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## **Personal Well-being Index – Signaling the State of Personal Well-being in Contemporary Kerala**

**Parvathy P  
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At this juncture as Kerala confronts a host of socio-economic, demographic and fiscal issues, an evaluation of the state of personal well-being of the people of the state is warranted. A survey of 112 respondents across the state to elicit their perceptions on various aspects of personal well-being enabled the identification of multiple domains of well-being. The six domains of well-being extracted using factor analysis were personal relationships, community connectedness, economic status, religiosity, personal health and external environment. However, personal health and external environment were later omitted owing to weak Cronbach alpha obtained following the reliability analysis. The personal well-being index score is 0.684 indicating moderate levels of well-being for the surveyed respondents. Breaking up the personal well-being index into component sub-indices reveals that except for the personal relationship domain, all the other domains influencing the personal well-being are moderate for the surveyed respondents. This implies that the personal well-being experienced by the surveyed respondents are inextricably linked to the strength of personal ties and bonds they share with the family, friends and neighbours. Moderate scores obtained for the other domains of well-being suggests the need for affirmative actions such as revitalising

productive sectors to create better livelihood opportunities, strengthening civil society through cooperatives, collectives and volunteering opportunities and using the spirit of religiosity and spirituality in the society for the purpose of common good.

**Key Words:** Personal well-being, personal relationships, community connectedness, economic status, religiosity

## **Introduction**

Evaluation of the state of personal well-being of the people of Kerala assumes relevance in the context of the peculiar socio-economic and demographic issues currently afflicting the state. Kerala has been previously applauded for its unique development experience. The dismal performance of the productive sectors in the state forced the youth to migrate abroad for the want of employment opportunities. Besides, a fresh wave of migration of students to foreign countries is happening in search of better education, employment and permanent settlement. This has left behind a huge band of elderly people with morbidities demanding care services and emotional support thereby accentuating the process of ageing of Kerala's society. In the backdrop of high rate of unemployment and dearth of livelihood, the need for a decent quality of life remains unmet for a large majority of the citizens. Further, the smooth implementation of welfare-oriented programmes in Kerala has been thwarted by the fiscal crisis confronting the government. The state reeling under a range of perils on the economic, demographic and fiscal fronts is further threatened by the surge in the number of crimes and suicides eroding the quality of social life in the state. This justifies the need for an assessment of the personal well-being of a cross-section of people of Kerala. The current study constructs a personal well-being index based on the responses of the 112 respondents surveyed across the state of Kerala. The index reflects various dimensions of personal well-being such as relationships, community life, economic status and religious beliefs.

## **Relevance of Personal Well-being Index in Contemporary Kerala**

Kerala has been acclaimed for its unique development experience that was built on an egalitarian social structure. Welfare-ori-

ented social security programmes for the marginalised and optimal provisioning of education and health services produced favourable outcomes in these fields. Despite the lackluster performance of the productive sectors, migration to the Middle East for employment ensured steady inflow of remittances and higher per capita consumption expenditure in the state.

However, Kerala is currently at a juncture battling with serious issues on multiple fronts such as dismal growth of productive sectors, high rate of unemployment, forced migration in search of better quality of life abroad especially the migration of students, ageing of society and rise in crimes and suicides posing a threat to the attainment of a decent quality of life for its citizens. The debt-deficit crisis of the government too raises concerns regarding the sustainability of Kerala's development paradigm as the optimal provision of social safety nets to the needy is under threat.

Stagnancy in the productive sectors in Kerala is obvious from the negative growth rate in Gross Value Added (GVA) recorded for agriculture and allied activities for about five years out of the nine-year period stretching from 2013-14 to 2021-22. The same pattern can be observed in the case of manufacturing sector too as it registered a negative growth rate of GVA for 3 out of the same nine-year period. Even the positive growth rates observed for some years were quite subdued falling below 3 per cent (Economic Review, 2022).

