IJMDRR E-ISSN-2395-1885 ISSN-2395-1877

COMMUNITY BASED TOURISM AND TRIBAL DEVELOPMENT IN INDIA: AN EXPLORATORY STUDY WITH REFERENCE TO KERALA STATE

Dr. Ajay Singh O.T* Dr. Manoj P.K**

* Onampozhil House, Panangad P.O, Kerala – 682 506 (India). ** Faculty & Research Co-ordinator, Dept. of Applied Economics, CUSAT, Kerala–682022 (India).

Abstract

Background: Community Based Tourism (CBT) plays a significant role in empowering the poor and the marginalized, especially the tribal population residing near prominent tourist destinations. When promising tourism spots near tribal settlements are developed into full-fledged tourist destinations and that too with the active participation of the local population, like, tribal families and such other disadvantaged groups, then such groups get an opportunity to empower themselves using the income generated from the tourism related economic activities. Hunting and gathering communities like the tribal people are well-versed in collecting forest produce like honey, medicinal plants etc. Such products, if systematically marketed through formal channels among tourists, then the respective communities get substantial income throughout the year. Simultaneously the tourist destinations concerned too can be effectively developed in a sustainable manner by attracting the tourists, with the active support and participation of the local communities, especially the tribal communities who depend on forest produce for their livelihood. This is a win-win situation for all the stakeholders, provided the quality and purity of the natural environment is preserved so that the destination remains sustainable in the long run. Many tourist destinations in Kerala, like, the Athirappilly (waterfalls), Thenmala (the first planned ecotourism destination in India), Periyar Tiger Reserve (PTR) etc. are classic examples in this regard, and all these have substantial tribal settlements in their vicinity also. In the above backdrop, this paper makes an exploration into the feasibility of promoting CBT as a model for tribal development as well as regional economic development, and hence the balanced and equitableeconomic growth.

Methodology: This descriptive-analytical as well as exploratory research seeks to explore as to how promising tourism spots near tribal settlements could be developed into full-fledged tourist destinations that can ensure tribal development and also regional economic development. For this purpose, secondary data from the Government sources and such other very authentic sources have been collected and analyzed. For the analysis purpose, common statistical tools have been used.

Conclusion: The findings of this study suggest that systematic efforts towards the promotion of CBT as a tool for tribal development are advisable. On the one hand, the overcrowding of the major destinations can be reduced by way of promoting the less reputed destinations. On the other hand, tribal populace and such other disadvantaged groups get adequate opportunities for empowering through the economic activities associated with such destinations. Besides, regional economic development and hence the balanced development of the whole economy would result from such initiatives. The need for utmost care on preserving the environment is highlighted. So also, advisability of the maximum use of the immense potential of ICT and allied technologies like AI, has also been underscored by the authors.

Keywords: Sustainable Tourism, CBT, Ecotourism, Linkages, Tribal Development, ICT.

IJMDRR E-ISSN–2395-1885 ISSN-2395-1877

1. Introduction

Community-Based Tourism (CBT) plays a significant role in empowering the poor and the marginalized, especially the tribal population residing near prominent tourist destinations. CBT is particularly relevant for developing nations including India wherein a substantial share of the total population belongs to the disadvantaged groups like the tribal communities. CBT initiatives enable the members of such communities to empower themselves through tourism-based initiatives that enable them to earn their livelihood in a sustainable manner. So, tourism becomes instrumental in fostering their own peculiar occupations, often relating to their own surrounding habitat ornatural environment. For instance, tribal people near to prominent tourist destinations can gather the forest produce from the forests near to their own settlements and market them to the tourists visiting the tourist destinations, preferably through formal marketing channels facilitated by the Government itself, say the Tourism Department of the State Government. Well-known ecotourism destination called Thenmala in Kollam district in Kerala, the first planned ecotourism destination in India is an example wherein the local communities can utilise the market opportunities made available to them from the tourist destination for earning their livelihood and hence empowering themselves. Community-based and tourism-related economic activities are often undertaken by local people and the Government through its tourism department can support them too.

2. Significance of the Study

When promising tourism locations are duly developed into full-fledged tourism destinations, then such tourist destinations can prove themselves to be areas of rapid economic activities, especially for the local community. The local population, if comprising of disadvantaged groups like tribal communities, can be uplifted by ensuring livelihood through tourism-related economic activities. Tourists are very much fascinated by indigenous products such as honey, medicinal plants and such other forest produce that can be procured by the local community members from their own locality as they are very much accustomed to such occupations. So, when a tourism destination coming up in their own locality, they get opportunities for empowering themselves by way of starting community-based economic activities.

