

STATE
FORMED
1 NOV 1956

STATE PROFILE · REPUBLIC OF INDIA

Kerala

A narrow strip between the Western Ghats and the Arabian Sea that built near-First-World literacy and life expectancy on a modest income base — India's only female-majority state, and its most-watched preview of what an aging, low-fertility future looks like.

3.34 Cr

POPULATION (2011 CENSUS)

14

DISTRICTS

94%

LITERACY RATE — HIGHEST OF ANY INDIAN STATE

1,084

FEMALES PER 1,000 MALES — INDIA'S ONLY FEMALE-MAJORITY STATE

Compiled July 2026 · Sources: Census of India, NITI Aayog, RBI, NFHS-5, PRS Legislative Research, state government records

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At a Glance

Kerala is a narrow coastal strip wedged between the Western Ghats and the Arabian Sea, unified in 1956 from the princely states of Travancore and Cochin plus Malabar district of Madras Presidency. It is best known for the "Kerala Model" of development — near-universal literacy and life expectancy rivaling wealthy nations, achieved on a historically modest income base — and, more recently, for riding a wave of Gulf remittances to among India's highest per-capita incomes even as its industrial base stays thin.

Thiruvananthapuram

CAPITAL & LARGEST METRO AREA

1 Nov 1956

STATE FORMATION
(TRAVANCORE-COCHIN +
MALABAR)

38,852 km²

TOTAL AREA

₹14.27 lakh Cr

GSDP, 2025-26 (PROJECTED)

1,084

SEX RATIO — INDIA'S ONLY
FEMALE-MAJORITY STATE

14 districts

NO INTERMEDIATE DIVISIONS —
DISTRICTS REPORT DIRECTLY TO
THE STATE

“Kerala pioneered near-First-World literacy and life-expectancy outcomes on a historically low income base — a development pathway economists call the “Kerala Model,” rooted in an 1817 Travancore royal decree mandating education for all, including women and lower castes.

— Oxford South Asia; Amartya Sen's writing on Kerala's development paradox

Snapshot

Kerala is governed as a standard Indian state with a unicameral 140-seat Legislative Assembly, and is nationally distinctive for a two-front political system that alternated the Left Democratic Front and United Democratic Front in power almost every election cycle from 1980 through 2026. It is known worldwide as "God's Own Country" for its backwaters, tea-plantation hill stations and Ayurveda-tourism industry; for electing the world's first democratically elected Communist government in 1957; for a Gulf-migrant diaspora whose remittances rival the state's own tax revenue; and, increasingly, as a preview of India's demographic future — the country's most aged population and lowest fertility rate, arriving decades ahead of the national trend.

History

Kerala's history runs from a Sangam-age dynasty that hosted Roman spice-traders, through the port that drew Jews, Christians, Muslims and eventually the Portuguese, Dutch and British to its shores, to a 1956 linguistic unification that almost immediately elected the world's first Communist government at the ballot box.

- **3rd c. BCE - 3rd c. CE**
The early Chera dynasty, one of the three great Sangam-age "crowned" kingdoms alongside the Cholas and Pandyas, rules the Malabar coast; Ashoka's edicts name the Cheras ("Keralaputra") as neighbouring rulers.
- **1st-2nd c. CE**
The port of Muziris, near modern Kodungallur, becomes "the first emporium of India" per Pliny the Elder; the 2nd-century Muziris Papyrus records a massive Roman pepper shipment, evidence of intense Indo-Roman trade.
- **c. 70 CE onward**
Jewish traders settle at Muziris, founding India's oldest Jewish diaspora community; tradition holds St. Thomas the Apostle landed at Kodungallur in 52 CE, founding Christianity on the Malabar coast.
- **629 CE (traditional)**
The Cheraman Juma Masjid is traditionally dated to this year, following the legendary conversion of King Cheraman Perumal — among the earliest mosques associated with the subcontinent.
- **14th-15th c.**
The Zamorin (Samoothiri) of Calicut rises as the Malabar coast's dominant maritime power, controlling the pepper trade from Kozhikode.
- **20 May 1498**
Vasco da Gama lands at Kappad, near Kozhikode — the first direct European sea route to India, received with strained diplomacy by the Zamorin.
- **1503-1663**
Portuguese Cochin is established (Fort Manuel, 1503); the Dutch capture Cochin in 1663 following their conquest of Malabar (1658-63), beginning Dutch Malabar.
- **1792-1814**
Malabar is annexed by the British after the Third Anglo-Mysore War (1792), administered directly under Madras Presidency; the Dutch formally cede Cochin to the British in 1814, though Travancore and Cochin remain British-protected princely states.

