

# **A STUDY ON THE ECONOMIC POTENTIAL IN COASTAL AREAS**

**Project Report**

*Submitted by*

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*Under the guidance of*

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*In partial fulfilment of requirements for award of the degree of  
**Bachelor of Commerce***



**ST. TERESA'S COLLEGE (AUTONOMOUS), ERNAKULAM**  
**COLLEGE WITH POTENTIAL FOR EXCELLENCE**

**Nationally Re-Accredited at 'A++' Level (Fourth Cycle)**

**Affiliated to**

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**CERTIFICATE**

This is to certify that the project report titled 'A STUDY ON THE ECONOMIC POTENTIAL IN COASTAL AREAS' submitted by **RIFA FATHIMA. A.R, SARANGI SANTHOSH AND SINTA JOSE** towards partial fulfilment of the requirements for the award of degree of Bachelor of Commerce is a record of bonafide work carried out by them during the academic year 2023-24.

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**Place: Ernakulam**

**Date: 29/04/2024**

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## DECLARATION

We, Rifa Fathima A. R, Sarangi Santhosh and Sinta Jose, do hereby declare that this dissertation entitled, '**A STUDY ON THE ECONOMIC POTENTIAL IN COASTAL AREAS**' has been prepared by us under the guidance of **Dr. Mary Sruthy Melbin**, Assistant Professor, Department of Commerce, St Teresa's College, Ernakulam. We also declare that this dissertation has not been submitted by us fully or partly for the award of any Degree, Diploma, Title or Recognition before.

**Place: Ernakulam**



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**Date:** 29/04/2024



**SARANGI SANTHOSH**



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**CHAPTER 1**  
**INTRODUCTION**

## **1.1 Introduction**

Coastal regions are well known for their beauty and as a tourist destination. Coastal zones are abundant in natural resources and highly promising region for economic development. Coastal and oceanic regions are currently expanding quickly and becoming more diverse. Generally, the coastline region served as a fishing area as well as a location for the extraction of oil, natural gas, and other minerals for economic development. Coastal and oceanic regions are used for habitation, ecofriendly industry, transportation and ports, industrial development, relaxation, tourism, and garbage disposal.

Coastal area is a great place to start business as well as small scale diligence for numerous reasons. Coastal areas give natural coffers, similar as fresh water and seafood, which can be used in your business immolations. This allows you to control the sourcing and product of raw accoutrements that would be delicate or insolvable to find away. Since, littoral communities frequently have advanced sightseer populations than other regions. This provides a request of implicit guests with a lower client accession cost. Coastal regions have further exposure to global trade networks than other corridor of the country. Contact with different societies exposes your company to new products, ideas, and possibilities.

All coastal communities have their own culture and traditions and their socio-economic background and respective area of location has to be studied to realise new opportunities with a sustainable approach. The economic potential of coastal areas requires a balanced approach that takes into account sustainable resource management, environmental protection, and the well-being of local communities.

The potential development of coastal areas is believed to have multiplier effects, which in turn will provide a spread effect for the growth of various related economic activities, both for coastal areas and surrounding areas. Increased incomes of coastal communities can improve standard of living and ensure great financial stability which encourages coastal communities to undertake new business proposals in surrounding areas and ensure promising future.

Government policies, private sector investments, community engagement, and international cooperation all play essential roles in realizing this potential in coastal zone. Even though, coastal areas present tremendous economic promise, they also face challenges that warrant thoughtful consideration. Environmental conservation, sustainable resource management, and equitable distribution of benefits are paramount concerns that must be addressed to ensure that economic growth is harmonized with environmental preservation and social equity.

## **1.2 Significance of the Study**

Coastal communities mainly depend on fishing or tourism for their livelihood, therefore by introducing new innovation scheme such as small-scale industries or business with sustainable environment friendly based, which directs to healthy ecosystem and helps to minimise pollution. In addition, it helps to reduce unemployment rates, and create Job opportunities, generates income and improve standard of living and ensure promising future. These future plans can be initiated by studying socio-economic background and analysing average income and savings habit of people living in coastal areas.

## **1.3. Statement of the Problem**

Coastal regions are blessed with abundant natural resources and as tourist destination, but not fully effectively and efficiently utilised for further development in most coastal regions. Still people in coastal areas depend on fishing and seasonal industries which results in seasonal employment and irregular income and does not guarantee further economic development. Even though, coastal areas present tremendous economic promise, they also face challenges such as seasonal unemployment, lack of financial and infrastructure support from the government, earning less than average income, limited knowledge and skill and vulnerability to natural disasters as a major threat.

Moreover, it is important to study socio-economic background people and by analysing average earning of people in coastal areas and by educating them to realise new opportunities. Through establishing new business opportunities, it helps to reduce unemployment rates and generate stable income, which contribute tremendous economic development to our country.

## **1.4 Objectives**

- 1.To study the socio-economic background of the people in coastal areas.
- 2.To evaluate the average income and saving habit of the people in coastal areas.
- 3.To analyse investment pattern and the opportunities for promoting investment.
4. To analyse the opportunities for employment generation.

## **1.5 Research Methodology and Data Collection**

### **(A) Primary Data**

In the investigation of the economic potential in coastal areas, focusing on Kuzhuppilly and Nayarambalam, a total population of 23,858 and 24,127 was recorded respectively based on the 2011 census data, with a gender breakdown provided. The study comprised 50 respondents, evenly distributed between the two locations. Convenient sampling was adopted as the method of selection, and data collection was facilitated through the administration of a questionnaire featuring a combination of open-ended and close-ended questions, totalling 20 in number. The gender distribution among respondents was balanced, with 25 males and 25 females participating in the research. The questionnaire contains questions related to general, social, economic characteristics of the respondents along with questions that are relevant for the study. This systematic approach provides a comprehensive platform for assessing the economic viability of these coastal regions.

### **(B) Secondary Data**

The secondary data is collected from various articles that are published in magazines, journals, circulars and also from various websites

## **1.6 Scope of study**

The study was conducted to evaluate the economic status of people living in coastal areas especially in Kuzhuppilly and Nayarambalam. The main aim of this study is to find economic stability of people in coastal areas.

## **1.7 Limitations of study**

- Many of the respondents were not willing to provide exact details.
- There may be biased interpretation or data collection.
- The data obtained may not be accurate as wrong information may be provided.
- Data collection was done from people in the Ernakulam district.
- Sometimes ignorance and illiteracy of people may cause obstruction to get reliable data.

## **1.8 Keywords**

### **Coastal areas:**

Coastal areas are original executive units (LAUs) that are skirting or close to a bank. LAUs that rim the bank or LAUs that have at least 50% of the face area within a distance of 10 km from the bank.

**Coastal communities:** Generally, townlets and municipalities that employ numerous people that are largely reliant on littoral goods and services, videlicet oceans coifers and affiliated conditions.

### **Seasonal employment:**

Seasonal employment is temporary opening that reoccurs around the same time. Business that primarily have further guests during specific seasons hire workers for redundant hands during peak time.

## **1.9 Chapterisation**

### **•Chapter 1- Introduction**

This chapter gives a brief introduction about the topic, its significance in the research area, problem statement, methodology adopted, objectives to be achieved and limitations of the study.

### **•Chapter 2- Literature review**

This chapter deals with the literature relating to the topic under study. It also includes analysis of secondary data relating to the topic under study.

### **•Chapter 3 – Theoretical framework**

This chapter introduces the proposition of the exploration content.

### **•Chapter 4- Data analysis and interpretation**

It includes analysis and interpretation of secondary and primary data collected based on variables related to the study.

### **•Chapter 5- Summary, findings, recommendations and conclusion**

It deals with a brief summary of what the researcher has found out from the study and the final conclusion and recommendations.

**CHAPTER 2**  
**REVIEW OF LITERATURE**

## **REVIEW OF LITERATURE**

In the global economic landscape, coastal regions occupy a distinct and dynamic role, serving as centres of many economic endeavours and making substantial contributions to the general well-being of countries. A wide range of industries, including trade, tourism, fishing, and renewable energy, are among the many that coastal regions have to offer economically. This survey of the literature intends to shed light on the various aspects that shape and impact the economic dynamics of coastal regions by investigating and analysing the body of scholarly work already in existence on the subject.

Coastal regions are important for human habitation and economic development, in addition to their ecological value. In many places, the combination of the ocean and land produces a special interface that encourages a wide range of economic prospects. Since coastal regions must combine economic growth with environmental preservation, it is imperative that they recognize and capitalize on their economic potential in order to achieve sustainable development.

- **Minimol M C (2020)** conducted a study on women entrepreneurship in coastal Kerala which explains the role of self-help groups in developing a sustainable community. The aim of the study was to explore whether women microentrepreneurs' entrepreneurial abilities can be discriminated against based on their SHG membership status and to investigate the role that SHGs play in fostering sustainable entrepreneurial skills among their members. In order to explore the cognitive component of entrepreneurial abilities among women microentrepreneurs in coastal Kerala, the study looked into the opinions of both SHG members and non-members. Focus group discussions were added to the field data collection. To find out if a SHG member's membership status is a reliable indicator of their entrepreneurial aptitude, discriminant analysis was used. The findings show that the membership status in SHGs can predict the outcome variable and that the model used for forecasting is statistically significant.
- **Nandakumar Divakarannair (2007)** presented a study on Livelihood Assets and Survival Strategies in Coastal Communities in Kerala, India where this study searches at a number of topics: (1) the intricate and interconnected nature of resource dependency; (2) the importance of assets in determining household survival strategies in Ponnani, India's artisanal fishing communities; (3) the effects of asset degradation on resource-dependent households; (4) the process by which households formulate survival strategies; and (5) the consideration of



social, political, material, human, and financial assets. The Sustainable Livelihoods Framework (SLF), with adjustments made to account for regional complexity, is used to arrange the information.

