

## **New studies on Kerala**

Young Scholars' Forum, GIFT

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### **Economics**

#### **Scopus indexed**

1. Vivek, M. V., Murugesan, P., & Lavanya, V. (2023). Tax capacity assessment for COVID-19 resource mobilisation: evidence from an Indian state. *International Journal of Economic Policy in Emerging Economies*, 17(2), 220-238.

The COVID-19 pandemic has disrupted global trade and commerce, posing challenges for emerging economies to mobilize resources for pandemic response. India, ranking second in COVID-19 cases, faces the immense task of safeguarding its population. This paper examines the tax capacity of Kerala, a state with the highest case count in India as of January 2021. Using stochastic frontier analysis, the study assesses the variables influencing tax capacity and technical inefficiency. Two models are constructed to analyse the impact of these variables. Findings indicate limited potential for additional resource mobilization through taxation, given significant challenges in tax capacity variables and the presence of technical inefficiency.

2. Paul, M., & Mandal, S. (2023). Debt-financed emigration, migration experience, and household economy: insight from Kerala, India. *South Asian Diaspora*, 1-19.

This present study intends to investigate the pattern and predictor of debt-financed emigration and its impact on migration experience and the household economy in Kerala using the

Kerala Migration Survey (KMS), 2018 data. Bivariate and multivariate analyses (binary logistic regression) were performed, and the debt-to-income ratio (DTI) was computed to fulfil the study's objective. The result shows that 45.52% of Keralite emigrants borrow debt regarding their socio-economic status to finance their emigration process. Debt-financed emigrants spend high costs on visas, air tickets, and passports as a majority of them are recruited through agents than non-debt-financed emigrants.

3. Thamizhvel, D., & Shambu, K. K. (2023) DIMENSIONAL ANALYSIS OF FACTORS AFFECTING SUCCESS OF WOMEN ENTREPRENEURSHIP IN KERALA. *Business, Management, and Economics Engineering*. Vol. 21,1232-1244

The study aimed at identifying various dominant factors that affect the success of women entrepreneurship in Kerala. The study is empirical research done with a descriptive approach in order to understand the predominant elements that are impacting the success rates of female company owners while they are operating their companies. Path analysis was used in this research project in order to investigate the nature of the cause-and-effect connection between the many elements that have a role in determining the level of success rates by women business owners. The women are requiring focus and training in the areas of Lacking Knowledge of Digital Marketing Skill and Factors of Production - LKDFP, Dominant Financial Cost and Changes in Regulations - FCCR and Labor Problems and Structural Development - LPSD for women in the less privileged region would boost their chances of success.

4. Shabna, P. (2023). Muslim Women's Rights Discourses in Kerala: Case Study of a Marginalized Group. *Journal of International Women's Studies*, Vol.25(4), 10.

This paper is a case study of NISA, an autonomous Muslim women's organization in the South Indian state of Kerala. This paper elaborates on the limitations of the Islamic framework embraced by women's associations affiliated with sectarian Muslim groups in Kerala by comparing NISA's works and strategies and explaining their unwelcome position within the community. The paper also considers Muslim women's organizations in Kerala from a global perspective compared to international platforms like Musawah while exploring their limitations in forming a transnational alliance with such organizations.

5. Chacko, A. M., & Scaria, S. (2023). Land Ownership and Well-Being of Women in a Village in Kerala. *South Asia Research*, Vol.43

This article scrutinizes to what extent land ownership improves the well-being of women, focusing on a village in Kerala, a South Indian state known for its land reforms 'model' that provided land to the tiller and ownership rights to tenants. However, have these radical land reforms actually succeeded in providing ownership rights to women, thereby contributing to their well-being? We ask in this intensive village study to what extent these admittedly radical land reforms provide adequate land rights to women in Kerala in terms of such ownership translating into absolute and effective rights.

6. Natarajan, A., Najmudeen, T. M., Gopalan, M. K., Kuriakose, S., Ratheesan, A. N., Salim, S. S., ... & Achamveetil, G. (2023). Economic and livelihood impacts of the decline in Indian oil sardine landings in Kerala state, India. *Regional Studies in Marine Science*, Vol. 62, 102963.