- **1817**
A Travancore royal decree mandates education for all, including women and lower castes — the founding act of what became Kerala's "Kerala Model" of human-development-led growth.
- **12 Nov 1936**
The Travancore Temple Entry Proclamation, issued by Maharaja Chithira Thirunal Balarama Varma, opens state temples to all Hindus regardless of caste; Gandhi called it "the great wonder of modern times." Cochin issues its own proclamation on 20 December 1947.
- **1 Jul 1949**
Travancore and Cochin merge into Travancore-Cochin.
- **1 Nov 1956**
The State of Kerala is formed under the States Reorganisation Act, unifying Travancore-Cochin with the Malabar district of Madras State on Malayalam-linguistic lines. Kerala initially has 5 districts, growing to 14 by 1984 (Kasaragod, the last, formed 24 May 1984).
- **5 Apr 1957**
E.M.S. Namboodiripad forms a government after the Communist Party of India wins the first Kerala Assembly election — the world's first democratically elected Communist government; it is dismissed under Article 356 on 31 July 1959.
- **1980-2026**
Kerala politics settles into an alternating two-front system — the Left Democratic Front (founded 1980) and United Democratic Front (formed 1979) — trading power almost every election cycle, until the UDF's 2026 win ended Pinarayi Vijayan's decade-long LDF government.

“The 2nd-century Muziris Papyrus records a single Roman pepper shipment large enough that historians still cite it as direct evidence of just how intensely Kerala's spice trade linked the Malabar coast to Alexandria and the Mediterranean, nearly two thousand years before "globalisation" became a word.

— Indo-Roman Pepper Trade and the Muziris Papyrus, ResearchGate

Government, Politics & Administration

Kerala runs a unicameral legislature like most Indian states, but its politics are distinctive nationally: for nearly 46 years, power alternated almost mechanically between two coalitions, until a 2026 election broke the pattern in a way that made international news.

140 (14 SC + 2 ST)

ASSEMBLY SEATS & RESERVED BREAKDOWN

20 + 9

LOK SABHA + RAJYA SABHA SEATS

35 sanctioned

KERALA HIGH COURT JUDGE STRENGTH

1,214

LOCAL BODIES EMPOWERED BY THE 1996 DECENTRALISATION CAMPAIGN

Kerala's unicameral Legislative Assembly (Niyamasabha) has 140 seats, with 14 reserved for Scheduled Castes and 2 for Scheduled Tribes. The state sends 20 members to the Lok Sabha (18 general, 2 SC/ST-reserved) and is allocated 9 seats in the Rajya Sabha. Since 1980, Kerala politics has alternated between two coalitions almost every election: the Left Democratic Front (LDF, CPI(M)-led, founded 1980) and the United Democratic Front (UDF, Congress-led, formed 1979) — a pattern distinctive among Indian states. That alternation held through Pinarayi Vijayan's two consecutive LDF terms (2016-21, 2021-26), the first time either front had won back-to-back since 1980, before V. D. Satheesan (Congress, UDF) became Chief Minister on 18 May 2026, ending what international coverage described as India's last continuously-cycling left-front state government.

Judiciary: The Kerala High Court was established on 1 November 1956, coinciding exactly with statehood, with its seat at Ernakulam. It currently has a sanctioned strength of 35 permanent judges including the Chief Justice, with provision for additional judges as caseload requires.

Panchayati Raj — the People's Plan Campaign: Following the 73rd/74th Constitutional Amendments (1992) and Kerala's own Panchayati Raj Act and Municipality Act (1994), the state launched the People's Plan Campaign for decentralised planning on 17 August 1996. It devolved roughly 35-40% of the state's development plan budget directly to around 1,214 local bodies — grama, block and district panchayats plus municipalities — through participatory village assemblies. It remains one of the most ambitious grassroots-planning exercises attempted

anywhere in India and is cited internationally (Participedia and academic literature) as a governance model for genuine fiscal devolution rather than symbolic local government.