- A topic on Transformation of Coastal Wetland Agriculture and Livelihoods in Kerala, By **Manjunatha R. Ranga (2006)** explains the postulation endeavours that depict the authentic and current asset use and the vocation techniques of wetland farming landowners and workers (male and female) and to portray the drivers of progress in those jobs. These are the goals: 1) to portray authentic and current asset use and job exercises of wetland farming landowners and workers, and 2) to dissect and make sense of the change from customary rice-shrimp rotational trimming framework to a monoculture of shrimp.

These targets were tended to basically through semi-organized interviews, centre gathering conversations, member perception and other participatory techniques with wetland agribusiness ranchers. The focal point of the exploration was in Kuzhuppilly, on the island of Vipin in the Cochin area of Kerala, India. On the Cochin estuary and lagoon, which are referred to locally as "Backwaters," the Kuzhuppilly people have traditionally used a low-intensity rice-shrimp rotational cropping system. Rice (salt resistant Pokkali rice assortment) is developed for a very long time of the year (May to October), and shrimp is developed in similar rural fields in the resulting six months (November to April). The fields were normally "cultivated" with shrimp by opening floodgate entryways that permitted adolescent shrimp to enter through flowing activity from regular trenches. The exploration bunch comprised of two networks: one community (Puthen Padam) uses a traditional rice-shrimp rotational cropping system; the other (31 Block) uses a shrimp monoculture that used to use a rice-shrimp rotational cropping system. The heft of the meetings was directed with pokkali landowners, male and female workers, land leasers, shrimp landowners and government authorities.

- **M Ali, M Rusli, and S A Ekawati (2020)** conducted a research on Identification of economic activity in coastal community (Casestudy: Bulu Cindea village, Bungoro district, Pangkep region. where it Showcase major economic activities such as Capture fisheries, pond aquaculture, agriculture, salt production, and industry are the village's primary industries. The motivation behind this study is to recognize the monetary exercises of the local area in Bulu Cindea Town. In this study, qualitative descriptive analysis was used to compare the current and ideal conditions and to examine production projections to determine the requirements for the next five years. The findings indicate that the implementation of economic activities in Bulu Cindea Village still does not meet the standard criteria (ideal conditions), resulting in less-than-optimal economic activities, fish auction places (TPI), and the conversion of some ponds into slope-adjusted agricultural land.

The study is focused on coastal and marine tourism in Bangladesh research undertaken by **Mohammad Nur Nobil and Md. Alauddin Majumder (2019)** which explains why the country's per capita GDP has increased and why leisure and recreational activities are becoming increasingly popular. Individuals visit places of interest during their holidays. Besides, unfamiliar sightseers are moreover intrigued to visit different seaside and marine places of interest like the Sundarbans, St. Martin's Island and Cox's Bazar Ocean side. Yet at the same time the degree of unfamiliar traveller appearance in those captivating spots doesn't give off an impression of being good. By working on the current spots and growing new ones, the nation can draw in huge number of neighbourhood and worldwide sightseers. In any case, to get that going the nation ought to configuration suitable the travel industry related approaches. For this nation to transition from mass tourism to sustainable coastal and marine tourism, proper policies must be implemented. One genuine illustration of such change is the instance of Mauritius. Due to offering eco-the travel industry, Mauritius effectively pulled on the planet vacationers. FAO announced (TravelMauritius.net) that on typical sightseers burn through 10 days in Mauritius. Hence, encountering from Mauritius Bangladesh can push ahead to offer ecotourism in marine and waterfront the travel industry area.

- In this research it explains the impacts of new fishermen policy which helps in the sustainable development in rural coastal areas a study undertaken by **Efstratios Loizou, Fotis Chatzitheodoridis, Konstantinos Polymeros, Anastasios Michailidis, Konstadinos Mattas (2014)**. In most EU seaside regions, throughout recent many years, a huge business and pay contract was noticed; this was credited to a progressive downfall of fishery exercises. Consequently, the EU, trying to control this downfall and to protect a manageable improvement of the waterfront regions, started new measures inside the flow (2007-2013) Normal Fisheries Strategy (CFP). This work endeavours to evaluate the adequacy of this new approach, Hub 4 of the Functional Fisheries Program, by estimating the business and pay impacts upon the entire economy. The examination was applied in a Greek seaside region as a contextual analysis. Results exhibit that the work and pay created, because of those actions, are generally little primarily in light of asset restrictions and frail communications in the neighbourhood economy in a short-run course of events, however roundabout advantages could happen over the long haul.
- **Yehuda L. Klein, Jeffrey P. Osleeb, Mariano R. Viola (2004)** presented research which is based on tourism generated earning in the coastal zone: a regional analysis. Throughout recent years, the seaside regions have moved

from conventional oceanic exercises like fishing and drifting, to a more help situated, and the travel industry subordinate economy. A key to monetary development in the waterfront states has been the strength of the movement and vacationer industry. To quantify the relationship between the relative size of the travel and tourism sector in each county and the county's proximity to the coast, this study connects a regional model of tourism-generated earnings to a GIS model. We find that travel industry related profit, as a percent of complete profit, are packed in districts that exist in forty km (25 miles) of the Atlantic, Bay and Pacific banks of the US. Interestingly, the portion of profit owing to the travel industry isn't delicate to separate from the coast for provinces that are farther than forty km (25 miles) inland. The writing on ocean side quality recommends that waterfront the travel industry is subject to spotless, wide and sandy sea shores. Key unanswered inquiries are: 1, the significance of ocean side quality to the travel industry, comparative with different conveniences like climate and the presence of social attractions; furthermore, 2, how much a typical arrangement of causes makes sense of movement examples, the travel industry, and financial improvement in the waterfront zone.

- The study is based on the impacts of tourism on rural livelihood in the Dominican republic's coastal area which is a study presented by **Yolanda M. Leon (2007)**. The travel industry has quickly filled in the Dominican Republic as of late. This paper assesses the effect of the travel industry on country livelihoods through a study led in 23 beach front networks covering a scope of the travel industry levels and types. In general, tourism has a positive effect, as evidenced by higher levels of job satisfaction and household income. Individual and local area qualities, like information on a subsequent language, youthful age, and transcendence of homegrown and roadtrip the travel industry, are the main variables in deciding the travel industry related work in the concentrated-on networks. Strategy suggestions for favorable to unfortunate the travel industry is examined, trailed by a preventative note on the travel industry instigated populace relocations.
- **Ratna Ekasari, Donny Arif, Wulan Purnamasari, Nikma Yucha (2019)** together conducted a study on Analysis of economic empowerment of coastal communities towards prosperous communities. The seaside and waterfront areas of East Java have very assorted regular asset potential, including the chance of catch fisheries, hydroponics, handling ventures fish, agribusiness, manor, homestead, and visit ocean side. There is a fundamental issue that lies beneath all of East Java's potential, and that issue is the community's well-being.

This study intends to examine the monetary strengthening of seaside networks and investigate the government assistance of waterfront networks. This examination was directed utilizing a subjective exploration viewpoint with a contextual investigation technique. This strategy is utilized in light of the fact that it looks at a case or a specific peculiarity that exists locally that is finished top to bottom to concentrate on the foundation, conditions, and communications that happen.

The consequences of the review showed that to work on long haul government assistance, the town local area itself needed to move and upheld by the job of the public authority, town authorities or related parties, it was exceptionally important to give understanding, guiding and preparing and help with enabling residents, by using the current potential to further develop the town economy which affects working on the government assistance of the residents

- **Yudi Wahyudin (2013)** undertake research on General socio-economic profile of coastal of coastal community. The nature and qualities of waterfront networks is emphatically impacted by the kind of their exercises, for example, fishing exertion, fishery lakes, fishery item pencessing undertakings, and beach front rural that are prevalently completed by them. Consequently, the conversation of the attributes of the public heach/coast is centered around the gathering waterfront people group have qualities or certain attributes regular/remarkable. This property is firmly connected with the idea of business in the actual fishery. Because of the idea of the fishing exertion is firmly impacted by elements, for example, climate, season and market, then, at that point, the qualities of instal networks are additionally impacted by these variables. Fishing committee is extremely delicate to cost. The socioeconomic conditions of fishing communities were impacted by shifts in the prices of fishery products.

**CHAPTER 3**  
**THEORETICAL FRAMEWORK AND PROFILE**

## **ECONOMIC POTENTIAL IN COASTAL AREAS**

The eventuality for profitable openings in littoral metropolises is a strong seductive force, fueling immigration, frequently from economically depressed pastoral areas. As a result, in the future much larger, youngish populations can be anticipated in the littoral areas of developing countries.

## **COASTAL COMMUNITIES**

Seaside people group allude to gatherings living in regions close to shorelines, regularly described by their vicinity to the sea or different waterways. These people group frequently depend on marine assets for vocations, like fishing or the travel industry, and may confront special difficulties connected with waterfront biological systems and natural circumstances.

## **ECONOMIC ACTIVITIES IN COASTAL AREAS:**

The littoral regions of India are noted for husbandry, trade, artificial centers, sightseer centers, fishing and swab timber. They give important outlands for big anchorages. These anchorages are ineluctable for the profitable growth of the nation. They're the centers of public and transnational trade numerous corridors of the Indian littoral plains have rich, rich soil on which, piecemeal from rice, a large variety of crops are grown. Some areas along the littoral plain have deposits of mineral oil painting hence the littoral plains play a veritably important part in the profitable development of India.