3. Previous Studies

Williams et. al. (1995) in their book 'Welcome to Hospitality' have noted the vital role that tourism plays in bringing about sustainable economic growth. Accordingly, if tourism is developed in a highly planned manner, it can greatly contribute to the sustained economic development, along with protection of the natural environment. On the other hand, if not properly planned like in the case of mass tourism, it results in pollution of the natural environment. The latter is not sustainable and must be discouraged. Harsh Varma (2008) has pointed out that despite the fact that climate change is a reality, it is high time to act and take necessary action. Reduction of greenhouse gas (GHG) effects today will decide the severity of global warming effects of tomorrow. So, failure to act today will certainly have disastrous consequences in the future, to the future generations. Venu. V (2008) has noted that Responsible Tourism (RT) is not just an option, rather there exists high level of community expectations from RT initiatives. RT is an issue which we have to deal with practically. RT an industry we should reduce its footprint for the sake of this generation, all stakeholders and communities, and for the future generations also.In apaper by PK Manoj (2010) 'Tourism in Kerala: a study of the imperatives and impediments with focus on ecotourism' in Saaransh RKG Journal of Managementthe immense tourism potential of Kerala has been discussed especially in respect of products like ecotourism. The utmost need for preserving the quality of the natural environment for ensuring the long term sustainability of tourism.

IJMDRR E-ISSN-2395-1885 ISSN-2395-1877

A Conference paper by PK Manoj (2008), 'Sustainable Tourism in India: A Study from a Global Perspective with Focus on Tourism Prospects of Kerala' in *Proceedings of Second International Conference on Responsible Tourism in Destinations* wherein the need for preserving the tourism destination sustainable in the long term has been highlighted; so that the immense tourism potential of India in general and the State of Kerala in particular can be properly used. The utmost need for ensuring that tourism destinations are maintained environment-friendly is the main proposition in another paper of the author that is a continuation of the Conference paper of 2008 as above. Accordingly, PK Manoj (2010), 'Environment-friendly tourism for sustainable economic development in India', *International Journal of Commerce and Business Managaement*the central theme is that of preserving the environmental purity for rapid national economic development in India through tourism promotion.In all these studies, the need for environmental protection is pointed out.

An empirical study on eco-tourism by RK Mandal et.al. (2021), 'Eco-Tourism Industry In Arunachal Pradesh: An Empirical Study' in Turkish Online Journal of Qualitative Inquiry has pointed out the vast tourism potential of the State of Arunachal Pradesh and the relevance of utilising the same. On the lines of the empirical study on eco-tourism as above, there are many Kerala-focused tourism studies: (i) the high employment generation potential of rural tourism with respect to Kumbalangi destination in Ernakulam district of Kerala in a paper by PK Manoj (2015), 'Employment Generation from Rural Tourism: A Field Study of the Local Community at Kumbalangi, Kerala' in *International Journal of* Applied Services Marketing Perspectives; (ii) the high potential of responsible tourism (RT) for the empowerment of the local people and regional economic growth in a research paper by PK Manoj (2015), 'Prospects of Responsible Tourism in Kerala: Evidence from Kumarakam in Kottayam District' International Journal of Research in Management & Social Science; (iii) the influencing factors of sustainability with respect to rural tourism destination at Kumbalangi in Ernakulam district in Kerala in a paper by PK Manoj (2016), 'Determinants of sustainability of rural tourism: a study of tourists at Kumbalangi in Kerala, India' in International Journal of Advance Research in Computer Science and Management Studies. It may be noted that all these studies have noted the positive influence of tourism on the society. An empirical study by PK Manoj (2017), 'Segmentation Strategy for Promotion of EcotourismProducts: Evidence from Thenmala Ecotourism' in South Asian Journal of Socio-Political Studieshas pointed out the segmentation strategy that is to be adopted for attracting more tourists into Thenmala ecotourism project for higher business growth and sustainability. Another paper by PK Manoj (2019), 'Tourism Sector In Kerala In The Post-Flood Scenario: Strategies For Its Sustainable Growth With A Focus on Responsible Tourism' in *Think India Journal* has suggested some strategies for the sustained growth of tourism in Kerala in the post-flood scenario with a focus on RT.