Dismal performance of productive sectors implies dearth of employment opportunities in the state. The unemployment rate in Kerala is at a high of 8.4 per cent much above the all-India figure of 3.4 per cent. (Periodic Labour Force Survey, 2022). Hence Kerala has always been witnessing migration of people to abroad in search of better employment opportunities. According to the latest Kerala Migration Survey, there are 2.1 million Keralites abroad (Rajan, S.I. and Zachariah, K.C., 2019). This trend in emigration for jobs has been supplemented by fresh wave of migration of students abroad in search of education, employment and better quality of life. George, J. and Pious, T (2023) citing the Ministry of External Affairs reported that 30948 students from Kerala travelled abroad in 2019. However, based

on unofficial estimates they have observed that more than 35000 students from Kerala go to developed countries every year and these numbers were on the rise.

Kerala's demography is characterised by ageing of its population as the per cent of the elderly (60 years and above) has risen from 5 per cent in 1961 Census to 12.7 per cent in 2011 Census (Economic Review, 2022). India Ageing Report of United Nations Fund for Population Activities, 2023 predicts a still graver situation as 22.8 per cent of Kerala's population will be elderly in 2036 vis-à-vis the projected national average of 15 per cent. Further, the report also portends the problem of feminisation of ageing as the life expectancy of the females exceeds that of males. Care for the elderly in the state too has emerged as a grave problem especially in the wake of growing tendency on the part of the youth in Kerala to migrate abroad in search of education, employment and better quality of life.

Yet another source of concern is the magnitude of violence and crimes afflicting the social fabric of the state. The report of National Bureau of Crime Records (NBCR) has recorded a steady rise in the crime rate in the state. NBCR, 2022 reports a total of 235858 crimes in the state with the crime rate being 661 per lakh population and is the highest among all the states in the country. Further, Accidental Deaths and Suicides in India Report, 2022 too reveals an appalling statistic on the suicide rate in Kerala that stood at 28.5 per cent (fourth highest in India) much above the national average of 12.4 per cent. Yet another feature of the nature of violence in the state is the presence of gender-based violence with women being the victims of violence of various forms such as physical, sexual and psychological. According to the National Family Health Survey -5 Report, 9.9 per cent of women had to face domestic violence.

The state of affairs in contemporary Kerala presents an ideal setting for the evaluation of the state of personal well-being of the citizens.

## **Materials and Methods**

An elaborate literature has been developed to conceptualise well-being. Cooke, P.J et al., (2016) discuss the hedonistic, eudaimonic,

quality of life and wellness approaches to conceptualise well-being. Authentic Happiness theory proposed by Seligman, M. (2002) synthesises elements from hedonism, eudaimonia, and objective list theory, recognising the value of both subjective and objective components in achieving a well-rounded and truly fulfilling life. Huppert, F.A. (2009) too defines psychological well-being as a broader concept as it is a combination of feeling good and functioning effectively. The concept of functioning effectively involves the development of one's potential, having some control over one's life, having a sense of purpose, and experiencing positive relationships. It is obvious from these approaches that well-being is a multi-dimensional concept and it has several domains that need to be attended to.

Numerous literatures have focused on evolving a well-being measurement framework. As well-being is a multi-dimensional concept, Stiglitz Commission Report (2009) calls for reckoning eight key dimensions such as material living standards, health, education, personal activities including work, personal voice and governance, social connections and relationships, environment and insecurity while assessing the well-being of the people. Organisation for Economic Cooperation and Development (2011) identified 3 pillars of measuring well-being; material living conditions, quality of life and sustainability.

There is an abundance of empirical literatures that employ different methodologies to assess the various factors affecting the well-being of people. Sengupta (2014) measures well-being of men and women in 28 states of India based on inter-personal variations in their achievement of functioning. Well-being indices are constructed separately for men and women based on selected functioning identified using factor analysis. While men's well-being is significantly influenced by income, women's well-being is determined by non-income factors such as social, cultural, and environmental aspects especially in rural settings. Women lag far behind men in rural and urban areas in terms of well-being; in the meanwhile, both rural men and women have a lower well-being compared to their urban counterparts.