## **FEATURES:**

- A variety of factors — including surge energy, tidal range, deposition force, sand accoutrements, international- shelf pitch and range, and once geologic history (e.g., glaciation, volcanism, and plate movement) — characterize littoral surroundings.
- The littoral zone is one of the most dynamic regions on earth.
- Fisheries give a pivotal kind of profit and business, while the trip assiduity earnings by graphic ocean props.
- Anchorages work with exchange, adding to financial development.
- Environmentally friendly power systems, for illustration, seaward wind granges, valve into shorefront means also, hydroponics and delivery businesses farther upgrade the financial reasonability of shorefront sections

## **SEASONAL EMPLOYMENT**

Occasional work in waterfront regions alludes to open positions that are accessible during explicit seasons, frequently comparing to specific seasons. Beach front areas might encounter varieties popular for specific administrations or enterprises because of the travel industry, horticulture, or other occasional variables. For instance, ocean side

hotels might recruit more staff throughout the late spring a long time to oblige expanded vacationer action, while fishing networks could see increased work during explicit fishing seasons. These temporary jobs are directly related to the seasonal nature of coastal economic activity.

### **FACTORS RESPONSIBLE FOR SEASONAL EMPLOYMENT**

- Changes in tourism: Seaside districts frequently experience top the travel industry during explicit seasons, prompting expanded interest for administrations like accommodation, transportation, and sporting exercises.
- Patterns of the climate and weather: Atmospheric conditions altogether influence waterfront exercises. Certain seasons might be more reasonable for fishing, water sports, or ocean side related organizations, affecting work designs.
- Fishing Seasons: Fishing people group might confront occasional work because of varieties in fishing seasons. The fishing industry's need for workers is affected by the increased abundance of various species at specific times.
- Farming Practices: Coastal agriculture, such as salt production and aquaculture, can be seasonal. Gathering and developing exercises might line up with explicit seasons, affecting work.
- Natural Protection: Occupations connected with natural preservation or research might be occasional, lining up with the rearing or relocation examples of marine life.
- Natural catastrophes: Natural disasters like hurricanes and typhoons frequently strike coastal areas, causing disruptions to infrastructure and economic activities. Reconstruction efforts following a disaster may result in temporary increases in employment.
- Sea Exchange Variances: Based on global economic conditions and shipping routes, maritime trade may fluctuate, affecting employment in shipping, logistics, and related industries.

### **SIGNIFICANCE OF INDIAN COASTLINES:**

The bank of India extends up to 7516.6 km (about4670.6 mi) including the islet groups Andaman and Nicobar and Lakshadweep. As a result, the areas that are covered under the Indian plages enjoy a favorable climate with no extreme temperature which is ideal for mortal development. Some of the major significance of the littoral plains in India are mentioned below

The littoral plains in India are substantially covered by rich soils which are stylish for polish. Rice is the major crop that's cultivated in these regions.

The big and small anchorages along the Indian plages helps in carrying out trade.

The sedimentary jewels of these littoral plains are said to contain large deposits of mineral oil painting which can be used as a source of marine frugality.

Fishing has come an important occupation for the people living in littoral areas.

The littoral plains in India are rich in littoral and marine ecosystems which also include a wide range of mangroves, coral reefs, arms and lagoons serving as great tourism eventuality.

### **PROS AND CONS OF BEACHFRONT LIVING:**

Here are a few pros and cons of living by the ocean that you should know about.

<b>PROS</b>	<b>CONS</b>
Stunning view	Sand in the house
Fresher air	Too many tourists
Healthier lifestyle	High maintenance cost
Higher resale value	Unpredictable weather

### **FUTURE SCOPE OF COASTAL AREAS IN KERALA:**

In November 2018, a study by the National Centre for Earth Science Studies showed that 60 percent of Kerala's bank is under corrosion. It underscored that littoral development in the form of urbanization, tourism, and "unscientific oceanfront protection styles" has led to the bank getting unstable.

Chellanam, a littoral village in central Kerala, has been facing the mass of an decreasingly erratic thunderstorm, cataracts, and cyclones. The low-lying region gets submersed with seawater, and swells crash into a dilapidated barrier transferring monuments flying into homes.

Shanghumugham, another littoral village in south Kerala is fleetly losing the sand to corrosion. Fishermen are losing land to the ocean, affecting their homes and livelihood.

In November 2021, the National Green Tribunal, southern zone, passed an order asking the countries of Kerala, Tamil Nadu, Andhra Pradesh, Puducherry and Karnataka to come up with a oceanfront assessment plan that provides a endless result for guarding the seacoast and the fishing communities. In April 2022, the NGT ordered the countries to stall the construction of all hard structures across India's bank and recommended to state governments to come up with further eco-friendly results



## **EMPLOYMENT SCHEME PROGRAM IMPLEMENTED BY GOVERNMENT:**

The Kerala government is planning to launch 'Thozhil Theeram', to lead jobless youth of littoral areas into the knowledge sector. The scheme enforced by the Kerala Knowledge Economy Mission (KKEM) will begin in August this time.

According to government sources, Thozhil Theeram aims to give training for youth under colorful services offered by the knowledge charge and insure employment for one lakh people within three times.

So far, around 12,000 people have registered for the scheme on the KKEM's digital pool operation system.

The end of the design is to increase the income of fisher's families and to ameliorate their educational situations. The scheme will be enforced in 46 littoral constituencies and inland fishing town lets of the state.

## **DEMOGRAPHIC PROFILE OF KUZHUPPILLY AND NAYARAMBALAM**

Coastal regions play a key role in shaping the economic landscape of regions around the world. The convergence of land and sea fosters unique ecosystems, cultural dynamics, and economic activity. Understanding the economic potential of coastal areas is essential for sustainable development and natural resource management. In this context, this research focuses on exploring the economic potential of two coastal Grama Panchayaths - Kuzhuppilly and Nayarambalam, Ernakulam District, Kerala, India.

Kuzhuppilly is located in the coastal region of Ernakulam district in the southern state of Kerala, India. It is located on the west coast of India, opposite the Arabian Sea. The area consists mostly of coastal plains with sandy beaches and backwaters. The landscape is full of coconut groves and mangrove forests.

The community occupies a total of 852 hectares of land. There are 23,858 people living in Kuzhuppilly overall, of which 11,730 are men and 12,128 are women. Kuzhuppilly village has an 88.07% literacy rate, with 88.62% of men and 87.53% of women literate. There are about 5,797 houses in kuzhuppilly village.

The primary occupations in Kuzhuppilly include fishing, agriculture (mainly coconut cultivation), small-scale businesses, and tourism and hospitality due to its coastal location. Fishing is an Important source of livelihood for many residents. Due to its scenic coastal beauty, Kuzhuppilly might attract tourists for beach activities, fishing experiences, and eco-tourism initiatives.

Nayarambalam is also located next to Kuzhuppilly in the Ernakulam district of Kerala, India. It has similar geographical features because it is located on the coast.

The total geographical area of village is 1219 hectares. The total population of Nayarambalam is 24,127, out of which manly population is 11,867 while womanish population is 12,260. The knowledge rate of Nayarambalam village is 89.17% of which 89.35% males and 89.00% ladies are knowledgeable.

Like Kuzhuppilly, Nayarambalam depends on agriculture and fishing to support its people and maintain their way of life. The conventional professions are supported by small-scale enterprises and service sector activities, which promote resilience and economic growth.

Both Kuzhuppilly and Nayarambalam might face environmental challenges such as coastal erosion, pollution, and natural disasters, which can impact the livelihoods and well-being of the local community.

It is critical to recognise coastal towns economic potential in order to promote resilience and sustainable development as they face changing environmental and socioeconomic problems. This project intends to shed light on the complex interactions between culture, population dynamics, and economy in coastal areas through a thorough investigation of Kuzhupilly and Nayarambalam Grama Panchayaths, paving the way for well-informed policy interventions and inclusive growth plans.

**CHAPTER 4**  
**DATA ANALYSIS AND INTERPRETATION**

## DATA INTERPRETATION

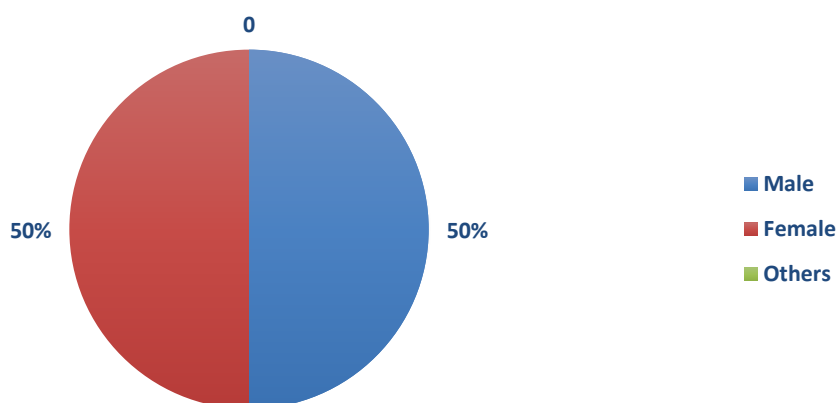
**Table 4.1 Gender of respondents**

<b>PARTICULARS</b>	<b>NO. OF RESPONDENTS</b>	<b>PERCENTAGE</b>
<b>Female</b>	25	50%
<b>Male</b>	25	50%
<b>Others</b>	0	0%
<b>Total</b>	<b>50</b>	<b>100%</b>

*Source: Primary data*

**Chart 4.1: Gender of respondents**

**Gender**  
**100 responses**



### **Interpretation**

As per table and chart 4.1, total of 100 respondents filled the questionnaire out of which 50 are male and 50 are female respondents. Male and female respondents constitute 50% each.