It may be noted from the forgoing analysis that studies on Community-Based Tourism (CBT) are scarce, especially those in the Kerala context. So, this study seeks to focus on the relevance of CBT in Kerala for the balanced and equitable development of the State through tourism route.

4. Objectives of the Study

- (i) To make an overall study of the tourism sector in Kerala and its potential for the sustained economic development of the State;
- (ii) To study the specific case of Community-Based Tourism (CBT) and its overall feasibility for balanced economic growth through tribal development and regional economic development;

5. Methodology

This is a descriptive-analytical and exploratory study. It seeks to explore how promising tourism spots near tribal settlements can be developed into full-fledged tourist destinations that ensure development of the tribal people and regional economic development. It uses secondary data from the Government and such other very authentic sources. For the data analysis, common statistical tools have been used.

6. Tourism Sector in Kerala and Its Potential for Economic Development

There has been significant fall in all the economic activities in Kerala, especially in tourism, because of the devastating flood of Kerala in 2018, according to PK Manoj (2019), 'Tourism Sector In Kerala In The Post-Flood Scenario: Strategies For Its Sustainable Growth With A Focus on Responsible Tourism' in *Think India Journal*. Consequently, it has been pointed out that in order to tide over the flood-induced crisis in Kerala economy, especially in Kerala tourism, concerted efforts and specialized strategies are required. (PK Manoj, 2019). The strategies suggested include promotion of Kerala's tourism sector, especially models like Responsible Tourism (RT) which seek to share the benefits of tourism to the local community. Subsequently, with the onslaught of the global pandemic of Covid-19, from the late 2019 through 2020 and even 2021, the world economy as a whole has been very adversely affected. Naturally, Indian tourism in general and Kerala tourism in particular have been worst sufferers because of Covid-19 induced economic evils. It may be noted that even in this fiscal (2023) the tourism sector of India is not fully recovered from the evils induced by Covid-19 pandemic. The case of Kerala tourism is worse. This is evident from the trend in foreign tourist arrivals (FTAs) into India in general and Kerala State in particular. Figure I relating to the trend in FTAs (based on *Economic Review 2022*, Jan. 2023) is self-explanatory in this regard.

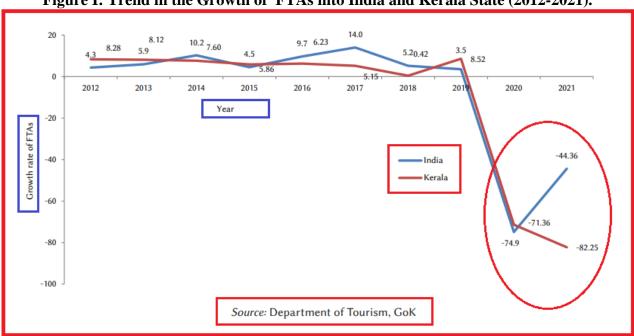


Figure I: Trend in the Growth of FTAs into India and Kerala State (2012-2021).

Source: Govt. of Kerala (GOK) (2013), Economic Review 2022, Jan. 2023.

From Figure I, it is noted that Indian tourism could substantially recover from the 'great fall' in FTAs during FY 2020 because of Covid-19 pandemic. But, in respect of Kerala tourism there has been a further fall in FTAs in FY 2021. Thus, as against some improvement noted at the national level, there

has been a further fall in FTAs at the Kerala State level. (Figure I). Needless to mention, concerted and well-planned strategies for the reversal of the 'double-downward' trend in Kerala tourism is very much essential at present. The situation at present is worse than the scenario on the 'flood-affected Kerala' depicted by PK Manoj (2019), 'Tourism Sector In Kerala In The Post-Flood Scenario: Strategies For Its Sustainable Growth With A Focus on Responsible Tourism' in *Think India Journal*. The major revival strategies suggested at that time, by and large, holds good in today's Covid-19 affected Kerala tourism.

It may be noted that Kerala Tourism is currently passing through a situation of unprecedented crisis. In fact, the devastating flood that spoilt the whole Kerala economy in 2018 has not affected it as much as the subsequent Covid-19 pandemic and its adverse effects. The continuing crisis in FY 2021also is a matter of real concern because at the national level there are clear revival in FY 2021, unlike in Kerala. Naturally, Kerala Tourism needs to strive very hard to tide over the current crisis situation, to revive itself and to gain the normalcy (as in FY 2019). Figure I is shows the dichotomy between Indian tourism and Kerala tourism.