Kulkarni et al (2023) identify the factors associated with changes in subjective well-being (SWB) and objective well-being

(OWB) in India between 2004–5 and 2011–12. It is observed that urban households with an older and more educated head tended to experience improvements in both SWB and OWB between 2005 and 2012. Conversely, households headed by females, with a higher proportion of male members in the labour force, regular access to mass media, and without members suffering from non-communicable diseases or disabilities, were more likely to experience subjective improvements without corresponding improvements in OWB.

Jacob, A., and Ravindranath, S. (2024) used a cross-sectional survey design to examine the social and emotional well-being (SEW) of adolescent students from disadvantaged backgrounds. The socio-cultural background from which an individual comes plays an important role in their well-being. Results revealed that more than half of the surveyed adolescents had low emotional well-being and were unable to recognise or manage their emotions appropriately at school or with peers. Majority of the surveyed students found it difficult to participate in classroom related activities and maintain positive relationships with teachers and peers as reflected in low social well-being and social support skills. More than half of the students found it difficult to deal with failure, setbacks in life, and finding solutions to challenging situations.

The factors relevant for well-being varies across the nations.

V. Yiengprugsawan et al., (2009) in the context of Thailand computed personal well-being index (PWI) and assessed the level of life satisfaction of ‘Thais’. Results reveal that higher scores for life satisfaction and PWI are observed for those who are aged, married, highly educated, wealthy and for those who are located in rural areas. The domains relevant for favourable well-being scores in Thailand are ‘standard of living’, ‘achievement in life’, and ‘future security’. The domains such as ‘sense of community’, ‘personal safety’ and ‘health’ are not relevant in Thailand. In the context of South Africa, in addition to factors such as age, level of income, years of education, gender, marital status and the number of children, race has a role in explaining varying levels of subjective well-being (Blaauw, D., and Pretorius, A., 2013). Jamal (2018) assesses subjective well-being

(SWB) of the people of Pakistan based on a composite index with four aspects; overall life satisfaction, financial satisfaction, happiness and subjective health status. The factors causing negative impact on subjective well-being in Pakistan are the variables representing vulnerability to poverty and security. However, religiosity plays a positive and statistically significant role in explaining variations in SWB.

The current research paper proposes to assess the state of personal well-being of the 112 surveyed respondents of Kerala. Personal well-being is a comprehensive concept encompassing multiple dimensions. Hence numerous statements pertaining to various aspects of well-being have been framed and the respondents have been asked to give a rating on a five-point scale. The values in the scale 1, 2, 3, 4 and 5 are used to elicit responses on strongly disagree, disagree, neutral, agree and strongly agree respectively. At a preliminary level, factor analysis was performed to identify the domains of well-being relevant in the current study. The domains of well-being so identified are personal relationship, community connectedness, economic status, personal health, religiosity and external environment. This was followed by a reliability analysis based on the responses obtained for various statements pertaining to the aforementioned domains. This served to create composite variables that capture various dimensions impacting personal well-being.

These preliminary analyses formed the basis for the construction of sub-indices pertaining to personal relationships, community connectedness, economic status and religiosity which were in turn used for the construction of personal well-being index. As Cronbach's alpha secured for personal health and external environment were weak, these factors were omitted at the later stage of construction of personal well-being index.

Sub-indicators reflecting various domains were constructed in the following manner.

The numerator is the summated value obtained for the composite sub-indicator variable based on the actual responses of each respondent that can range between 1 (Strongly disagree) and 5 (Strongly agree) on the rating scale. The denominator is the sum of maximum

score for the computed composite sub-indicator variable. The denominator is the summated value based on the hypothetical response of a maximum value of 5 on the rating scale by each respondent.

Sub-indices are thus computed as summated actual scores of respective domain divided by maximum score which is 560.

The personal well-being index has been constructed based on the sub-indices relating to personal relationships, community connect- edness, religiosity and economic status. Summation of the index scores of sub-indices divided by number of sub-index domains yielded the value of personal well-being index. The following formula is used for the computation of personal well-being index. Personal well-being index is an average of sub-indices.