This study analyses the economic impact of oil sardine decline on the marine fisheries sector and its impacts on the livelihood of small-scale fishers. The economic impacts were assessed in terms of changes in gross value and inflation at landing centre and retail levels during 2011-2020. A survey was conducted at 500 fisher households to assess the livelihood impacts based on loss of employment, income, and alternate livelihood options. The gross value of oil sardine declined from ₹12,562 million to ₹1,710 million at the landing centre level and from ₹22,869 million to ₹2,687 million at the retail level during 2011-2020. The annual income earned by the fish workers declined from ₹335,593 to ₹90,260 due to the decline in oil sardine landings. Likert scale analysis of the fisher's perceptions indicated climate change, over-exploitation, and marine pollution as the major causes of catch decline.

### **Other Journals**

1. Sheeja, J. (2022) Socio-Economic Background of Long-Distance Inter-State Migrants in Kerala. *Journal of Research in Humanities and Social Science*. Vol. 10,22-30

Interstate migration plays a vital role in Kerala's economy, with migrant workers contributing to its growth across various sectors. This study focuses on the socio-economic background of long-distance migrants in the construction sector of Kerala. Primary data was collected from 369 construction workers in Trivandrum and Ernakulam districts. The findings reveal that a majority of the respondents originated from West Bengal, followed by Odisha and Uttar Pradesh. The study identifies low income, poverty, and lack of employment opportunities as the main push factors for migration, while better wage rates and employment prospects in

Kerala serve as significant pull factors that attract migrants from distant states like West Bengal, Odisha, and Uttar Pradesh.

2. Kakarlapudi, K. K., (2023) Employment loss during COVID-19 in Kerala: Impact and recovery. Vol.1,23-32

This study examines the employment impact of COVID-19 in Kerala and its subsequent recovery. Kerala experienced the highest decline in employment during the first and second waves of the pandemic, with one out of eight people losing their jobs. The construction and manufacturing sectors were particularly affected, leading to significant job losses. Interestingly, Kerala demonstrated unique employment patterns compared to national trends, with a lower impact on youth employment and better recovery rates. The study emphasizes the urgent need for policy interventions to enhance the quality of employment and social security for informal sector workers, given the growth of informal employment and temporary jobs. Targeted support for vulnerable groups, including SC-STs, is also crucial for their employment recovery. Recommended interventions include upskilling programs, social protection schemes, and improvements in the quality of work and employment conditions in the informal sector.

3. Joseph, K. J., & Vijayamohanan Pillai, N. (2023). State and the COVID-19 pandemic Kerala in the context of global, national and subnational experiences. Kerala Economy.Vol.4,6-22

This study examines the role of the state in the context of the global, national, and subnational experiences during the COVID-19 pandemic. Despite the varied nature and extent of state intervention worldwide, Kerala stood out for its exceptional initiatives in social protection. The state ensured the provision of essential goods to all citizens for an extended period, surpassing the efforts of other states. Kerala witnessed a significant growth of 165% in social welfare expenditure in 2020-21, demonstrating its prioritization of public welfare. While this care came at the cost of increasing public debt, it underscores the invaluable lesson that collective care during a crisis carries a price. This study highlights the importance of state intervention and the impact of social protection measures in times of crisis.

4. Chakravarti, P., & Anita Kumary, L(2023). Impact of COVID-19 on mobility of migrants in Kerala and state level policy intervention. Kerala Economy.Vol.4,70-78

This study examines the impact of COVID-19 on the mobility of migrants in Kerala and the policy interventions implemented at the state level. Analysis of data from the CPHS and GIFT survey indicates a significant increase in the number of return migrants and a reduction in out-migration rates, leading to a decline in remittance income for households in Kerala. This decline in income, coupled with the negative GDP growth in 2020-21, posed economic distress for the state heavily reliant on remittances. However, the economy is showing signs of revival with a positive GDP growth in 2021-22. The study also highlights the economic and social challenges faced by return migrants, including income and job loss, household debt burdens, health issues, and depression. Government welfare schemes and interventions were found to be beneficial for these migrants. The findings emphasize the importance of policy measures to support and address the needs of return migrants during and after the pandemic.