Besides, the very adverse trend in FTAs into Kerala in the post-Covid-19 scenario (Figure I), it is noted that there has been a drastic fall in the total tourism revenues of the State ever since the onslaught of Covid-19 since the early months of 2020s. No significant improvement has been there in Kerala's tourism earnings in the post-Covid-19 scenario. Roughly, the current total earnings from Kerala Tourism is at the level of about one-fourth of the pre-Covid level viz. as of FY 2019. The improvement in the tourism revenues of Kerala Tourism in FY 2021 over FY 2020 is marginal or ignorable. (Table I).

Table I: Total Revenue of Kerala Tourism (2012-2021).

Year	Total Revenue generated (Direct and Indirect)	Percentage change
2012	20430.00	7.31
2013	22926.55	12.22
2014	24885.44	8.54
2015	26689.63	7.24
2016	29658.56	11.12
2017	33383.68	12.56
2018	36258.01	8.60
2019	45010.69	24.13
2020	11,335.96	-74.81
2021	12,285.91	8.37

Source: GOK (2013), Economic Review 2022, Jan. 2023.

Besides the very adverse trends in FTAs into Kerala (Figure I) and earnings from tourism (Table I), another major drawback of Kerala tourism is that there is huge regional disparities in the distribution of tourists visiting Kerala – both foreign tourists visiting Kerala (or, FTAs – foreign tourist arrivals) and domestic tourists visiting Kerala. From Figure II, it may be noted that foreign tourists are more attracted towards the tourist destinations in Central part of Kerala (80 percent of the FTAs) and only as low as 15 percent of the total FTAs are attracted towards the Southern Kerala destinations. The rest of FTAs (viz. 5 percent) alone prefer the destinations in Northern Kerala. This huge regional disparity in the inflow of FTAs needs to be corrected by focusing more on the tourist destinations in Northern Kerala, and also those in Southern Kerala to a lesser extent. Figure II on FTAs shows the vast geographical disparity.

Northern Kerala

| Southern Kerala
| 15% |
| Central Kerala
| 80% |
| Central Kerala
| Southern Kerala | Northern Kerala

Figure II: Regional Distribution of FTAs into Kerala.

Source: GOK (2013), Economic Review 2022, Jan. 2023.

In fact, the situation is not so different in respect of domestic tourist arrivals (DTAs) into Kerala. In respect of the DTAs, nearly half (47 percent) of the total DTAs prefer the tourist destinations in Central Kerala, while one-fourth (25 percent) of the DTAs prefer the destinations in Southern Kerala. The rest, a little more than one-fourth (28 percent) prefer the Northern Kerala tourist destinations. (Table III).

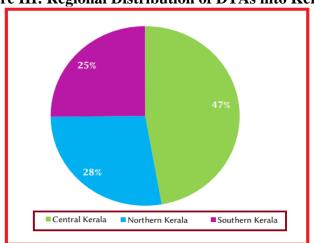


Figure III: Regional Distribution of DTAs into Kerala.

Source: GOK (2013), Economic Review 2022, Jan. 2023.

IJMDRR E-ISSN-2395-1885 ISSN-2395-1877

7. CBT in Kerala: Potential for Tribal Development and Balanced Economic Development

CBT is a kind of tourism that takes into account sustainability from (i) Environmental, (ii) Social, and (iii) Cultural perspectives. CBT is administered and owned by the community, for the community, for enabling tourists to improve their awareness by learning about the community and its local lifestyles. Here, it may be pointed out that any kind of tourism, particularly CBT sustainable only if it is carefully administered so that its potential adverse effects on the host community and the environment are not allowed to outweigh its benefits – financial benefits, environmental benefits, and socio cultural benefits. As tourism gets growingly significant to communities across the world, we should develop tourism in a sustainable manner. Long term sustainability is vital for any CBT spot. More CBT initiatives, if set up duly ensuring high financial, environmental, socio-cultural benefits, then economic development arises.

In Kerala, if good tourism spots near tribal settlements are developed into full-fledged tourist destinations, and that too with the active participation of the local population (like, tribal families and such other disadvantaged groups in such locations) then the local community gets opportunities for their empowerment. Livelihood can be earned from the income generated from tourism related economic activities. For instance, the hunting and gathering communities like the tribal people are well-versed in collecting forest produce like honey, medicinal plants etc. Such products, if systematically marketed through formal channels among tourists, then the respective communities get substantial income throughout the year.