### **Objectives**

$$\text{Personal well-being index} = \frac{\text{"Sum of index scores of sub-indicators"}}{\text{"total number of sub-indicators"}}$$

- To identify the domains of well-being of the surveyed respondents
- To assess the state of personal well-being of the surveyed respondents in Kerala using a personal well-being index.

### **Results and Discussions**

At the outset the study presents the profile of the surveyed respondents.

Table 1. Profile of the respondents

Source: Field survey, 2023

Attributes		No. of respondents	%
Gender	Female	79	70.5
	Male	33	29.5
	Total	112	100
Age	<20	17	15.2
	20-40	51	45.5
	40-60	32	28.6
	> 60	12	10.7
	Total	112	100
Educational qualification	Twelfth and below	32	28.6
	Degree	50	44.6
	PG and above	30	26.8
	Total	112	100
Employment status	Employed	53	47.3
	Not employed	59	52.7
	Total	112	100
Marital status	Married	71	63.4
	Single	38	33.9
	Divorced/Widow	3	2.7
	Total	112	100
Family	Nuclear family	101	90.2
	Extended family	11	9.8
	Total	112	100
Religion	Hindu	93	83
	Muslim	15	13.4
	Christian	3	2.7
	Human being	1	0.9
Total		112	100

Table 1 presents socio-economic and demographic profile of the surveyed respondents. Gender wise distribution of surveyed respondents reveals that majority are females (70.5 per cent) while males constitute 29.5 per cent. Age wise distribution of the sample reveals that the respondents belong to different age categories ranging from teenagers to elderly people. Majority of the respondents are in their prime age category of 20-40 (45.5 per cent) followed by middle aged (28.6 per cent). The elderly and the teenagers comprise 10.7 per cent and 15.2 per cent respectively of the sample. Surveyed respondents have a fair educational track record as majority of the respondents

are graduates (44.6 per cent) and post graduates (26.8 per cent). Inclusion of teenagers in the sample has pushed up the number of respondents with an educational qualification of twelfth and below (28.6 per cent). Employment status shows that 47.3 per cent are employed and the remaining are unemployed. Marital status of the respondents reveals the majority of them are married (63.4 per cent) and the remaining are single (33.9 per cent) largely due to the inclusion of teenagers and students in the sample. A miniscule per cent of the respondents (2.7 per cent) are either divorced or widowed. Most of the respondents are a part of nuclear family (90.2 per cent) while a minority lives in an extended family (9.8 per cent). Religion wise distribution shows that majority of the respondents are Hindus (83 per cent) while non-Hindus form 16.1 per cent. It is interesting to observe that less than one per cent of the respondents preferred to be referred to as a human being rather than being categorised in a particular religious group.

### **Multiple Domains of Well-being**

Personal well-being index is a composite index reflecting various dimensions of well-being of the surveyed population. Factor analysis performed at the preliminary stage identified six domains of well-being; personal relationships, community connectedness, religiosity, economic status, personal health and external environment. However, owing to the weak Cronbach alpha secured for personal health and external environments, these two factors were omitted at the later stages of study.

Table 2 presents the statements pertaining to the various domains of well-being identified through reliability analysis. These identified domains are personal relationships, community connectedness, religiosity and economic status.

Table 2: Domains of Well-being

Source: Computed based on data from field survey, 2023

The statements reflecting the personal relationships of the

<b>Do mai ns</b>	<b>Statements</b>	<b>N</b>	<b>Mean</b>	<b>SD</b>	<b>Cronbach's Alpha</b>
Personal Relationship	I am satisfied with the freedom to make decisions in life	112	3.91	1.03	0.874
	I get acceptance in the family	112	4.07	.98	
	I get acceptance from friends and neighbours	112	4.22	.87	
	I am able to engage in fearless communication with the members of my family	112	4.11	.75	
	I enjoy harmonious relationship within my family	112	4.36	.73	
	In times of need, I believe I have someone to help me	112	4.16	.81	
	I feel safe and secure within family	112	4.34	.82	
Community connectedness	I engage in community activities and voluntary services	112	3.46	.98	0.734
	I have membership in various clubs and associations	112	2.96	1.19	
	I participate in the meetings of grama sabhas and the associations	112	2.59	1.05	
	I engage in activities to keep the quality of environment good	112	3.12	.77	
	Waste management and disposal systems in my locality is good	112	3.44	.95	