5. Markose, Nimi. (2023). The Prospects and Challenges of Developing Hydel Tourism Destinations in Kerala: A Scope for Responsible Tourism Practices. *Journal of Tourism & Hospitality*. Vol.12,1-8

This study explores the prospects and challenges of developing hydel tourism destinations in Kerala, focusing on responsible tourism practices. The aim is to leverage the natural surroundings of hydel projects while preserving the ecosystem and promoting eco-friendly activities. The study highlights the importance of responsible tourism in benefiting the local community and government, particularly in the aftermath of natural calamities such as floods. It aims to develop a hydel tourism circuit as a model of responsible tourism. This research sheds light on the potential of hydel tourism and the need for sustainable practices in its development.

6. Arun, M. R., & Devassy, S. P.(2023), Industrial and Commercial development assessment parameters in Kerala, focusing on Business and Production environment. *International Journal of Advances in Engineering and Management (IJAEM)*. Vol. 5, 1121-1128

This paper proposes an assessment framework to attract investment, improve regulations, enhance skills through training and education, and developing infrastructure which can help eventually advance in its industrial and commercial sectors. The framework will facilitate the evaluation of progress and identification of areas requiring improvement, enabling the state government to enhance the business and production environment. This assessment

parameters will serve as a valuable tool to promote industrial and commercial development, attract investment, and generate employment opportunities in Kerala.

7. Pramod, P. V., & Ramachandran, R. The mediating effect of social media use in the relationship between social capital and entrepreneurial opportunity recognition. In *Interdisciplinary Research in Technology and Management* (pp. 345-351). CRC Press.

The growth of the gig economy has led to a rise in the number of micro-entrepreneurs who rely on it. The purpose of the paper is to assess the effect of social capital on opportunity recognition among micro-entrepreneurs through the use of social media. Alongside this, the level of social media use among the manufacturing sector and service sector micro-entrepreneurs is also analyzed. The study draws upon the Social Information Processing Theory. The cross-sectional survey was conducted among micro-entrepreneurs in the state of Kerala, India. The results reveal that social media mediates the relationship between social capital and opportunity recognition and also social media use is higher among micro-entrepreneurs in the service sector.

8. Hajong, V. R., & Kakarlapudi, K. K.(2023) Gender budgeting for women-led development? A comparative analysis of Kerala and India. *Kerala Economy*. Vol.4.95-106

This study examines the allocation patterns of gender budgeting for women-centric schemes (Part A) and pro-women schemes (Part B) in the Union and Kerala budgets from 2017-18 to 2023-24. Through the lens of gender and development, this study evaluates whether gender budgeting in India adheres to a 'women-led' development that incorporates the GAD or at least the WAD framework. The findings reveal that the annual average growth of gender budget allocations is higher than the total budget expenditure in both Union and Kerala budgets. The results indicate that Kerala has attempted to follow the GAD approach at the aggregate level as the share of gender budget allocations in total plan outlay has doubled in the last seven years. Conversely, with a constant share, it is possible to infer that the Union government has followed the WID approach.

9. Haris, H., & Geetha, S.(2022). SUPPLY CHAIN MANAGEMENT OF PADDY SECTOR IN KERALA WITH SPECIAL REFERENCE TO ALAPPUZHA DISTRICT. *INTERNATIONAL JOURNAL OF FOOD AND NUTRITIONAL SCIENCES*. Vol.11.4288-4295

This paper concentrates on the supply chain management (SCM) of paddy in Kerala and helps to understand the different channels in SCM, the obstacles in SCM, the issues, and the spread of SCM prices. It was found that the existing supply chain is not efficient and also the marketing efficiency was high in the system where intermediaries cum retailers sell their products directly to the consumers compared to the other channel primarily because of the elimination of the marketing margin of the retailers involved in the marketing. Besides, the farmers get more prices per kg of the produce in this groove. The principal reason for the difference between marketing effectiveness and the price received by farmers is due to higher marketing costs and the profit margin of intermediaries. Hence, farmers produce more benefits if they trade their merchandise straight to the consumers without affecting any of the commission agents with less intervention of the mediators.