Simultaneously the tourist destinations concerned too can be effectively developed in a sustainable manner by attracting the tourists, with the active support and participation of the local communities, especially the tribal communities who depend on forest produce for their livelihood. This is a win-win situation for all the stakeholders provided, (i) the quality and purity of the natural environment is properly preserved, (ii) financial (economic) benefits of the community is ensured, (iii) socio-cultural background of the local people is protected from becoming diluted or 'polluted' due to the excessive mingling with the foreigners visiting the place. Thus, the CBT destination concerned can be made sustainable in the long run. It may be pointed out that many tourist destinations in Kerala, like, the Athirappilly (waterfalls), Thenmala (the first planned ecotourism destination in India), Periyar Tiger Reserve (PTR) etc. are classic examples in this regard. All these have substantial tribal settlements in their vicinity who are benefited out of earnings from tourism.

It may be pointed out that a variant of CBT viz. CBRT (Community Based Rural Tourism) seems to be very relevant. Many empirical studies have highlighted the benefits of CBRT or allied types of tourism in Kerala, including Ecotourism, Responsible Tourism etc. Accordingly, high level of employment creation potential of rural tourism at Kumbalangi destination in Ernakulam district of Kerala in has been noted in a paper by PK Manoj (2015), 'Employment Generation from Rural Tourism: A Field Study of the Local Community at Kumbalangi, Kerala' in *International Journal of Applied Services Marketing Perspectives*. Similarly, the high potential of responsible tourism (RT) to empower the local community and also to support regional economic development by another research paper by PK Manoj (2015), 'Prospects of Responsible Tourism in Kerala: Evidence from Kumarakam in Kottayam District' *International Journal of Research in Management & Social Science*. Likewise, the determinants of sustainability of rural tourism at Kumbalangi destination in Ernakulam district of Kerala has been noted in another research paper by PK Manoj (2016), 'Determinants of sustainability of rural tourism: a study of tourists at Kumbalangi in Kerala, India' in *International Journal of Advance Research in Computer Science and Management Studies*. All these empirical studies indicate the vast potential of CBT in Kerala, especially CBRT, or other allied types like RT, ecotourism etc.

IJMDRR E-ISSN–2395-1885 ISSN-2395-1877

8. Specific Benefits of Promoting CBT in Kerala in the Current Post-Covid Scenario The following are the specific benefits from encouraging CBT (or CBRT) in the present Scenario

- The extreme regional (geographical) disparities existing in Kerala, particularly in FTAs, can be reduced by starting CBT (or CBRT) initiatives in Northern Kerala where there are many emerging or promising tourism spots which can be developed into full-fledged destinations. Foreign tourists are attracted towards the local art forms, like, folk and performing arts (such as Theyyam, Koothu, Koodiyattam etc. mostly prevalent in the Northern Kerala) and hence destinations in Northern Kerala may be gradually developed through the support of the local communities who are traditionally engaged in such art forms. Similarly, festivals and allied art forms, mostly associated with places of worship in Southern Kerala may also be encouraged. Accordingly, the huge disparity in FTAs into Northern Kerala (only 5 percent of the total) and also into Southern Kerala (only 15 percent) can be gradually reduced, vis-à-vis Central Kerala.
- Another specific benefit is that of reducing the overcrowding of tourists in well-known destinations. As less known destinations emerge at different locations, especially in Northern and Southern Kerala (that deserve special attention being less attracted by the foreign tourists), the evils of over-tourism in established and well-known destinations (mostly in Central Kerala, like, Fort Kochi) can be reduced to some extent. So, sustainability of such destinations goes up.
- Kerala has got one of the best tele-density and internet pentration in the whole of India. So, any promising tourism spot can be developed with the use of the immense potential of ICT and allied modern technologies like AI (artificial intelligence). On the one hand, these destinations can be projected well before the world using geographical indications and such other advances. On the other hand, online booking, reservations, online service delivery, local hospitality etc. can be arranged for the foreign tourists. The abundance of well-educated and English-speaking people, including highly educated and skilled tourist guides is a specialty in Kerala.