“Kerala's 1996 People's Plan Campaign devolved more development-budget authority to village-level panchayats, in one campaign, than most Indian states have managed in three decades of incremental panchayati raj reform.

— Participedia; People's Planning in Kerala, Wikipedia

Geography & Districts

Kerala runs in a single narrow band between the Western Ghats and the Arabian Sea, organised into a highland-midland-lowland structure that funnels almost the entire state's monsoon rainfall through 44 short, steep rivers into a famous network of backwaters — and, uniquely among large Indian states, straight into 14 districts with no intermediate administrative tier.

38,852 km²

TOTAL AREA

2,695m

ANAMUDI PEAK — HIGHEST IN
PENINSULAR INDIA

44 rivers

41 DRAINING WEST TO THE
ARABIAN SEA

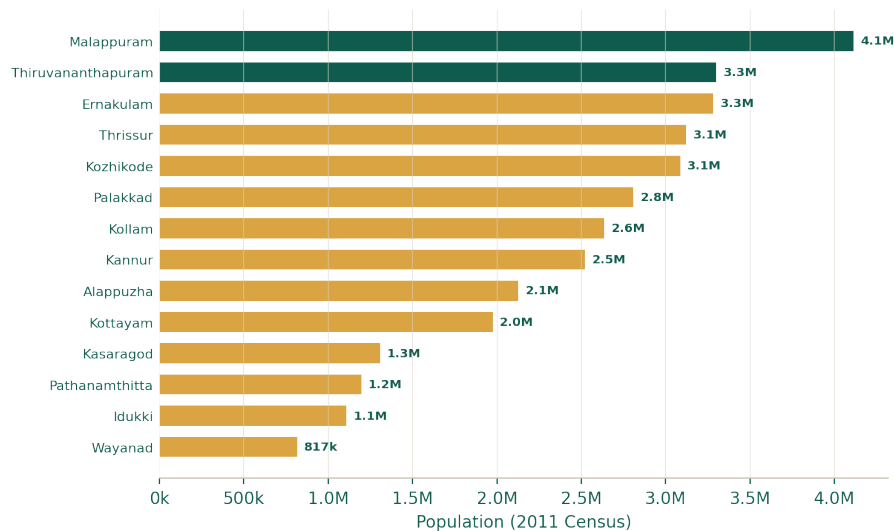
~200 km²

VEMBANAD LAKE — INDIA'S LONGEST LAKE

Kerala is structured in three parallel bands running its full length: the **highlands** (the Western Ghats, a UNESCO World Heritage biodiversity hotspot, capped by Anamudi at 2,695 metres, the highest peak in peninsular India), the **midlands** (undulating hills and valleys under intensive cash-crop cultivation), and the **lowlands** (coastal plains threaded by the famous backwater network of interconnected canals, lakes and estuaries). Kerala has 44 rivers, 41 of them short, steep, west-flowing streams with no deltas, feeding a lowland lagoon system anchored by Vembanad Lake — at roughly 200 km², India's longest lake — between Alappuzha and Kochi. The climate is tropical, dominated by the southwest monsoon (June-September) with a weaker northeast monsoon (October-December).

Administrative Structure

Unlike most large Indian states, Kerala has no intermediate divisions or zones: all 14 districts report directly to the state government, each headed by a District Collector, and further subdivided into 27 revenue divisions, 77-78 taluks and 1,664 revenue villages. Districts are sometimes grouped informally into historical regions — North Malabar, South Malabar/Cochin ("Central Kerala"), and Travancore ("South Kerala") — but these carry no administrative weight. Local self-government runs through 6 municipal corporations, 87 municipalities, 941 gram panchayats, 152 block panchayats and 14 district panchayats, strengthened by the 1996 People's Plan decentralisation campaign. Kasaragod, formed in 1984, was the last of the 14 districts created.



Population by district, 2011 Census. Malappuram is Kerala's most populous district; Wayanad, a hill district bordering Karnataka and Tamil Nadu, its least.