<b>Do mai ns</b>	<b>Statements</b>	<b>N</b>	<b>Mean</b>	<b>SD</b>	<b>Cronbach's Alpha</b>
Economic status	I am satisfied with monthly income	112	2.86	.84	0.709
	I am satisfied with the value of assets owned	112	3.00	.82	
	I have achieved all my basic needs	112	3.32	1.11	
Religios ity	I am very religious	112	3.29	1.11	0.833
	I attend religious gatherings	112	2.46	1.12	
	I follow religious rites and rituals	112	3.39	.96	

respondents relate to the extent of harmonious relationships they enjoyed within their family, the feeling of safety and security in the family, the extent of support received in the times of need, the acceptance they get from family, friends and neighbours, their capability to engage in fearless communication with the family members and friends and their freedom to take decisions in life. As Cronbach’s alpha indicating the reliability of the composite variable is high at 0.874, a new target variable based on the aforementioned statements indicating personal relationship has been created.

Personal well-being of an individual is inseparably linked to her connectivity in social space. The interactions with the society are best captured through the statements relating to engagement in community activities and voluntary services, memberships in various clubs and associations, participation in the meetings of grama sabhas, involvement in local issues such as keeping the local environment clean and ensuring efficient waste management and disposal in the locality. Cronbach’s alpha for assessing the reliability is fairly higher at 0.734 and hence a composite variable reflecting community connectedness has been created.

Next important aspect of personal well-being is the economic status of the respondents which are captured through the statements relating to income, assets and satisfaction of their basic needs. Cronbach’s alpha is fairly high at 0.709 and hence these statements are used to create the composite variable economic status.

Kerala has an overwhelming population with staunch religious beliefs. It is well reflected in the sample as all but one respondent has expressed religious faith. Hence, religiosity is an important domain of personal well-being. The statements reflecting religious attitudes of the respondents are those revealing their staunch religious beliefs and their pursuit of religious rites and rituals. The value of Cronbach's alpha is at a high of 0.833 enabling the computation of composite variable religiosity.

Table 3. Performance of Sub-indicators

Source: Computed based on data from field survey, 2023

<b>Sub – indicators</b>	<b>Summated actual scores for sub-indicators</b>	<b>Summated maximum scores for sub-indicators</b>	<b>Sub-index score</b>
Personal Relationship	466	560	0.83
Community Connectedness	349	560	0.62
Economic Status	342	560	0.61
Religiosity	374	560	0.67

Personal relationship sub-index of the surveyed respondents indicates a very high well-being among them (see Table 3). This suggests that the existence of close-knit family ties, neighbourhood networks and friendship bonds strengthen the personal relationships and offer emotional support for the respondents. The social institution of family is predominant in Kerala and the social fabric in the state is woven by intimate friendships and networks cutting across caste, class and religion. This has strengthened the personal bonding among the people contributing to their well-being.

A medium score of 0.62 for community connectedness among the surveyed respondents indicates that there is ample scope for promoting social interactions at the local levels in Kerala. Kerala is renowned for its effective functioning of local self-governments, successful implementation of peoples' plan, pervasive presence of women collectives such as Kudumbasrees, predominance of cooperatives and volunteering spirit of people during crisis situations. Despite that, a

moderate score obtained for community connect sub-index indicates ample scope for enhancing community support, interactions and engagements at the local levels. Human being is a socialized individual and hence participation in local community activities and volunteering can enhance one's personal well-being. Reckoning the symbiotic relationship between individual and community, interactions between these two would result in benign outcome for both the parties with the former enjoying an elevated state of personal well-being and the latter experiencing an effective and harmonious functioning. This is especially relevant in a community with a sizeable number of elderly with morbidities demanding care services and emotional succor. Here the community has an affirmative role to cater to their material and emotional needs. Saha (2024) examines the relationship between social relationships and subjective well-being (SWB) of the elderly in India. Social participation is a significant predictor of SWB. Though families are an essential source of interpersonal interaction and mutual support that provide older parents with informal protection in times of need, maintaining relationships with people outside one's immediate family is also crucial as one ages.