9. CBT in Kerala for Balanced Economic Development: The Way Ahead

In view of the foregoing, we may conclude that: (i) Kerala tourism is facing a crisis today despite its vast growth potential, and its progress in this post-Covid scenario is very discouraging, vis-à-vis India as a whole ie. the tourism sector in India as a whole. (ii) There is huge regional disparities in tourism performance in Kerala, especially in respect of FTAs, Northern Kerala is worst affected and is followed by Southern Kerala. To address these major issues and also to ensure balanced and equitable economic development of Kerala economy in general and the tourism sector in the State in particular, the following strategies seem to be very meaningful:

- (i) Promotion of CBT and its varients like CBRT is quite advisable, including diverse kinds of allied models like RT, Ecotourism etc.
- (ii) Promotion of less known tourism spots and making them into fully developed destinations seems to be very prudent in view of the over-crowding associated with well-known destinations. Models like CBT (and CBRT) appear to be a very effective tool in this regard. Promotion of various kinds of folk and performing arts, including festival-based art forms could be used meaningfully for attracting tourists, especially foreign tourists. Here also, performing arts based in Northern Kerala (like, Theyyam) may be projected among the foreign tourists so that the relative backwardness of Northern region in Kerala in the tourism front can be mitigated to some extent. Likewise, art forms based in Southern Kerala could be promoted too.

- (iii) Added thrust on the use of ICT, including allied technologies like AI (artificial itelligence) is an imperative today, rather than an option. The new generation tourists, especially foreign tourists can be lured through the use of ICT, AI etc. for tourism marketing. Through the use of E-Books and such other ICT-based or virtual platforms for promoting Kerala tourism is very advisable.
- (iv) Besides the use of ICT for tourism marketing and also for tourism service delivery, ICT-based banking practices (like, the use of ATMs, Mobile Banking, Internet banking, Kisks etc.) should be encouraged among the local community, including the tribal people. This is because of the fact that even a simple ICT-based device like Mobile phone could be very instrumental in ensuring financial inclusion of the masses. Today, most of the Government's services are rendered online (like, DBT-based payments of MGNREGA). So high level of ICT awareness and also requisite skills are essential for the beneficiaries to avail such benefits (earnings) through online mode.
- (v) The Government should take initiatives to popularise ICT-based banking services among the local community members through the support and participation of commercial banks. E-banking and such other online banking channels be promoted among them. Awareness campaigns and training programmes and workshops for the effective use of such services among the rural and tribal masses would enable them to get their earnings from tourism activities also through ICT mode.

References

- 1. Ashley, C. and Lafrnchi, C. (1997). In Scheyvens, R. (2002), *Tourism for Development: Empowering Communities*, Prentice Hall, New York, NY.
- 2. Becken, S., and Simmons, D. G.(2002), "Understanding energy consumption patterns of tourist attractions and activities in New Zealand", *Tourism Management*, 23, 4, Aug. pp. 343-354.
- 3. Brandon, K. (1996). *Ecotourism and Conservation: A Review of Key Issues*. Washington, DC: The World Bank.
- 4. Boyd, S. and Buttler, R. (1996). In Buckley, R. (2004). *Environmental Impacts of Ecotourism*. CABI Publishing, Cambridge, MA. P 15 22
- 5. Brundtland G.H. (1987), *TheBrundtland Report*, World Commission on Environment and Development, Oxford University Press.
- 6. Figgis, J. (1993), In Weaver, D. (2001), *The Encyclopedia of Ecotourism*, CABI Publishing, Cambridge, MA, pp.22-33, 379-390.
- 7. Figgis, J. (1999), In Bushell, R. and Eagles, PFJ. (2007), *Tourism and Protected Areas Benefits Beyond Boundaries*, Athenaeum Press, Cambridge, MA. pp. 12-23, 101-114.
- 8. Laerman, E. and Durst, PB. (1987). In Weaver, D. (2001). *The Encyclopedia of Ecotourism.* CABI Publishing, Cambridge, MA. P 22-33, 379-390.
- 9. Manoj, P K. (2008), "Sustainable Tourism in India: A Study from a Global Perspective with Focus on Tourism Prospects of Kerala", *Proceedings of Second International Conference on Responsible Tourism in Destinations*, 21-24 March, 2008, p.7. [Available online at:http://www.artyforum.info/documents/MicrosoftWord-MANOJ-Poster.pdf]
- 10. Manoj, P. K. (2010), "Environment Friendly Tourism for Sustainable Economic Development in India", *International Journal of Commerce and Business Management*, pp.139-147.
- 11. Manoj, P. K. (2010), "Tourism in Kerala: A Study of the Imperatives and Impediments with Focus on Ecotourism", *Saaransh–RKG Journal of Management*, Vol. 1, No. 2, Jan., pp.78-82.