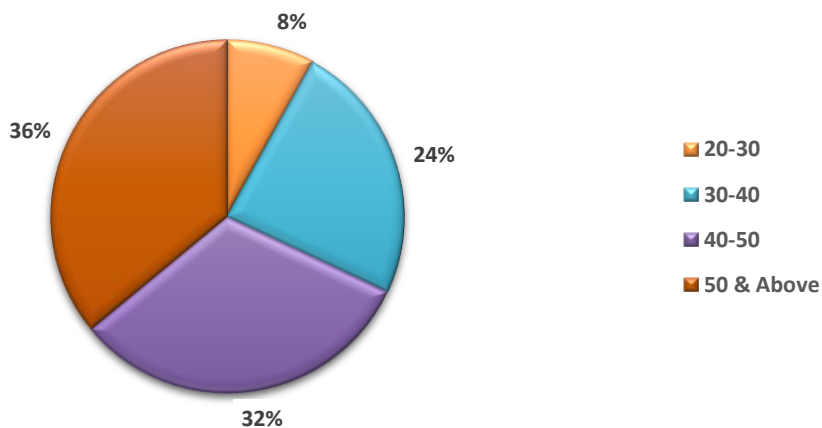
**Table 4.2 Age of respondents**

<b>PARTICULARS</b>	<b>NO. OF RESPONDENTS</b>	<b>PERCENTAGE</b>
<b>20-30</b>	4	8%
<b>30-40</b>	12	24%
<b>40-50</b>	16	32%
<b>50 &amp; above</b>	18	36%
<b>Total</b>	<b>50</b>	<b>100%</b>

*Source: Primary data*

**Chart 4.2 Age of respondents**

**Age**  
**100 responses**



**Interpretation**

As per table and chart 4.2, most of the respondents i.e., 36% are from the age category 50 & above, 32% are from age category 40-50, 24% from age category 30-40 and 8% from 20-30 age category respectively.

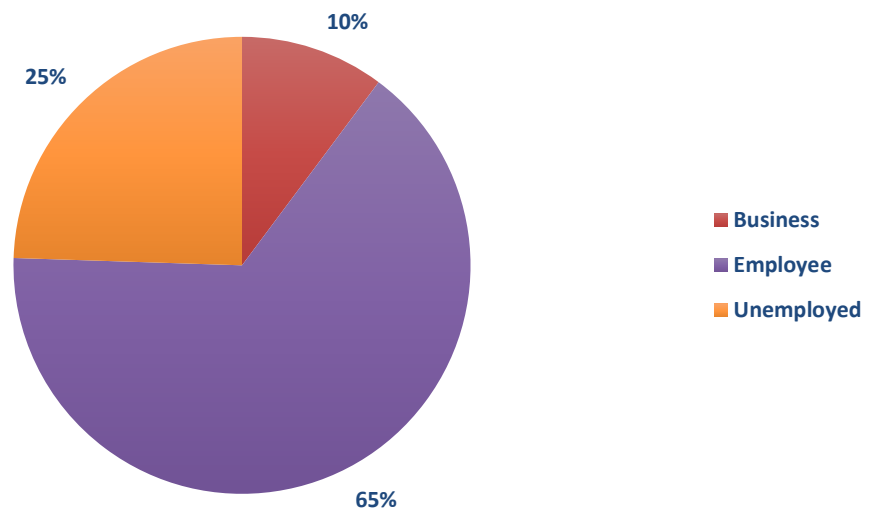
**Table 4.3 Profession of respondents**

<b>PARTICULARS</b>	<b>NO. OF RESPONDENTS</b>	<b>PERCENTAGE</b>
<b>Business</b>	5	10%
<b>Employee</b>	32	64%
<b>Unemployed</b>	12	24%
<b>Total</b>	<b>50</b>	<b>100%</b>

*Source: Primary data*

**Chart 4.3, Profession of respondents**

**Profession**  
**50 responses**



**Interpretation**

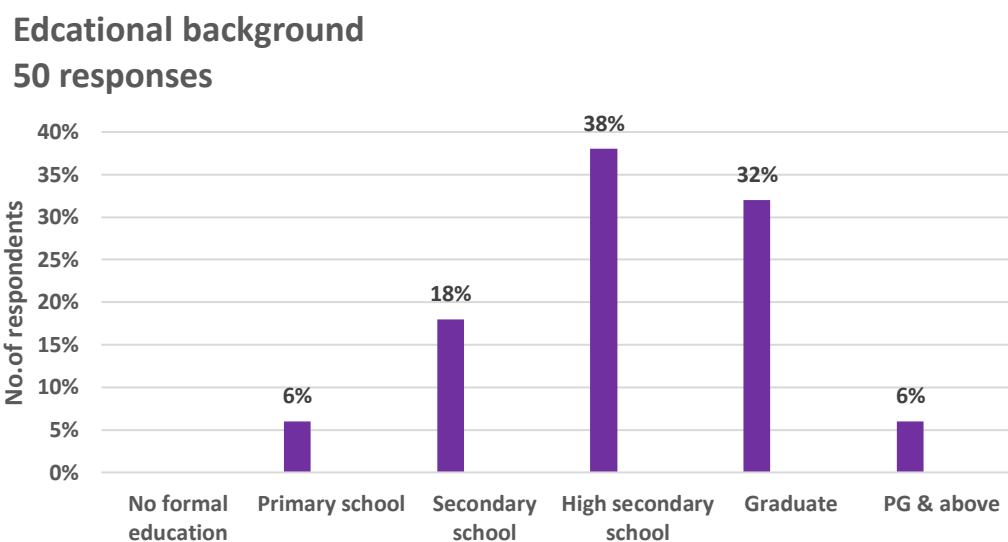
According to table and figure 4.3, majority of the respondents were employees i.e., 65%. 25% and 10% respondents were business and unemployed respondents respectively.

**Table 4.4 Educational background of respondents**

<b>PARTICULARS</b>	<b>NO. OF RESPONDENTS</b>	<b>PERCENTAGE</b>
<b>No Formal Education</b>	Nil	Nil
<b>Primary School</b>	3	6%
<b>Secondary School</b>	9	18
<b>Higher Secondary School</b>	19	38%
<b>Graduate</b>	16	32%
<b>Post Graduate or Higher</b>	3	6%
<b>Total</b>	<b>50</b>	<b>100%</b>

Source: Primary data

**Chart 4.4, Educational background of respondents**



**Interpretation**

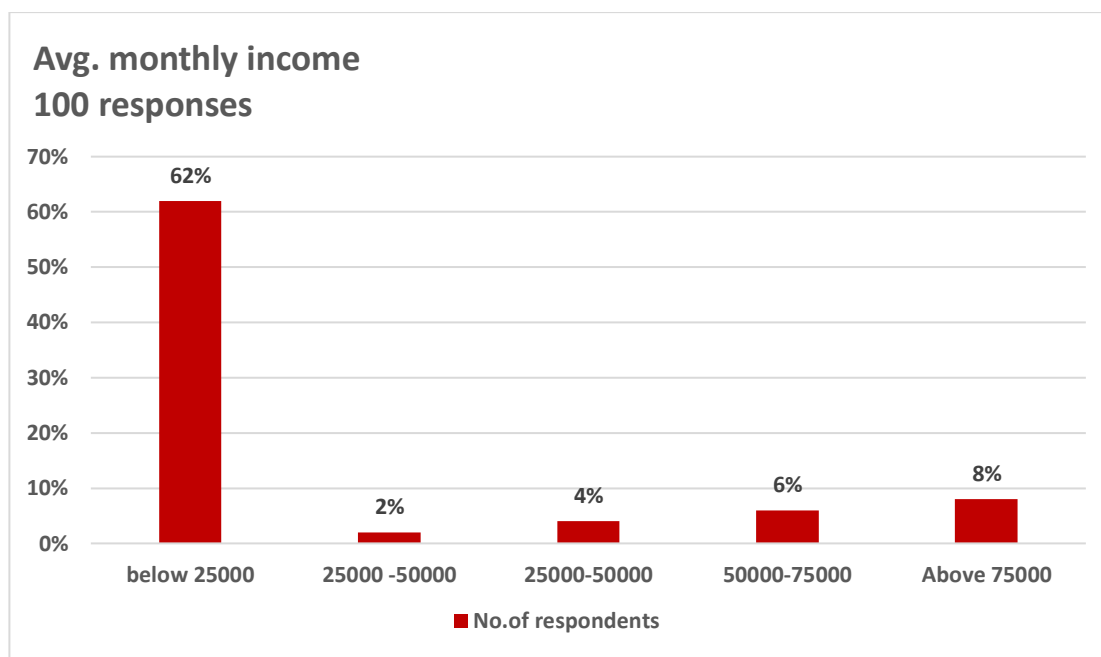
According to table and figure 4.4, most of the respondents are from higher secondary category i.e., 38%, 32% from graduates, 18% having secondary education, remaining 6% are post graduates and there is none without formal education category.

**Table 4.5, Average monthly income of a person(respondents)**

<b>PARTICULARS</b>	<b>NO. OF RESPONDENTS</b>	<b>PERCENTAGE</b>
<b>Below 10000</b>	31	62%
<b>10000-25000</b>	10	2%
<b>25000-50000</b>	2	4%
<b>50000-75000</b>	3	6%
<b>Above 75000</b>	4	8%
<b>Total</b>	<b>50</b>	<b>100%</b>

*Source: Primary data*

**Chart 4.5, Average monthly income of a person(respondents)**



**Interpretation**

As per table and figure 4.5, most of the respondents are from category below 10000 i.e., 62%,8% are from category above 75000,6% are from category 50000-75000,4% are from category 25000-50000And 2% from category 10000-25000. This shows that most of the respondents earn monthly income below 10000.