District	Headquarters	Population (2011)	Area (km ²)
Malappuram	Malappuram	4,112,920	3,554
Thiruvananthapuram	Thiruvananthapuram	3,301,427	2,189
Ernakulam	Kakkanad	3,282,388	2,407
Thrissur	Thrissur	3,121,200	3,027
Kozhikode	Kozhikode	3,086,293	2,345
Palakkad	Palakkad	2,809,934	4,482
Kollam	Kollam	2,635,375	2,483
Kannur	Kannur	2,523,003	2,966
Alappuzha	Alappuzha	2,127,789	1,415
Kottayam	Kottayam	1,974,551	2,206
Kasaragod	Kasaragod	1,307,375	1,989
Pathanamthitta	Pathanamthitta	1,197,412	2,652
Idukki	Painavu	1,108,974	4,612
Wayanad	Kalpetta	817,420	2,130

District Profiles

TV Thiruvananthapuram

State capital, population 3,301,427, Kerala's densest district (~1,509/km²). Home to Technopark, India's first IT park, and the Padmanabhaswamy Temple, whose sealed vaults yielded an estimated \$22 billion in gold and jewels when opened in 2011 — possibly the world's wealthiest temple. Also the seat of the Vikram Sarabhai Space Centre, ISRO's lead rocket-design facility.

KL Kollam

Population 2,635,375. The "Cashew Capital of the World," processing over 80% of India's cashew exports through roughly 800 units employing 250,000+ workers, 95% women. Anchored by the Ashtamudi Lake backwaters and a historic port.

PT Pathanamthitta

Population 1,197,412. Home to the Sabarimala pilgrimage temple, one of the world's largest annual pilgrimage sites, alongside rubber plantations and a notably high Gulf-remittance dependency.

AL Alappuzha

Kerala's smallest district by area (1,415 km²), population 2,127,789. The "Venice of the East" and coir-industry capital, producing 95% of Kerala's coir output; hosts the Nehru Trophy snake-boat race and roughly 1.8 million houseboat tourists a year.

KT Kottayam

Population 1,974,551. Kerala's highest-literacy district, a centre of rubber cultivation (21% of state output) and the Malayalam publishing/print industry, with the Kumarakom backwater resort belt.

ID Idukki

Kerala's largest district by area (4,612 km²), population 1,108,974. A hill district built around the Idukki hydroelectric dam, cardamom and spice plantations, and the Munnar and Thekkady hill-tourism circuits.

EK Ernakulam

Population 3,282,388, Kerala's most urbanised district, anchored by Kochi — the state's commercial capital, its busiest port, and an IT hub via Infopark. A 5,000-year spice-trade legacy runs back to the ancient port of Muziris nearby.

TS Thrissur

Population 3,121,200. Kerala's "cultural capital," host to Thrissur Pooram, Asia's largest temple-elephant festival, and its "Gold Capital," handcrafting nearly 70% of the gold sold daily in the state.

PL Palakkad

Kerala's second-largest district by area (4,482 km²), population 2,809,934. Known as the "Granary of Kerala" for its rice paddies, sitting at the Palakkad Gap, the main lowland gateway between Kerala and Tamil Nadu.

MP Malappuram

Kerala's most populous district (4,112,920), with a deep Islamic education heritage centred on Ponnani and one of the state's highest rates of Gulf-remittance dependency.

KZ Kozhikode

Population 3,086,293. The historic seat of the Zamorins of Calicut and a 500-year spice-trade port that drew Arab, Chinese and eventually Portuguese traders; Vasco da Gama landed nearby at Kappad in 1498. Today a timber and textile trade hub.

WY Wayanad

Kerala's least populous district (817,420), a Western Ghats hill district bordering Karnataka and Tamil Nadu, with coffee and spice plantations, a substantial tribal population, and one of India's densest wild elephant populations — also the site of the catastrophic July 2024 landslides.