- 12. Manoj P. K. (2015) (a), "Prospects of Ecotourism in Kerala: Evidence from Kumarakam in Kottayam District" *International Journal of Research in Management and Social Science*, Vol. 3, Issue 1 (II), Jan. March, pp. 54-59.
- 13. Manoj P. K. (2015) (b), "Employment Generation from Rural Tourism: A Field Study of the Local Community at Kumbalangi, Kerala", *International Journal of Applied Services Marketing Perspectives*, Vol.4, No.4, Oct.-Dec. 2015, pp.1880-1888.
- 14. Manoj P. K. (2016) (a), "Impact of Rural Tourism on the Environment and Society: Evidence from Kumbalangi in Kerala, India", *International Journal of Advance Research in Computer Science and Management Studies*, Vol. 4, Issue 2, Feb. 2016, pp.148-159.
- 15. Manoj P. K. (2016) (b), "Determinants of Sustainability of Rural Tourism: A Study of Tourists at Kumbalangi in Kerala, India", *International Journal of Advance Research in Computer Science and Management Studies*, Vol. 4, Issue 4, April, pp.17-30.
- 16. Manoj P. K. (2017), "Segmentation Strategy for Promotion of Ecotourism Products: Evidence from Thenmala Ecotourism", *South Asian Journal of Socio-Political Studies (SAJOSPS)*, Vol. 18, No. 1, July-Dec., pp.112-119.
- 17. Manoj P. K. (2012), Potential of micro enterprises in women empowerment: A critical study of micro enterprises run by women under the Kudumbashree Programme in Kerala, *International Journal of Business Policy and Economics*, 5(2), 1-16.
- 18. Manoj P.K. (2012), Information and Communication Technology (ICT) for Effective Implementation of MGNREGA in India: An Analysis, *Digital Economy of India Security and Privacy*, Serials Publications, 4830/24, New Delhi, pp.145-150, First Ed.
- 19. K.K Nasar& P.K Manoj (2013). Customer satisfaction on service quality of real estate agencies: An empirical analysis with reference to Kochi Corporation Area of Kerala State in India. *International Journal of Management, IT and Engineering*. 3 (6). 213-227.
- 20. NeerajaJames& Manoj, P.K. (2014), Relevance of E-Banking Services in Rural Area–An Empirical Investigation, *Journal of Management and Science*, 5, 1-14.
- 21. Manoj, P.K. (2015), Socio-Economic Impact of Housing Microfinance: Findings of a Field based Study in Kerala, India, *International Research Journal of Finance and Economics*, 137, 32-43.
- 22. Manoj, P.K.(2015), Deterrents to the Housing Microfinance: Evidence from a Study of the Bankers to 'Bhavanashree' in Kerala, India, *International Research Journal of Finance and Economics*, 138, 44-53.
- 23. Dr. Vasantha S, Dr. Manoj, P. K., & Jacob Joju (2015), E-CRM: A Perspective of Urban & Rural Banks in Kerala, *International Journal of Recent Advances in Multidisciplinary Research*, 2(9), 786-791.
- 24. VidyaViswanath, & Manoj, P. K. (2015),Socio-Economic Conditions of Migrant Labourers An Empirical Study in Kerala, *Indian Journal of Applied Research*,5 (11), 88-93.
- 25. S Rajesh & Dr.Manoj P.K (2015). Women Employee Work-life and Challenges to Industrial Relations: Evidence from North Kerala. *IPASJ International Journal of Management(IIJM)*. 3.5.2015.
- 26. P.K Manoj (2016).Bank marketing in India in the current ICT era: Strategies for effective promotion of bank products. *International JournalAdvance Research in Computer Science and Management Studies*, 4 (3), 103-113.