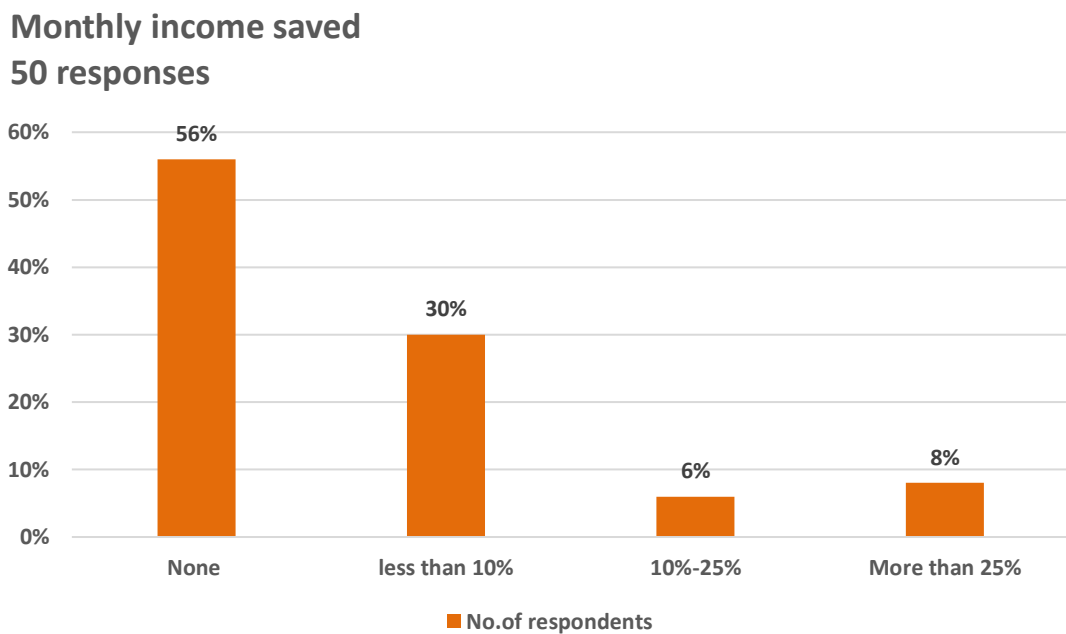


**Table 4.6, Monthly income saved of a person(respondents)**

<b>PARTICULARS</b>	<b>NO. OF RESPONDENTS</b>	<b>PERCENTAGE</b>
<b>None</b>	28	56%
<b>Less than 10%</b>	15	30%
<b>10%-25%</b>	3	6%
<b>More than 25%</b>	4	8%
<b>Total</b>	<b>50</b>	<b>100%</b>

Source: Primary data

**Chart 4.6, Monthly income saved of a person(respondents)**



**Interpretation**

As per table and figure 4.6, most of the respondents are from category None i.e., 56%. 30 % save their monthly income below 10%, 6% make savings between 10%-25% and 8% save above 25%. It is significant to note that majority of the respondents does not have any amount of savings.

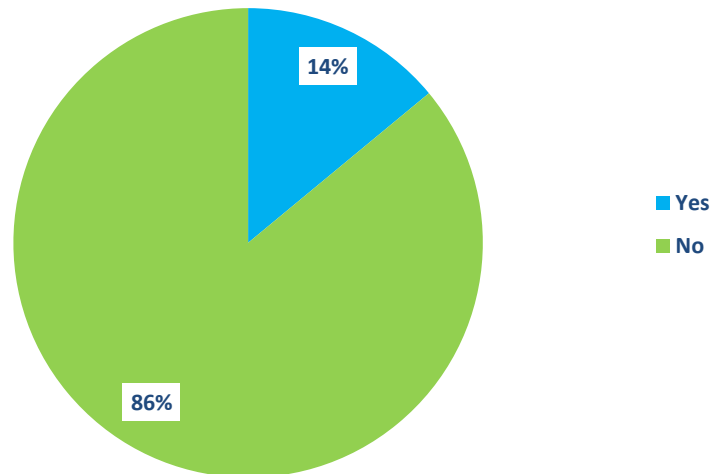
**Table 4.7, Have interest to invest in any business or venture in your coastal area.**

<b>PARTICULARS</b>	<b>NO. OF RESPONDENTS</b>	<b>PERCENTAGE</b>
<b>Yes</b>	7	14%
<b>No</b>	43	86%
<b>Total</b>	<b>50</b>	<b>100%</b>

*Source: Primary data*

**Chart 4.7, Have interest to invest in any business or venture in your coastal area**

**Interested in investments**  
**50 responses**



**Interpretation**

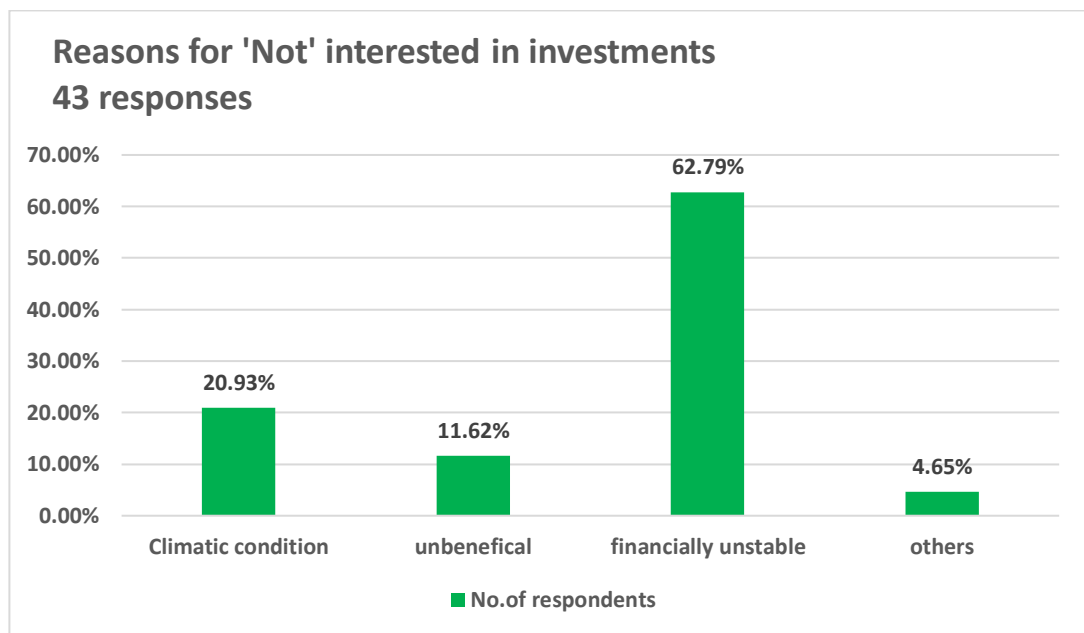
As per table and figure 4.7, 86% of the respondents are not interested to invest in any business or venture and 14% are interested in investing in business. This shows their attitude towards investment and savings in the midst of various constraints.

**Table 4.7.1, If "No" why not interested?**

<b>PARTICULARS</b>	<b>NO. OF RESPONDENTS</b>	<b>PERCENTAGE</b>
<b>Climatic Condition</b>	9	20.93%
<b>Unbeneficial</b>	5	11.62%
<b>Financially Unstable</b>	27	62.79%
<b>Others</b>	2	4.65%
<b>Total</b>	<b>43</b>	<b>100%</b>

*Source: Primary data*

**Chart 4.7.1, If "No" why not interested**



**Interpretation**

As per table and figure 4.7, most of the respondents are not interested in investing in business or venture because they are financially unstable i.e., 62.79%. whereas 20.93% are not interested because of climatic condition. 11.62% are considering it as unbeneficial and 4.65% fall in another category.

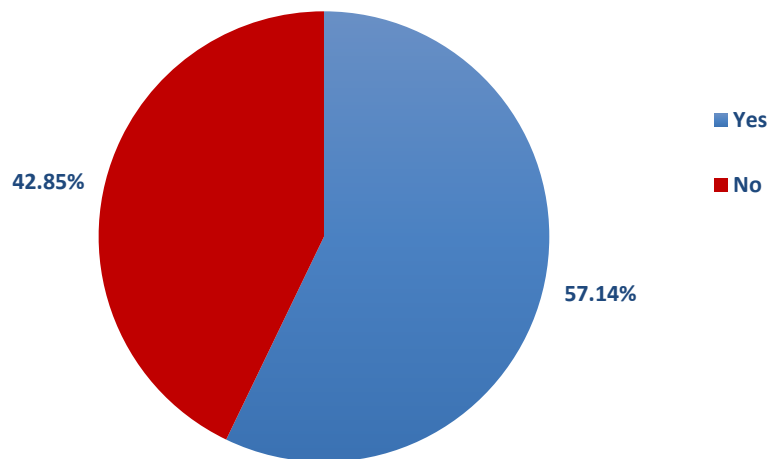
**Table 4.7.2, If " yes", Was that investment beneficial?**

<b>PARTICULARS</b>	<b>NO. OF RESPONDENTS</b>	<b>PERCENTAGE</b>
<b>Yes</b>	4	57.14%
<b>No</b>	3	42.85%
<b>Total</b>	<b>7</b>	<b>100%</b>

*Source: Primary data*

**Chart 4.7.2, If " yes", Was that investment beneficial**

**Was the investment beneficial?**  
**7 responses**



**Interpretation**

As per table and figure 4.7.2, 57.14% of the respondents found their investment in business beneficial and for the remaining 42.86% category the investment was not beneficial.