10. Rajendran, R., & Soumya, S. (2023, May). Impact of Covid-19 on Pilgrim Tourism with special reference to Sabarimala Temple. In AIP Conference Proceedings (Vol. 2773, No. 1). AIP Publishing.

Pilgrimage is considered the foremost tourism mode to come into existence a long time ago. Pilgrimage Tourism helps pilgrims to flourish mentally and spiritually. This article tries to study the impact of Covid 19 on Pilgrim Tourism in Kerala with special reference to Sabarimala. The data used for the study is secondary data like newspaper articles, magazines, and media Reports. The findings suggest that the pandemic and the measures adopted by the government to overcome the pandemic situation had adversely affected the revenue and administration of the Travancore Devaswom Board (TDB).

11. Krishnan, C.(2023) FINANCIAL HEALTH OF THE UNIVERSITIES: A STUDY IN TWO SELECTED UNIVERSITIES OF KERALA.Sambodhi.Vol.43.113-118

The aim of this study is to examine the sources of financing of selected State and Central Universities from Kerala and to analyse the uses of funds in the selected Universities. The study uses primary and secondary data sources like Annual reports and Budget Estimates of the Selected Universities from Kerala. The study found that the government is the major financier of higher education at the central and state universities. It is clear from this study that the dependence of state and central universities on government grants is very high. The major share of the income comes from government grants. The dependency on the grants is almost the same even in the later period. At the same time, the state universities' own sources



share is growing; this means that the state university is trying to be self-sufficient. A similar observation is found in the case of fee income. The state university's examination fee is much higher than that of the central university because a fee is the main internal component of a state university. But, in the case of 'other fees', they are higher at Central University.

## **Projects**

1. Hari, S. G., Praveen, R. D., & Menon, A. S. (2023). Study on Entrepreneurial Attitude among Engineering Students: Strategic Study with Reference to Start Up Ventures of Engineering Students in Kerala. Bookwell Delhi

This study examines the entrepreneurial attitudes of engineering students, with a specific focus on those studying mechanical engineering in Kerala colleges. The research explores the shifting role of the Union and State Governments of Kerala from employers to promoters of entrepreneurship, driven by challenges such as youth unemployment, difficulties in securing jobs from college campuses, and rapid technological advancements. Entrepreneurship is viewed as a means to overcome poverty and foster innovation. The study investigates how engineering students perceive start-up ventures and other entrepreneurial endeavours, considering the inspiring role played by Innovation and Entrepreneurship Development Centres on campuses.

2. TS, S., & Thomas, T. (2023). Entrepreneurship Education and Training Ecosystems in the Promotion of Entrepreneurial Intention and Culture among the Educational Institutions in Kerala. Bookwell Delhi

Entrepreneurs play a crucial role in driving economic growth and societal development. They inspire innovation, create jobs, and contribute to individual achievement. Entrepreneurship is influenced by individual attributes and the surrounding culture and system. Cultivating an entrepreneurial culture is essential for fostering innovation, risk-taking, and business knowledge. However, a weak entrepreneurship culture can hinder entrepreneurial growth. This study explores the relationship between entrepreneurship education, training ecosystems, and the development of entrepreneurial intention and culture among educational institutions in Kerala. The findings emphasize the strategic connection between academia, students, and institution-led activities to foster entrepreneurial intentions among the youth.



## Books

1. Renuka, S., & Abraham, A. (2023). Low female labour force participation: Evidence from urban Kerala. In *Higher Education, Employment, and Economic Development in India* (pp. 238-256). Routledge India.