Kerala characterized by dismal performance in productive sectors is beset with the problem of high rate of unemployment and lack of opportunities for a decent livelihood. This has even forced the youth to migrate abroad leaving behind the aged people. A moderate score of 0.61 for economic well-being sub-index may be attributed to the absence of adequate livelihood opportunities in the state.

The sub-index of religiosity constructed based on the responses of the surveyed respondents yields a moderate score of 0.67. Though the respondents have staunch religious beliefs and engage in observing religious rites and rituals, they are not very much interested in attending religious gatherings and common religious ceremonies. But the score for religiosity is higher compared to the scores obtained for other sub-indicators with the economic status securing the lowest index score. The findings of the current study correspond to the results of the study by McIntyre et al. (2020). Assessing the subjective well-being of a substantial sample of Indian adults based on a personal well-being index, it was found that Indians tend to report lower satis-

faction levels regarding their life achievements compared to domains such as spirituality, personal safety, and community involvement. Singh et al., (2020) explore the role of culture-specific spiritual practices in enhancing well-being. Religious and spiritual practices seemed to increase quality of life of elderly rural women in Hararyana as they reported enhanced enjoyment of daily life activities and optimism toward life after participating in the spiritual practices.

### **A Composite Index of Personal Well-being**

Personal well-being index has been constructed based on the following formula:

$$= \frac{\text{"Sum of index scores of sub-indicators"}}{\text{"Total number of sub-indicators"}}$$

$$= \frac{(0.83+0.62+0.667 + 0.62)}{4} = 0.684$$

The value of personal well-being index score reflects the state of personal well-being of the surveyed respondents. The level of personal well-being of the respondents based on the personal well-being index score can be categorised as medium level adopting the categorisation followed by Human Development Index (HDI). HDI classification of nations based on various indicators of development falls into 4 categories: very high development (> 0.8), high development (between 0.799 – 0.700), medium development (between 0.699 – 0.550) and low development (<0.549). As the obtained personal well-being index score of 0.684 is a mediocre value falling in the range of 0.669 to 0.550, the personal well-being computed based on the responses of the surveyed respondents can be considered as medium level of personal well-being.

There is a scope for improvement obvious from the moderate index scores obtained for various sub-indicators.

Breaking up the personal well-being index into component sub-indices reveals that except for the personal relationship domain, all the other domains influencing the personal well-being are moderate

for the surveyed respondents. This implies that the personal well-being experienced by the surveyed respondents are inextricably linked to the strength of personal ties and bonds they share with the family, friends and neighbours. This is reflected from a high score of 0.83 secured for the sub-indicator on personal relationships. But all other sub-indicators are having a mediocre score suggesting moderate levels of well-being for the rest of the other domains such as community relationships, religiosity and economic well-being.

### **Conclusion**

Contemporary Kerala despite being afflicted with a multitude of socio-economic and demographic issues has fared fairly well in terms of the personal well-being index computed for a cross-section of its population. The focus must be on strengthening the various domains of well-being. Kerala has a vibrant civil society and an efficient local self-governance system offering ample opportunities for enhancing community connectedness. There is a scope for developing collectives and promoting volunteering especially among the youth. Creating and expanding productive sectors facilitate the creation of employment opportunities and sources of livelihoods to the people that can serve to enhance the economic status. Religion is pervasive in the state of Kerala and people belonging to various religious faith are free to practice their own religious rites and rituals. Spirituality and religiosity coupled with channelization of energies and resources to positive arenas too can enhance well-being levels of the people.

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