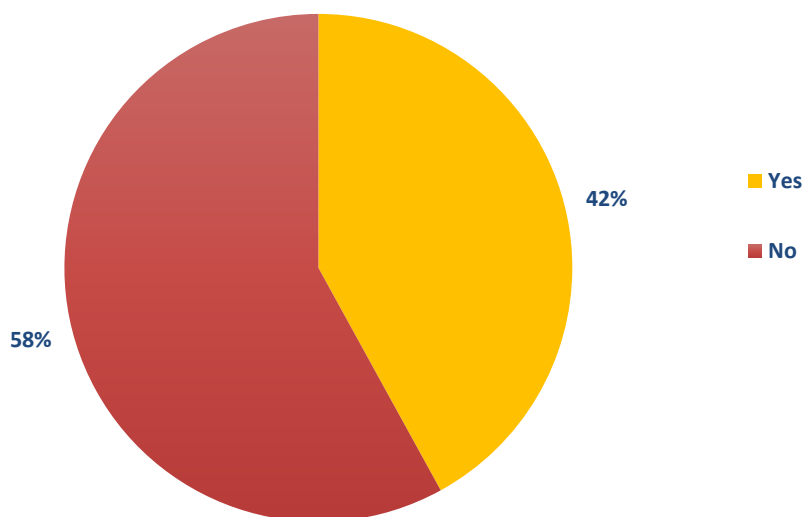
**Table 4.8, Are there adequate employment opportunities in your coastal areas?**

<b>PARTICULARS</b>	<b>NO. OF RESPONDENTS</b>	<b>PERCENTAGE</b>
<b>Yes</b>	21	42%
<b>No</b>	29	58%
<b>Total</b>	<b>50</b>	<b>100%</b>

*Source: Primary data*

**Chart 4.8., Are there adequate employment opportunities in your coastal areas**

**whether there is adequate employment opportunity ?**  
**50 responses**



**Interpretation**

As per table and figure 4.8, most of the respondents claim that there are no adequate employment opportunities in their coastal area i.e.,58% and 42% claims that there are adequate employment opportunities.

**Table 4.9, Are you fully aware on new employment opportunities in your coastal areas?**

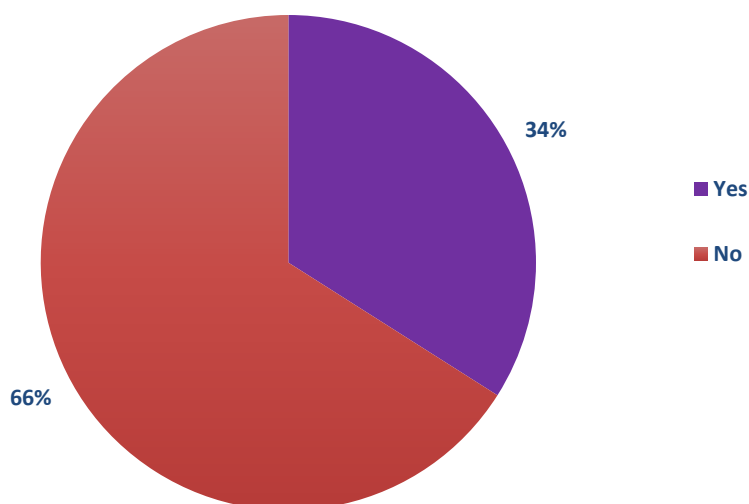
<b>PARTICULARS</b>	<b>NO. OF RESPONDENTS</b>	<b>PERCENTAGE</b>
<b>Yes</b>	17	34%
<b>No</b>	33	66%
<b>Total</b>	<b>50</b>	<b>100%</b>

*Source: Primary data*

**Chart 4.9, Are you fully aware on new employment opportunities in your coastal areas**

**How many are fully aware on new employment opportunities?**

**50 responses**



**Interpretation**

As per table and figure 4.9, 66% of the respondents are not fully aware of new employment opportunities and 34% are aware of new opportunities arising in their coastal areas.

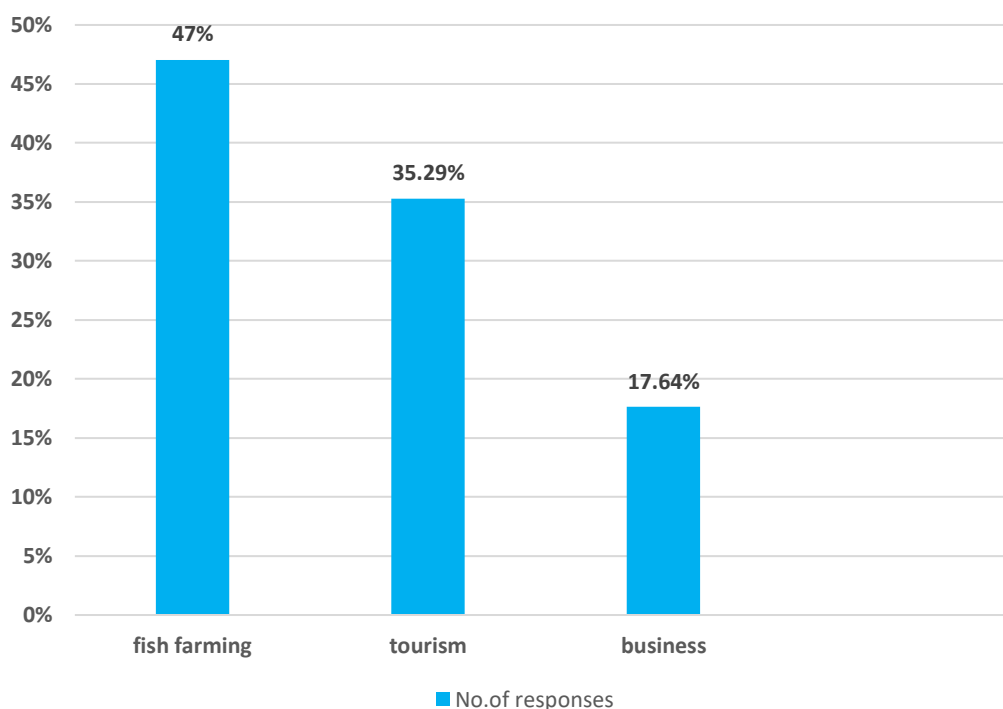
**Table 4.9.1, If ‘Yes’ please specify new employment opportunities?**

<b>PARTICULARS</b>	<b>NO. OF RESPONDENTS</b>	<b>PERCENTAGE</b>
<b>Fish Farming</b>	8	47.05%
<b>Tourism</b>	6	35.29%
<b>Business</b>	3	17.64%
<b>Total</b>	<b>17</b>	<b>100%</b>

*Source: Primary data*

**Chart 4.9.1., If ‘Yes’ please specify new employment opportunities**

**New employment opportunities  
Response 17**



**Interpretation**

As per table and figure 4.9.1, most of the respondents are from category fish farming i.e., 47.05%, then 35.29% from tourism category and 17.64% from category business. This itself shows that majority of new opportunities are arising in the fisheries sector.

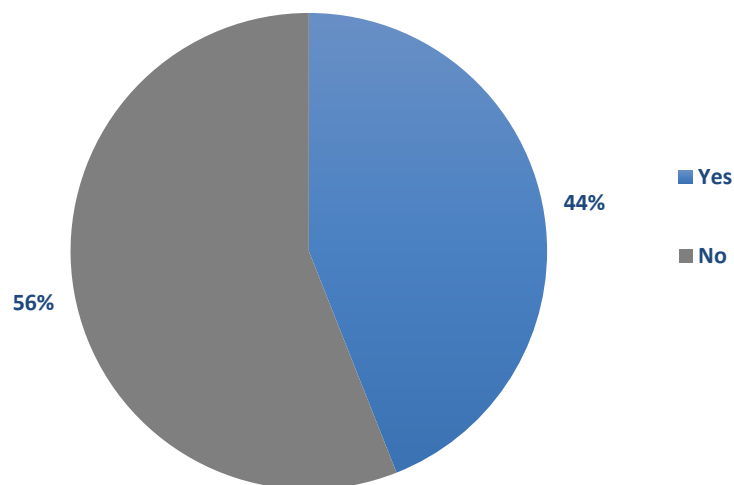
**Table 4.10, Are there SHGs programme working in your coastal area.**

<b>PARTICULARS</b>	<b>NO. OF RESPONDENTS</b>	<b>PERCENTAGE</b>
<b>Yes</b>	22	44%
<b>No</b>	28	56%
<b>Total</b>	<b>50</b>	<b>100%</b>

*Source: Primary data*

**Chart 4.10, Are there SHGs programme working in your coastal area**

**How many SHGs are there in the respective coastal area?  
50 responses**



**Interpretation**

As per table and figure 4.10, most of the respondents are not aware of SHG programs in their coastal area i.e., 56%. Only 44% are aware SHG programs.



**Table 4.10.1, If ‘yes’, are you part of this SHGs programme?**

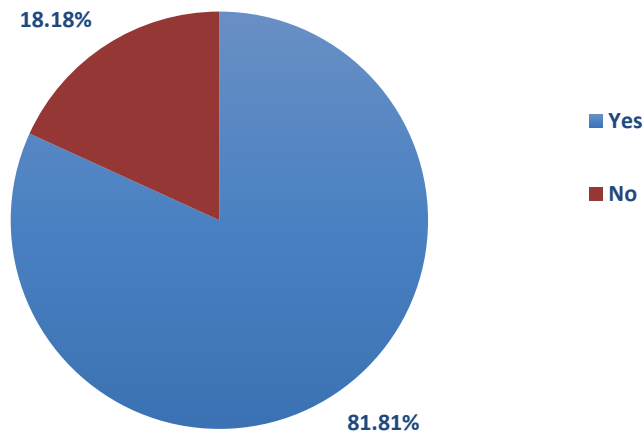
<b>PARTICULARS</b>	<b>NO. OF RESPONDENTS</b>	<b>PERCENTAGE</b>
<b>Yes</b>	18	81.81%
<b>No</b>	4	18.18%
<b>Total</b>	<b>22</b>	<b>100%</b>

*Source: Primary data*

**Chart 4.10.1, If ‘yes’, are you part of this SHGs programme**

**How many are active in SHGs programme?**

**22 response**



**Interpretation**

As per table and figure 4.10.1, many of them are part of SHG programs i.e., 81.81%. 18.18% are not part of any SHG programs in their coastal areas.