The low levels and declining trends of female labour force participation have been widely discussed in the literature. However, there is a lack of micro-level studies that go beyond macro-statistics to understand the societal and kinship dynamics influencing women's decisions to work. This study addresses this gap by conducting a primary survey of 100 women in the working age group in urban Kerala, known for its high female literacy rate and low female labour force participation. By challenging the notion of "family support" and questioning the voluntary nature of women's decisions to exit the labour force after marriage and motherhood, the research sheds light on the social expectations placed on women. The findings highlight the need to view these decisions as consequences of societal norms rather than individual choices, contributing to a deeper understanding of the low female labour force participation in urban Kerala.

2. Bashir, S., & Majeed, M. (2023). Are Remittance Inflows Good for Economic Growth? Evidence from India Using the Linear ARDL Approach. In *Indian Migration to the Gulf* (pp. 119-134). Routledge India.

This study examines the relationship between remittance inflows and economic growth in India, specifically focusing on the Gulf migration and remittances in the state of Kerala. While Gulf remittances have traditionally been seen as a significant pillar of Kerala's economy, this chapter argues that they may not be a sustainable source of economic stability, particularly in light of the COVID-19 crisis. The chapter explores the unique impact of the pandemic on Kerala's economy, its effects on return migrants and guest labourers, and the potential utilization of social remittance for their resettlement. Data from the Government of Kerala's COVID-19 statistics dashboard is used for the analysis.

3. Charan, J. (2023). Indian Diaspora in the Gulf: Impact and Advantages. In *Indian Migration to the Gulf* (pp. 15-27). Routledge India.

The Covid-19 pandemic has significantly impacted Gulf migrants, particularly those returning to developing countries like India. Kerala, a popular destination for Indian

immigrants, relies heavily on the Gulf workforce. This study examines the response of the state of Kerala to the crisis and the challenges faced by return migrants. Many migrants worked in the informal sector, making advocacy for their rights and improved working conditions difficult. Without the support of extended families or the state, it becomes challenging for migrants to lead a normal life upon their return. This research focuses on the socio-economic struggles faced by abandoned migrants who are no longer integrated into the social fabric of Kerala. The study aims to shape new regulations and provide a positive outlook for the lives of return migrants, particularly in the context of the Covid-19 situation.

## **Environment**

### **Other Journals**

1. Jacob, A., Prasad, K. A., Manickam, S., Balasubramani, K., & Vyshnav, R. (2023, January). Mapping a Landslide Event on Puthumala, Kerala, India using SAR Interferometry. International Conference on Machine Intelligence for GeoAnalytics and Remote Sensing (MIGARS) Vol. 1, 1-4

This paper focuses on the mapping of slow-moving ground displacements caused by landslides, which can have severe consequences in populated regions, leading to casualties and economic losses. The study aims to achieve millimeter precision in mapping using non-invasive, high-resolution, cost-effective earth observation data with wide area coverage. Synthetic Aperture Radar Interferometry (InSAR) is employed, specifically analyzing phase differences in multi-temporal SAR images. The research utilizes Persistent Scatterer Interferometry (PS-InSAR) to identify coherent measurement points indicating potential deformations. Additionally, the effectiveness of the Stamps/MTI toolkit is investigated in measuring surface deformation in the Puthumala region using a time series of 29 SAR images from 2019 to 2022.

## **Agriculture and Rural Economy**

### **Scopus indexed**

1. Suresh, A. (2023). Contextualising credit transactions in artisanal marine fishing: insights from Kerala, India. *Reviews in Fish Biology and Fisheries*, 1-17.

The study examined the structure of credit in marine fishing and its composition; interlocked credit market and credit-labour transactions; segmentation of credit market; interest rate variations, and the potential reasons for the high penetration of informal credit in marine fisheries in the background of relatively better developed formal financing system in sectors outside fishing. The study concludes that the risk-sharing role of the informal credit in addressing the high variability of the income stream in marine fishing and the failure of the formal system to develop credit products internalizing the risk element perpetuates the informal credit dominated by output-credit interlocking between fishers and auctioneer-creditors. However, the system is not without "exploitative elements" triggered by the monopoly power of stakeholders, particularly auctioneer-lenders. The traditional "triadic system" involving fishers, auctioneer-lenders, and the society as regulators of trust that sustained the informal credit system is weakening due to extraneous forces. The study highlights the need to have credit products that bundle insurance.