Kannur

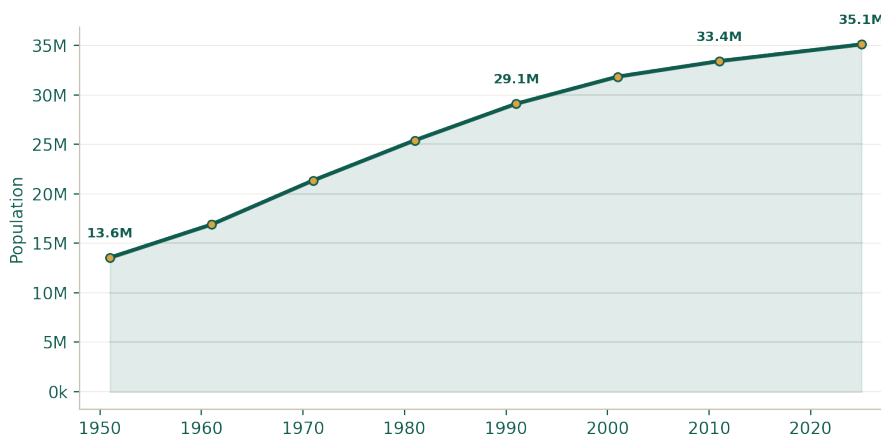
Population 2,523,003. Known for handloom weaving, the Theyyam ritual dance-art of the Malabar region, a historic military cantonment, and Kerala's fourth international airport, opened in 2018.

Kasaragod

Kerala's northernmost district, population 1,307,375, the last to be formed (1984). Nicknamed the "land of seven languages" for its linguistic diversity, home to Bekal Fort and a spice/betel-nut farming economy.

Population & Demographics

Kerala's population has nearly flatlined since the 1990s, a direct result of the same human-development gains that made it a global development case study — and today it is India's only large state with more women than men.



Population growth, 1951–2025. Decadal growth fell from 34.9% (1951–61) to just 4.91% (2001–11) as fertility collapsed below replacement.

860/km²

POPULATION DENSITY (VS. 382 NATIONAL)

1,084

SEX RATIO — INDIA'S ONLY FEMALE-MAJORITY STATE

94%

LITERACY RATE (MALE 96.1%, FEMALE 92.1%)

47.7% / 52.3%

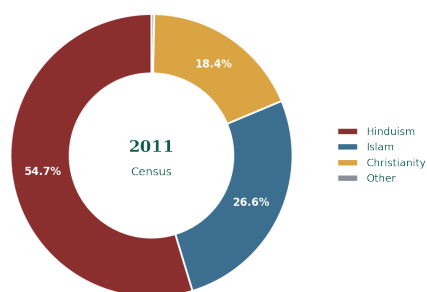
URBAN / RURAL SPLIT

1.16

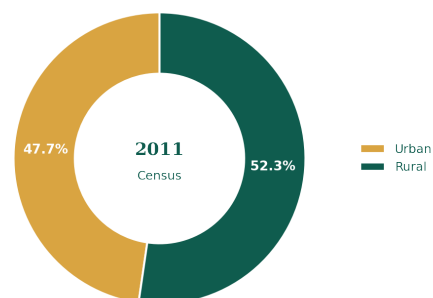
TOTAL FERTILITY RATE, 2025 PROJECTION — FAR BELOW REPLACEMENT

~2.1 million

KERALITES WORKING ABROAD, MOSTLY IN THE GULF



Religion, 2011 Census. Kerala's Christian population (several denominations) and Muslim population are both substantially larger than the national average.



Urban/rural split, 2011 Census. Kerala's settlement pattern is a near-continuous urban-rural sprawl rather than discrete cities.

Kerala's 2011 religious composition was 54.7% Hindu, 26.6% Muslim and 18.4% Christian (spanning Syrian/St. Thomas, Latin Catholic and various Protestant denominations) — both the Muslim and Christian shares are well above the national average. Kochi is also home to the Paradesi Jewish community, among India's oldest, tracing settlement to antiquity via the ancient port of Muziris. Malayalam is the official and dominant language across virtually the entire population.

The sex ratio and the "Kerala Model": at 1,084 females per 1,000 males, Kerala is India's only major state with a female-majority population, far above the national 943; its child sex ratio (964) shows no sign of the sex-selective practices seen elsewhere in India. This sits alongside a 94% literacy rate (near-universal, against a 73% national average) underpinned by what economists call the "Kerala Model" — a development pathway dating to an 1817 Travancore royal decree mandating education for all, reinforced by Christian missionary schools and later by land reform and public health investment, that delivered health and education outcomes typical of much wealthier countries despite a historically modest income base.