**Table 4.10.2, If ‘yes ‘, What type of SHGs programme are you working on?**

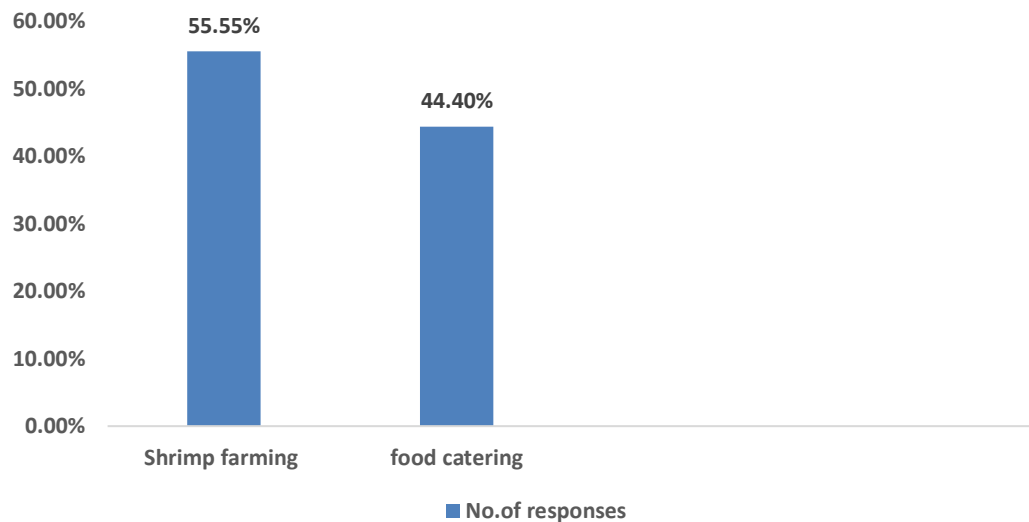
<b>PARTICULARS</b>	<b>NO. OF RESPONDENTS</b>	<b>PERCENTAGE</b>
<b>Shrimp Farming</b>	10	55.55%
<b>Food Catering</b>	8	44.4%
<b>Total</b>	<b>18</b>	<b>100%</b>

*Source: Primary data*

**Chart 4.10.2, If ‘yes ‘, What type of SHGs programme are you working on?**

**SHGs programmes in the respective coastal area?**

**18 responses**



**Interpretation**

As per table and figure 4.10.2, 55.55% respondents engage in shrimp farming and the remaining 44.40% we’re engaging in food catering.

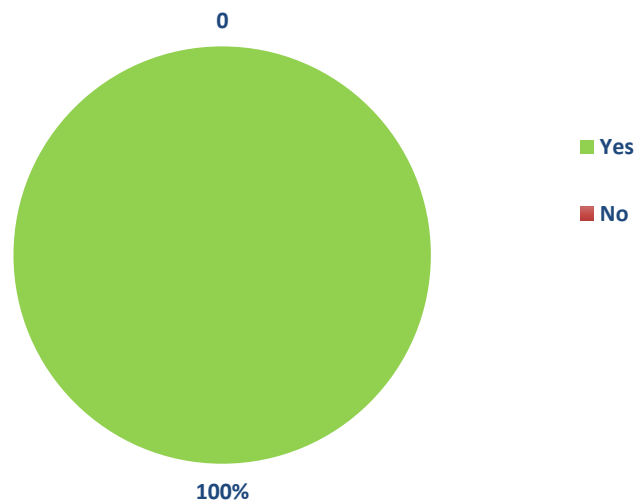
**Table 4.10.3, Are you able to earn a minimum income from this SHGs programme(monthly)?**

<b>PARTICULARS</b>	<b>NO. OF RESPONDENTS</b>	<b>PERCENTAGE</b>
<b>Yes</b>	18	100%
<b>No</b>	nil	Nil%
<b>Total</b>	<b>18</b>	<b>100%</b>

*Source: Primary data*

**Chart 4.10.3, Are you able to earn a minimum income from this SHGs programme(monthly)?**

**How many are able to earn minimum income?  
18 responses**



**Interpretation**

As table and chart 4.10.3 shows that people who are engaged in SHGs programmes in the respective coastal area are 100% earning minimum income monthly.

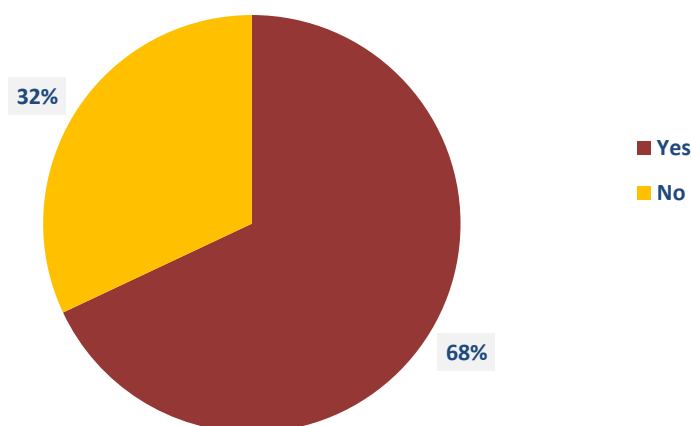
**Table 4.11, If an employment opportunity is introduced in your coastal area, will you be interested in enrolling for employment?**

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
Yes	34	68%
No	16	32%
<b>Total</b>	<b>50</b>	<b>100%</b>

Source: Primary data

**Chart 4.11, If an employment opportunity is introduced in your coastal area, will you be interested in enrolling for employment**

**How many people will be willing to join ?**  
**50 responses**



**Interpretation**

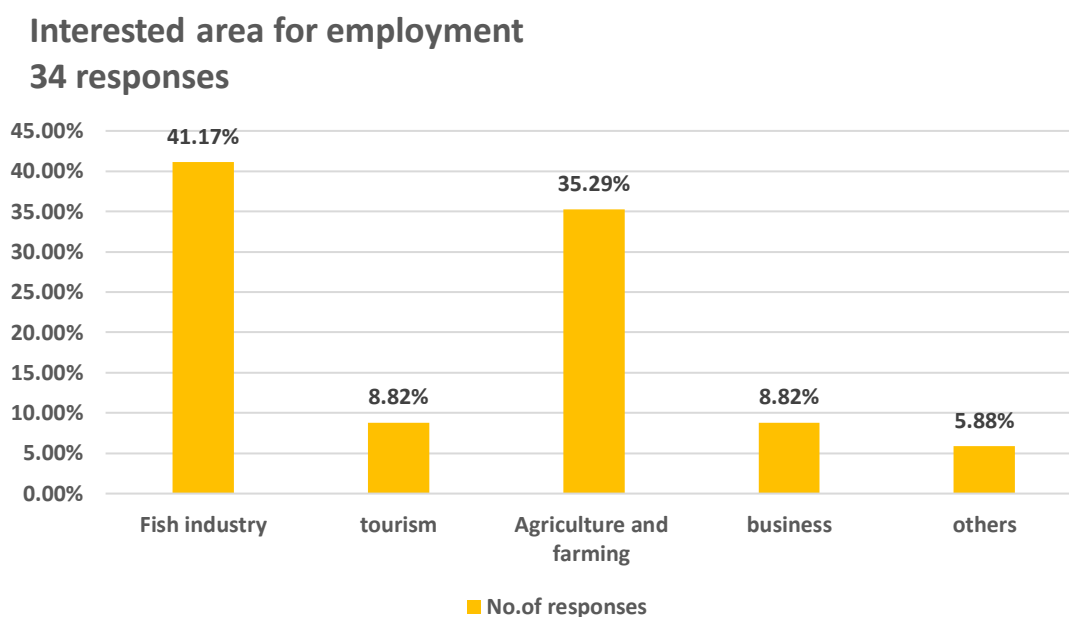
As per table and figure 4.11, most of the respondents are willing to join in the employment opportunity that has been introduced i.e.,68%. 32% of respondents are not ready to join in the employment that has been generated.