### **Other journals**

1. Sajesh, V. K., Suresh, A., & Mohanty, A. K. (2023). Marine Fisheries in Kerala, India: An Extension Perspective. *Fishery Technology*, Vol.60, 1-7.

The marine fisheries sector plays a crucial role in Kerala's economy, providing food, employment, and export earnings. However, the sector faces various challenges that adversely affect the livelihoods of fisherfolk. To address these challenges and achieve sustainable development, there is a need for a reimagined extension system that goes beyond traditional technology transfer. This study emphasizes an extension-plus approach, focusing on enhancing the income of fishers and promoting sustainable livelihoods instead of solely increasing production. Effective implementation of this approach requires collaborative efforts from diverse stakeholders along the value chain. The study highlights the importance of a new extension perspective to consolidate gains and mitigate challenges in the marine fisheries sector of Kerala.

2. Nijas, V. P., Srivastava, A., & Das, B. K. (2023). Identification of Tourism Potential of Vagamon (Idukki, Kerala) for Caravan Park. *International Journal of Innovative Research in Science, Engineering and Technology*, 12(4), 2733-2740.

The tourism industry has gained immense global significance, offering economic growth and employment opportunities. Kerala, known as "God's own country," has prioritized tourism development in various forms. The rural region of Vagamon, with its tea plantations, pine forests, and meadows, possesses abundant natural beauty. However, the influx of vehicles and disturbance to the environment have raised concerns. This paper aims to assess the tourism potential of Vagamon, specifically for Caravan Tourism, while promoting sustainable development and preserving the local environment. Local sustainable materials, such as clay, laterite stones, bamboo, and timber, are utilized in the construction of the area. The objective is to manage tourism in Vagamon in a positive manner, ensuring its long-term sustainability.

3. Meethal, S. V. K.(2023). Performance of Agro Service Centres in Kerala as Perceived by Farmers: A Comparative Analysis. *Indian Research Journal on Extension Education*.Vol. 23 (2), 46-51

This study examines the perceived performance of Agro Service Centers (ASCs) in Kerala as assessed by farmers. The research was conducted in three districts of Kerala, namely Thrissur, Kannur, and Kottayam, during the year 2018-19. A sample of 120 farmers from 26 ASCs was surveyed to determine the Performance Effectiveness Index (PEI) of the ASCs. The study employed frequency and percentage analysis to assess farmers' perceptions and conducted a Kruskal Wallis test to compare the PEI scores among the three districts. The results indicate that a significant proportion of farmers rated ASCs highly in terms of PEI across all three districts. The findings suggest that farmers in these districts had similar perceptions regarding the performance effectiveness of ASCs. This study sheds light on the performance of ASCs and provides valuable insights for enhancing their effectiveness in serving small and marginal farmers.

4. Surya Babu, S., & Thomas, K. R. (2023).Conservation Status, Feeding Guilds and Diversity of Wetland Avifauna in the Pokkali Wetlands of Ernakulam District, Kerala, India. *Ziechen Journal*.Vol.9.1-4

The paper deals with the conservation status, feeding guilds, and diversity of wetland birds. The collection of basic data on these avifauna is necessary for the effective implementation of

the conservation strategy. These incredibly nutritious and biodiverse habitats provide numerous ecological and economic services. An intensive study was carried out from 01 January 2016 to 01 January 2020 in the selected Pokkali wetlands of Ernakulam District, Kerala. The presence of these birds in the study area denotes the healthy nature of the environment.

## **Education**

### **Other Journals**

1. Ancy, A., Chitra, B., Saji, J., Achankumju, S., Biju, S., & Benzily, A. (2023). A Descriptive Study to Assess the Knowledge regarding Infection control among First year B. Sc. Nursing Students at selected Nursing Colleges with a view to developing an Instructional Package on Infection control. *Asian Journal of Nursing Education and Research*, 13(1), 36-38.

