 600 housing loan customers of banks in Kerala - a State that strives to turn into a 'Knowledge Economy' or 'Digital Kerala' in the context of 'Digital India'. This paper makes an empirical study of the service quality in respect of the housing finance business of banks with a focus on the empathy of staff. It observes that even in this ICT era, a real 'Willingness to help' and other empathy values for the bank staff and also a 'Human touch' in their deals are vital for success.

Other Journals

1. Pradeep Kumar B,B. S. Sumalatha (2024), Repercussions of Reliance on Informal Sources of Finance: A Study of Tribal Communities in Kerala

The economic and social consequences of reliance on informal finance are enormous in the case of socially and economically disadvantaged people like the tribal communities. These communities have become more financially vulnerable due to the severe barriers in accessing institutionalized formal finance. Drawing on data collected from 246 randomly chosen households from four tribal communities (Kurichya, Kuruma, Adiya and Paniya) in the Wayanad district of Kerala, and using mixed-method approach, the study seeks to examine the repercussions of reliance on informal source of finance by the tribal communities. The study reveals that the agents of informal financiers also resort to social demoralizing and mental harassment towards the tribal households. The study shows that tribal households may not be aware of the compounding effect of interest rates when they avail credit from any source of finance, especially informal finance. This in turn increases the indebtedness among the tribal communities. All these call for the need of tailoring institutional

(formal) credit solutions suitable to the credit needs and socio-economic conditions of the weaker segments of the society like the tribal communities. The study suggests adopting supply-side cum demand-side strategies.

2. Girish, Prasanth A P (2024) The effect of green banking practices for a sustainable development of SBI on customer satisfaction in Kerala - a structural equation modeling approach

Around the world, awareness of sustainability is growing steadily in light of Agenda 2030. Institutions across the world are trying to reduce their carbon footprint, and the same is valid for banks and financial institutions. The banking process has brought some indirect problems for India, such as global warming, climatic changes, irregular monsoon, air pollution, heavy rainfall, losing air quality, health issues, ozone layer depletion, the use of fossil fuels, the recurrent completion of destruction of the forest for daily use, improper disposal of e-waste. Sustainable banking (Green banking) practices are commonly appreciated as an effective way to overcome all those issues, and it enhances the satisfaction and quality of life of the customers. But the motive of sustainability can be attained only when the successful acceptance of green banking by the customers as well as their level of satisfaction. Through green banking, customers can enjoy micro-level and macro-level sustainability such as Social Sustainability, Economic Sustainability and Environmental Sustainability. With a focus on India's largest public sector banking sector, this report provides a comparative review of sustainability integration into customer satisfaction. The current theoretical analysis first offers a thorough review of the concepts of social sustainability, economic sustainability, and environmental sustainability as well as the degree of customer satisfaction. This is followed by a thorough analysis of factors that make green banking practices dissatisfying factors, which includes some evidence from SBI in Kerala.

Health

Scopus Indexed

1. Saju Madavanakadu Devassy, Lorane Scaria, Shilpa V Yohannan, Lija Mary Mathew, Salini Baby John, & Sunirose Ishnassery Pathrose (2024): Individual, Familial and Environmental Risk Factors for Treatment Relapse Among Patients with Substance Use Disorders in Kerala: A Mixed Method Study

A statewide mixed-methods study was conducted at government-funded deaddiction centers in Kerala, India, to examine the psycho-socioeconomic risk factors of addiction relapse. 435 randomly selected participants from 36 Government-funded centers were included in the quantitative assessment. Among them, 50 were purposively selected for qualitative assessment. The quantitative assessment examined self-esteem, personality dimensions, and various risk factors associated with relapse. On the other hand, the qualitative assessment explored individual, psychological, familial, societal, and economic challenges. Among the beneficiaries, 271 were current and 166 ex-beneficiaries, and among the latter, 73 had addiction relapse. Relapsed patients were younger, had relatively stable jobs, used multiple substances more frequently, and had a family history of addiction. Additionally, individual risk factors of impulsivity and environmental risk factors of association with deviant peers were prevalent. Qualitative analysis identified risk and protective factors under three major domains - individual, environmental and familial. In relapsed patients, the individual and psychological vulnerabilities were activated by social and familial triggers. Though the family was protective, the patient's expectations from the family were dissimilar and vague, which would be clarified during the treatment process. Therefore, the research suggests developing a patient-centric and process-driven personal care plan to prevent the risk of addiction relapse.

2. Ashok Thomas, Kausik Gangopadhyay, Kulbhushan Balooni, Satheeshan Balasubramanian, Maya Padmanabhan (2024), Is Government Health Subsidy Targeted Enough in India? Evidence from a Tertiary Hospital

In emerging economies like India, the focus of public health policies is shifting toward treating non-communicable diseases to preventing communicable diseases. The public welfare demands appropriate targeted healthcare subsidies for non-communicable diseases. In this paper, we investigate whether out-of-pocket expenditure toward mitigating non-communicable diseases for the poorer section of the population is catastrophic by nature. In a representative futuristic scenario for an emerging economy, we have collected the cancer patients' expenditure data from the patients and hospital management in a not-for-profit cancer hospital located in the state of Kerala. We have analyzed the variation of expenditure categorized as government subsidy toward treatment, private expenditure toward medical goods and services, and private expenditure toward non-medical goods and services against different socio-economic variables. The analysis of catastrophic health expenditure data reveals that relatively lower income lower-income households face more risk of catastrophic health expenditure and are in greater need of government subsidy.

Other Journals

I. M Rosna Vincent, R. Nalini & K. Krishnakumar (2024). Mothers' Perspectives on Sexual and Reproductive Health and Rights of Adolescents with Intellectual and Developmental Disabilities in Kerala, India

Sexual and reproductive health and rights (SRHR) are fundamental for human well-being and development. This descriptive phenomenological study examines the mothers' perspectives on SRHR of adolescents with intellectual and developmental disabilities (IDD). The study involved 21 participants selected through purposive sampling, and data saturation criteria were applied. Data was gathered through face-to-face, semi-structured, in-depth interviews. The participants were from backgrounds marked by poor socio-economic conditions that may have influenced their experiences and perceptions. The study identifies key themes, including "neglect and denial of sexual and reproductive health education (SRHE)," "fear of sexual abuse," and "healthcare inequity." It is essential to prioritize inclusive SRHE and ensure accessible healthcare services. The paper discussed social work implications also. In this

scenario, it is crucial to enable parents and educators with the knowledge for informed discussions-needed innovative interventions aimed at promoting the SRHR of adolescents with IDD.

*2. Jos Chathukulam ,Manasi Joseph,T V Thilakan,V Rekha,C V Balamurali (2024)
Utilisation of Fifteenth Finance Commission's Health Grants: A Kerala Story*

This paper evaluates the strengths, weaknesses, opportunities, and challenges involved in the management and utilization of health grants in Kerala, a state renowned for its decentralized healthcare system, with the support of empirical evidence from all the urban and rural local governments in the state. It critically explores the factors that led to poor utilization of health grants through the lens of politicization, personalisation, corruption, post-office syndrome, capability traps, poor self-esteem, over emphasis on legalistic framework and rule-bound approaches, and relative absence of thick and thin accountability. While the 15th Union Finance Commission took inspiration from the Kerala model of decentralized healthcare to involve the rural and urban local governments in the health sector and extend additional resources to strengthen the primary health system at the grassroots level with the introduction of health grants, the shocking underutilization of health grants in the model state is a disappointing one.