- 27. P.K Manoj (2016). Determinants of sustainability of rural tourism: a study of tourists at Kumbalangi in Kerala, India. International Journal of Advance Research in Computer Science and Management Studies. 4 (4). 17-30.
- 28. Manoj, P.K. (2010). Prospects and problems of housing microfinance in India: Evidence from "Bhavanashree" project in Kerala State. European Journal of Economics, Finance and Administrative Sciences, 19(19), 178-194.
- 29. Manoj, P.K. (2010). Impact of Technology on the efficiency and risk management of old private sector banks in India: Evidence from banks based in Kerala. European Journal of Social Sciences, 14(2), 278-289.
- 30. Manoj, P.K. (2010). Benchmarking housing finance companies in India: Strategies for enhanced operational efficiency and competitiveness. European Journal of Economics, Finance and Administrative Sciences, 21, 21-34.
- 31. Manoj, P.K. (2010). Determinants of profitability and efficiency of old private sector banks in India with focus on banks in Kerala state: an econometric study. International Research Journal of Finance and Economics, 47, 7-20.
- 32. Lakshmi & Manoj, P.K. (2017). Service quality in rural banking in North Kerala: A comparative study of kannur district co-operative bank and Kerala Gramin bank. International Journal of *Applied Business and Economic Research*, 15(18), 209-220.
- 33. Lakshmi & Manoj, P.K. (2017). Rural customers and ICT-based bank products: A study with a focus on kannurdistrict co-operative bank and Kerala Gramin Bank. International Journal of Economic Research, 14(14), 423-434.
- 34. JacobJoju, Vasantha, S. &P.K. Manoj. (2017). Future of brick and mortar banking in Kerala: Relevance of branch banking in the digital era. International Journal of Civil Engineering and Technology, 8(8), 780-789.
- 35. Jacob Joju, Vasantha, S. & Manoj, P.K. (2017). Financial technology and service quality in banks: Some empirical evidence from the old private sector banks based in Kerala, India. International *Journal of Applied Business and Economic Research*, 15(16), 447-457.
- 36. Manoj, P.K. (2017). Construction costs in affordable housing in Kerala: Relative significance of the various elements of costs of affordable housing projects. International Journal of Civil Engineering and Technology, 8(9), 1176-1186.
- 37. Manoj, P.K. (2017). Cost management in the construction of affordable housing units in kerala: A case study of the relevance of earned value analysis (EVA) approach. International Journal of *Civil Engineering and Technology*, 8(10), 111-129.
- 38. J Joju, S Vasantha, PK Manoj (2017). Electronic CRM & ICT-based banking services: An empirical study of the attitude of customers in Kerala, India. International Journal of Economic Research, 14 (9), 413-423.
- 39. Manoj, P.K. (2018). CRM in old private sector banks and new generation private sector banks in Kerala: A comparison. Journal of Advanced Research in Dynamical and Control Systems, 10(2) Special Issue), 846-853.
- 40. Manoj, P.K. (2019). Social banking in India in the reforms era and the case of financial inclusion: Relevance of ICT-based policy options. Journal of Advanced Research in Dynamical and Control Systems, 11(7 Special Issue), 1654-1666.

IJMDRR E-ISSN–2395-1885 ISSN-2395-1877

- 41. Manoj, P.K. (2019). Dynamics of human resource management in banks in the ICT era: A study with a focus on Kerala based old private sector banks. *Journal of Advanced Research in Dynamical and Control Systems*. 11(7 Special Issue), 1667-1680.
- 42. Oommen, M. A., (2008), "Reforms and the Kerala Model", *Economic & Political Weekly*, Vol. XLIII, No.2, Jan. 12-18, 2008, pp. 22-25.
- 43. Singh, Sarvjeet (2009), Ecotourism Development Management, A.K. Publications, New Delhi.
- 44. Sudheer, B. (2015), "Economic and Cultural Impact of Responsible Tourism Initiative in Kerala–A Case Study of KumarakomPanchayath", *Report on UGC-Minor Research Project*.
- 45. United Nations World Tourism Organization (UNWTO) (2015), *UNWTO Tourism Highlights 2015 Edition*, CalleCapitánHaya, 42 28020 Madrid, Spain.
- 46. United Nations Environmental Program (UNEP) and WTO (2005), In Bushell, R. and Eagles, PFJ. (2007), *Tourism and Protected Areas Benefits Beyond Boundaries*, Athenaeum Press, Cambridge, MA. pp. 12-23, 101-114.
- 47. Govt. of Kerala, *Economic Review*, Kerala State Planning Board, Thiruvananthapuram, Kerala for the years 2018 to 2012. (i.e. Editions from Jan. 2019 to Jan. 2023).
- 48. Official website of Kerala Tourism (Government of Kerala), www.keralatourism.org.