Migration and the Gulf diaspora: roughly 2.1 million Keralites (about 6% of the state's population, 17-18% of its workforce) work abroad, historically concentrated in the Gulf Cooperation Council states, though the Gulf's share of emigrants fell from 89% (2018) to about 80% (2023) as migration diversifies toward the US, UK, Canada and Australia. This diaspora is central to nearly every other chapter of this report, from the state's per-capita income to its most serious economic vulnerability.

“Kerala's infant mortality rate, 4.4 per 1,000 live births, is lower than several OECD countries — yet child stunting rose from 20% to 23% between NFHS-4 and NFHS-5, a puzzling reversal in a state otherwise defined by its health outcomes.

— National Family Health Survey (NFHS-5), 2019-21

Culture, Festivals & Cuisine

Kerala's cultural calendar spans a ten-day harvest festival honouring a mythical king, the world's oldest continuously performed theatre form, and a cuisine shaped as much by Jewish and Syrian Christian settlers as by Hindu temple tradition.

Signature Festivals

Onam, the ten-day harvest festival honouring the mythical King Mahabali, features *pookalam* — elaborate floral carpets that grow larger each day — and **Vallam Kali** snake-boat races, in which 100-foot *chundan vallam* boats crewed by 80-150 oarsmen race to *vanchipattu* boat songs, most famously the Nehru Trophy race on Punnamada Lake. **Thrissur Pooram**, held in the Malayalam month of Medam (April-May), is Asia's largest temple-elephant festival, drawing over a million visitors to see up to 50 caparisoned elephants and a fireworks display. **Vishu** marks the Malayalam new year, while Kerala's large Christian and Muslim populations mean Christmas, Easter and Eid are celebrated with civic prominence equal to the Hindu festivals — a reflection of the state's genuine religious plurality.

Performing Arts & Craft

Kathakali, the classical dance-drama, is instantly recognisable for its elaborate green-and-red facial makeup and stylised hand gestures (*mudras*) depicting Hindu epics. **Mohiniyattam** is a solo, lyrical classical dance form unique to Kerala. **Theyyam**, a ritual trance-dance of the Malabar region, is performed by practitioners from traditionally lower-caste communities embodying deities — a striking counterpoint to the Sanskritic, temple-Brahmin register of Kathakali. **Koodiyattam**, Sanskrit theatre performed in temple *koothambalams*, dates back roughly 2,000 years and was declared a UNESCO Masterpiece of Oral and Intangible Heritage of Humanity in 2008 — it is considered the oldest continuously performed theatre form on Earth. **Kalaripayattu**, Kerala's martial art with roots traced to the Sangam era, is widely regarded as one of the world's oldest surviving martial traditions, combining combat, weaponry, yoga and traditional medicine. In craft, Alappuzha's coir (coconut-fibre) industry remains a signature traditional export.

Cuisine

Appam, a fermented rice-and-coconut pancake leavened traditionally with toddy, likely originated with Jewish and Syrian Christian communities and remains a classic Sunday brunch dish in Kottayam and Kochi. **Puttu** with kadala curry was the traditional farmer's breakfast. **Sadya**, the vegetarian Onam feast of over 20 dishes served on a banana leaf, embodies Kerala's culinary philosophy of balance across sweet, sour, spicy and bitter. **Meen curry** (fish curry) with kudampuli (gambooge) is a Malabar coastal staple, while **beef fry** — notable given Kerala's status as one of India's few Hindu-majority states with widespread beef consumption — reflects Syrian Christian

and Muslim culinary traditions. **Toddy (kallu)**, fermented coconut-palm sap collected fresh each morning, anchors a distinct *kallu shappu* (toddy shop) drinking culture found across the state.

“Koodiyattam, performed in Kerala's temple theatres for roughly 2,000 years, is recognised by UNESCO as the oldest continuously performed theatre form on Earth — a living tradition older than most written histories of drama itself.