**Table 4.11.1, If ‘Yes’, which is your interest area for employment**

<b>PARTICULARS</b>	<b>NO. OF RESPONDENTS</b>	<b>PERCENTAGE</b>
<b>Fishing Industry</b>	14	41.17%
<b>Tourism - Related Venture</b>	3	8.82%
<b>Agriculture And Farming</b>	12	35.29%
<b>Business</b>	3	8.82%
<b>Others</b>	2	5.88%
<b>Total</b>	<b>34</b>	<b>100%</b>

*Source: Primary data*

**Chart 4.11.1 If ‘Yes’, which is your interest area for employment**



**Interpretation**

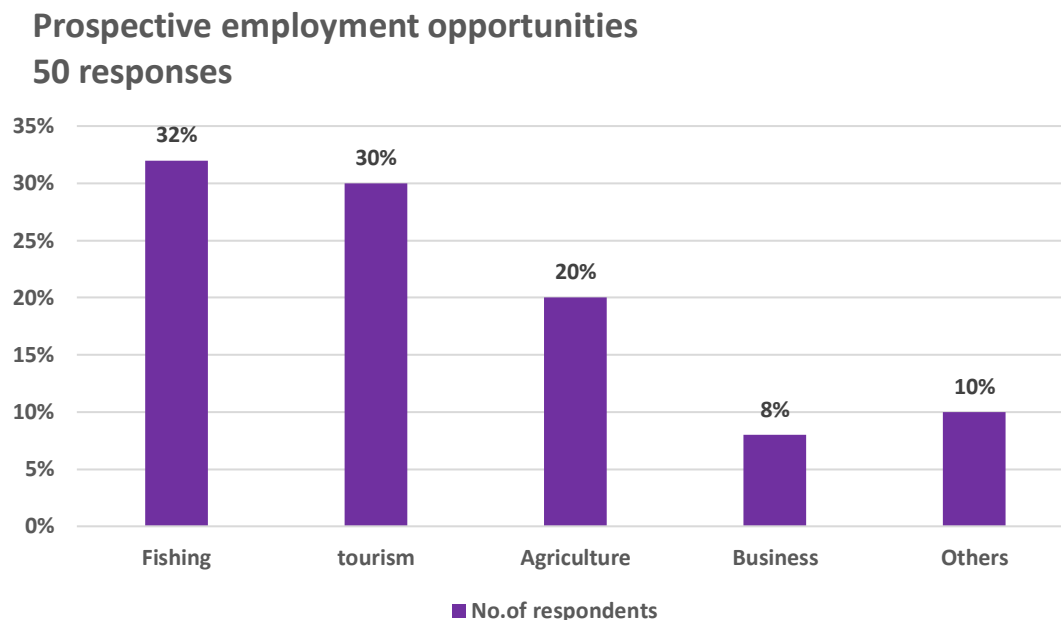
As per table and chart 4.11.1, 41.17% of the respondents are interested to engage fishing related activities. 35.29% are interested in agriculture and farming, 8.82% each from both category tourism and related venture and business and 5.88% from category others.

**Table 4.12, In which respective areas do you believe there is potential for employment opportunities in your coastal areas?**

<b>PARTICULARS</b>	<b>NO. OF RESPONDENTS</b>	<b>PERCENTAGE</b>
<b>Fishing</b>	16	32%
<b>Tourism</b>	15	30%
<b>Agriculture</b>	10	20%
<b>Business</b>	4	8%
<b>Others</b>	5	10%
<b>Total</b>	<b>50</b>	<b>100%</b>

*Source: Primary data*

**Chart 4.12, In which respective areas do you believe there is potential for employment opportunities in your coastal areas**



**Interpretation**

As per table and chart 4.12, most of the respondents are engaging in fishing related activities and thus it ranked first position. Tourism industry ranks the next position. Agriculture, others and business ranked third, fourth and fifth position respectively.

**CHAPTER 5**  
**SUMMARY, FINDINGS, RECOMMENDATIONS**  
**AND CONCLUSION**

## **5.1 Summary**

The study was conducted on the topic 'Economic Potential in Coastal Areas' and 50 responses were collected from people residing in Kuzhuppilly and Nayarambalam, in Ernakulam district. Our study was conducted to determine the socio-economic background and average income and savings habits of people living in coastal areas, their investment patterns, and future employment opportunities.

It was clear from the study that most of the respondents are employed category, i.e., 65%, 25% are unemployed category, and 10% are business category. They are earning a very low average income (per month), i.e., below ₹10,000, and due to this, they are very unlikely to save and make investments in their respective coastal areas. One of the main reasons why they are uninterested in making investments in any business or venture in their respective area is due to financial instability.

Secondly, a few SHG programmes are working, but a very small section of people is fully aware, i.e., 22 out of 50 responses, only 18 are actively participating in SHG programmes like shrimp farming and food catering. Fish farming, tourism, and business are the employment opportunities widely found

Out of the samples collected, more than half people are willing to join in new employment ventures, preferably in fishing-related industries. They do believe that such industry and tourism constitute highest potential in their coastal areas.

## **5.2 Findings**

The data collected from different age groups using structured questionnaire was analysed to find out the answers for the research questions. The following are the findings / observations from the responses that were collected.

### **General observations from the survey:**

- Male and female respondents constitute 50% each.
- 36% respondents fall in the age group of 50 & above.
- Better part of the respondents, which constitute 64% of the total respondents, are employed

### ***OBJECTIVE 1: To study the socio-economic background of the people in coastal area***

- Most of the respondents are employed i.e., 65%, 25% are unemployed and 10% are doing business.



- Major part of the respondents has secondary education i.e., 38%.

***OBJECTIVE 2: To evaluate the average income and saving habit of the people in coastal areas.***

- Most of respondents i.e., 62% out of total earn an average monthly income less than 10,000.
- A clear majority of 62 % of respondents are not able to save average monthly income.

***OBJECTIVE 3: To analyse investment pattern and the opportunities for promoting investment***

- It shows that most of the respondents i.e., 86% are not interested to make invest in any business or venture in their respective coastal area whereas only 14% are interested to make investments.
- Above 86% are uninterested mainly due to financial instability followed by climatic condition, lack of benefits and other factors.
- The rest 4 find it beneficial in investing money.

***OBJECTIVE 4: To analyse the opportunities for employment generation.***

- A clear majority of 52% respondents says that there are no adequate employment opportunities in their coastal area.
- Only 34% are fully aware of new employment opportunities which are fish farming, tourism and business.
- From 44% of respondents know that SHGs are working in their coastal areas
- 18 out of 44% respondents are actively participating and earn average monthly income
- The type of SHGs programme they are engaging in is shrimp farming and food catering.
- From the respective survey we got a conclusion that more than half of the respondents i.e., 64% are willing to join in new venture, if new employment opportunities introduced.

- Clear majority of 41.17% respondents were interested in fishing related industry.
- 32% says fish industry and 30% says tourism has more employment potential in the future.

### **5.3 Recommendations**

- Conduct training programmes to enhance skill and knowledge of the people
- Make people fully aware of new employment opportunities in their respective areas
- Encourage both men and women participate in SHG's
- Encourage people, make minimum savings.
- Encourage people, make investments in fishing related industry and tourism through government schemes using financial aid from the cooperative banks and society.
- Convert Kuzhuppilly and Nayarambalam to an attractive tourist destination to promote overall economic growth and development.

### **5.4 Conclusion**

Several significant aspects of the socio-economic environment of Kuzhuppilly and Nayarambalam in the Ernakulam district have come to light in the study on the economic potential in coastal areas. First and foremost is a sizable segment of population in these regions are employed in low wage. The majority of the population make less than ₹10,000 monthly income, which drastically restricts their ability to save money and put it into local businesses. One of the main obstacles to community investment and entrepreneurship is financial instability.

Self-Help Group (SHG) programs are available, although awareness and active engagements are comparatively low. Just a small percentage of responders are actively involved in these kinds of endeavours, such as catering and shrimp farming. This suggests that in order to increase community involvement in these programs, more outreach and assistance are required. The areas with the greatest job potential are those related to small-scale companies, tourism, and fish farming. Nevertheless, may be their opportunities for the expansion and improvement in these industries taking consideration of unrealized potential. More than half of the participants shows readiness to investigate other undertakings, especially in the fishing sector.

Community perceptions indicate that there is enormous untapped potential in fishing related and tourism. By taking advantage of these chances, coastal communities increase employment and sustainable growth in addition to their local economy. In

conclusion, although obstacles such as unstable finances and low knowledge continue to exist, the data highlights the intrinsic economic potential of coastal settlements in Kuzhuppilly and Nayarambalam. These areas may open up new doors for growth and prosperity by implementing targeted interventions that support entrepreneurship, increase involvement in Self-Help Groups (SHGs), and leverage important industries like tourism and fishing. Ultimately, these measures will strengthen the socio-economic resilience of the coastal community.

## **BIBLIOGRAPHY**

## **PRIMARY ANALYSIS**

### ***INTERNATIONAL PAPERS:***

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## **APPENDIX**

# **QUESTIONNAIRE**



**QUESTIONNAIRE**  
**A STUDY ON THE ECONOMIC POTENTIAL IN COASTAL**  
**AREAS**

1.Name.....

2.Age: .....

3.Gender

- Male
- Female
- Others

4.Educational background:

- No formal education
- Primary school
- Secondary school
- Higher secondary school
- Graduate
- Post graduate or higher

5. Profession of respondents

- Business
- Employee
- Unemployed

6.Average monthly income of a person:

- Below 10,000
- 10,000-25,000
- 25,000-50,000
- 50,000-75,000
- Above 75,000

7.How much of your income is saved? (person)

- None
- Less than 10%
- 10% -25%
- More than 25%

8.Are you interested to invest in any business or venture in your coastal area?

- Yes
- No

9.If "No" why not interested?

- Climatic conditions
- Unbeneficial
- Financially unstable
- Others(specify)

10.Have you invested in any business or venture in your coastal area?

- Yes
- No
- Planning to

11.If " yes", Was that investment beneficial?

- Yes
- No

12.Are there adequate employment opportunities in your coastal areas?

- Yes
- No

13.Are you fully aware on new employment opportunities in your coastal areas?

- Yes
- No

14.If 'Yes' please specify new employment opportunities?

.....

15.Are there SHGs programme working in your coastal area?

- Yes
- No

16.If 'yes', are you part of this SHG programme?

- Yes
- No

17.If 'yes', What type of SHGs programme are you working on?

.....

18. Are you able to earn a minimum income from this SHGs programme?

- Yes
- No

19. If an employment opportunity is introduced in your coastal area, will you be interested in enrolling for employment?

- Yes
- No

20. If 'Yes', which is your interest area for employment

- Fishing industry
- Tourism - related venture
- Agriculture and farming
- Business
- Other (please specify)

21. In which respective areas do you believe there is potential for employment opportunities in your coastal areas? (you can choose more than one option)

- Fishing industry
- Tourism - related venture
- Agriculture and farming
- Business
- Other (please specify)