This research project aimed to assess the knowledge of infection control among first-year B.Sc nursing students in selected nursing colleges and develop an instructional package. A non-experimental survey design was adopted, and a quantitative approach was used. The study involved 50 first-year B.Sc. nursing students from Bishop Benziger College of Nursing in Kollam, selected through convenient sampling. Data was collected using a reliable, self-structured questionnaire. Results indicated that 18% had poor knowledge, 64% had average knowledge, and 18% had good knowledge regarding infection control. No significant associations were found with demographic variables. The implications of the study contribute to nursing practice, administration, and education.

## **Health**

### **Scopus Indexed**

1. Abraham, R., Koshy, N., & Jose, R. (2023). Utilization of Supplementary Nutritional Services of ICDS by Pediatric Beneficiaries of Central Kerala, India: A Cross-sectional

Study. JOURNAL OF CLINICAL AND DIAGNOSTIC RESEARCH, Vol.17(5), LC18-LC23.

The aim of the study is to evaluate the utilization of supplementary nutritional services of ICDS and also to assess the reasons for not utilizing the same by pediatric beneficiaries. A community-based cross-sectional study was conducted in the Department of Community Medicine, Government Medical College (selected Rural Community Health Centre), Thrissur district, Kerala, India, from January 2019 to August 2019. Univariate analysis and logistic regression were used for statistical analysis to find the factors affecting the non-utilization of ICDS services. The study found that regular utilization of supplementary nutrition was poor. Those who were staying away from Anganwadi and who had higher maternal education had lower utilization of ICDS nutritional services. Public-private partnerships in providing hot cooked meals from Anganwadi in playschools can be explored to increase utilisation.

2. Philip, P. J., & Panda, G. R. (2023). Catastrophic Health Expenditure for Hospitalization in Urban Kerala: Determinants, Inequality and Policy Implications. *Interdisciplinary Research in Technology and Management*. (1st Edition). CRC Press

This research paper examines the health expenditure incurred by inpatients in Urban Kerala, a southern province in India known for its commendable health indicators. Despite its reputation, the state grapples with a significant burden of Out-of-Pocket Expenditure (OOPE), as evidenced by the 'National Sample Survey' (NSS). This paper aims to estimate out-of-pocket expenditure and explores the determinants of Catastrophic Health Expenditure (CHE). and also investigates the inequality in the incidence of CHE and the factors contributing to it. Descriptive statistics, logistic regression, Concentration index, and its Decomposition are employed in the study. Results indicate that covariates such as social group, medical institution type, and consumption expenditure correlate with CHE. Further, reveals the socio-economic inequality in CHE incidence and highlights the significant contribution of the type of medical institution and consumption expenditure to the total inequality. The study emphasises the need for multi sectoral collaborations and changes in design features in order to address supply-side inefficiencies and moral hazards that can hinder equitable health finance.

## **Banking and Finance**

### **Other Journals**

1. Renjith, P. S.(2023) Household borrowing and credit market access in Kerala during COVID-19. Kerala Economy.Vol.4,59-69

This study examines the impact of COVID-19 on household borrowing and credit market access in Kerala. Inadequate credit market access during the pandemic can hinder economic recovery due to reduced household spending. Despite maintaining pre-pandemic levels of household credit dependency, credit market participation has not fully recovered. Uncertainty in accessing formal credit sources during the pandemic has led to a significant shift from banks to Self Help Groups (SHGs) and select Microfinance Institutions (MFIs). These informal intermediaries have provided substantial loans when banks withdrew during the crisis. Policy interventions, particularly in monetary and fiscal domains, are crucial to respond to demand and supply shocks and support economic recovery. Banks and similar institutions should announce measures to offer credit facilities tailored to the needs of distressed customers, considering factors such as family income, social status, employment status, and regional differences. Failure to address these challenges may impede economic growth as the crisis persists.