— UNESCO Intangible Cultural Heritage; Kerala Tourism

Education & Research Institutions

Kerala's near-universal literacy is not an accident of geography but the outcome of a two-century policy commitment, now anchored by a rocket-design facility, a top-ranked management institute, and a growing IIT.

94%

LITERACY — HIGHEST OF ANY INDIAN STATE

1817

TRAVANCORE DECREE MANDATING EDUCATION FOR ALL

#3

IIM KOZHIKODE'S NIRF MANAGEMENT RANK NATIONALLY

1937

UNIVERSITY OF KERALA FOUNDED

Kerala's near-universal literacy traces to an 1817 Travancore royal decree opening education to all castes and women, reinforced by Christian missionary schools (from 1817 in Fort Kochi) and later by post-independence land reforms and the 1957 Education Bill, which expanded state-run and aided schooling. The result today is 94% overall literacy (male 96.1%, female 92.1%), against a 73% national average.

Flagship universities: the University of Kerala, established in 1937 by the Maharajah of Travancore, is one of India's earliest universities. Cochin University of Science and Technology and Mahatma Gandhi University, Kottayam (ranked around 30th nationally among universities in NIRF) round out the state's public-university base. Federal institutes include IIT Palakkad (established 2015), IIM Kozhikode (ranked 3rd nationally in NIRF's Management category), and NIT Calicut (ranked around 85th nationally) — giving Kerala institute-of-national-importance presence across engineering, management and technology despite its comparatively small size.

Research institutions: the Vikram Sarabhai Space Centre (VSSC) in Thiruvananthapuram is ISRO's lead centre for launch-vehicle design, propulsion and rocket development — the birthplace of India's space programme. The Rajiv Gandhi Centre for Biotechnology (RGCB), also in Thiruvananthapuram, conducts nationally recognised research in cancer biology, genomics and plant biotechnology.

“Kerala's 94% literacy rate rests on a policy decision made in 1817, under a Travancore monarchy, more than a century before India's own independence and nearly a century before the Indian Constitution guaranteed a right to education.

— Development of Education in Travancore-Cochin-Malabar; Live Kerala

Cities & Urban Areas

Kerala has no single dominant metropolis on the scale of Mumbai or Bengaluru; instead, its urbanisation is diffuse, spread across a chain of mid-sized port cities and temple towns that together form a near-continuous coastal urban corridor.

TV Thiruvananthapuram — State Capital

Population (city) roughly 957,730; metro area over 1.6 million. Seat of government, the Vikram Sarabhai Space Centre, and Technopark — India's first IT park (1990) — now among the largest IT parks in the country by campus area. The Padmanabhaswamy Temple's sealed vaults, opened by court order in 2011, revealed treasure estimated at \$22 billion, among the richest religious sites on Earth.

KC Kochi — Commercial Capital

Population (urban agglomeration) over 2.1 million, Kerala's largest and most cosmopolitan city. Home to the state's busiest seaport and international airport, the Cochin Special Economic Zone, and Infopark, its second major IT hub. Fort Kochi's mix of Portuguese, Dutch and British colonial architecture, Chinese fishing nets, and the Paradesi Synagogue (one of the oldest active synagogues in the Commonwealth) reflect a 500-year trading history reaching back to the ancient port of Muziris.

KZ Kozhikode (Calicut)

Population (urban agglomeration) around 2 million. Historic seat of the Zamorins and the point where Vasco da Gama first landed in India (Kappad, 1498), opening the direct sea route between Europe and Asia. Today a regional trade hub for timber, spices and textiles, and a UNESCO City of Literature (2023) — the first Indian city to receive the designation.

TS Thrissur

Population around 315,000 (city), over 1.8 million (district urban belt). Kerala's cultural and festival capital, hosting Thrissur Pooram, and its jewellery-manufacturing hub, producing an estimated 60-70% of the gold ornaments sold daily across the state.

KL Kollam

Population around 397,000 (city). A historic Arabian Sea trading port since antiquity and today the global centre of cashew processing, alongside a coir-manufacturing base along the Ashtamudi backwaters.

AL Alappuzha

Population around 174,000 (city). The "Venice of the East," built around a lattice of backwater canals; the base for Kerala's houseboat tourism industry and the annual Nehru Trophy snake-boat race.

An Urban Corridor, Not a Single Metro

Unlike states organised around one or two dominant metropolitan cores, Kerala's National Highway 66 (the old NH-47/17 coastal route) threads together Thiruvananthapuram, Kollam, Alappuzha, Kochi, Thrissur, Kozhikode and Kannur into what planners describe as a near-continuous ribbon of urban and semi-urban settlement — consistent with the state's unusually high (47.7%) urban population share and its comparatively even population density across the coastal belt, rather than concentration in one or two cities.

City	Role	Population (approx., urban area)
Kochi	Commercial capital, largest urban agglomeration	2.1 million+
Kozhikode	Northern regional hub, UNESCO City of Literature	2.0 million
Thiruvananthapuram	State capital, IT & space-research hub	1.6 million
Thrissur	Cultural capital, gold trade	1.8 million (district urban belt)
Kollam	Cashew & coir processing hub	0.4 million (city)

The Economy

Kerala presents a genuine paradox: a state with human-development indicators rivalling upper-middle-income countries, built for decades less on industrial output than on the earnings its own citizens send home from abroad.

₹12.9 lakh cr

GSDP, FY 2024-25 (CURRENT PRICES, APPROX.)

~7.5%

REAL GSDP GROWTH RATE, RECENT ANNUAL AVERAGE

₹2.75 lakh

PER-CAPITA INCOME, AMONG INDIA'S HIGHEST

~130%

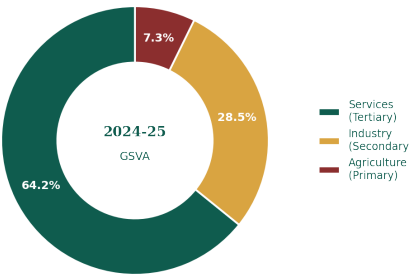
OF NATIONAL AVERAGE PER-CAPITA INCOME

~37.8%

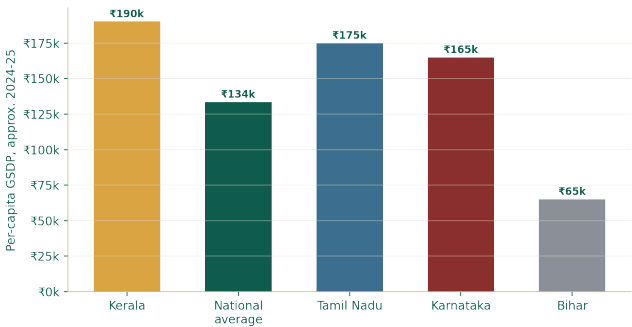
DEBT-TO-GSDP RATIO, FY 2023-24 (RBI/CAG ESTIMATE)

~29%

REMITTANCES' ESTIMATED SHARE OF STATE GSDP



GSDP by sector. Services dominate, reflecting tourism, trade, real estate and remittance-linked consumption rather than manufacturing.



Per-capita income: Kerala vs. national average and peer states. Kerala has outpaced the national average consistently since the 1990s.

The "Kerala paradox": for decades, economists puzzled over how Kerala achieved health and education outcomes (near-universal literacy, life expectancy above 75, infant mortality below most OECD countries) typically associated with much richer economies, while its own GSDP per capita long lagged industrial states like Maharashtra and Gujarat. That gap has been closing steadily since liberalisation and, more directly, through Gulf remittances, which the RBI's own remittance surveys have repeatedly found flow disproportionately to Kerala — the state receives an outsized share of India's roughly \$100+ billion in annual inward remittances relative to its population.

Structure and fiscal position: the economy is services-heavy (over 60% of GSDP) — tourism, trade, real estate, finance and public administration — with agriculture (spices, rubber, coconut) and a modest industrial base (chemicals, engineering, food processing) making up the rest. Kerala's fiscal position is a recurring policy concern: a debt-to-GSDP ratio in the high-30s percent range (estimates vary by source and year, roughly 34-38%, reflecting different fiscal-year cutoffs) is among the higher figures for a major Indian state, driven by a large committed-expenditure base (pensions and salaries) relative to its own-tax-revenue capacity. Unemployment, particularly among educated youth, remains elevated even as the state posts strong human-development numbers — a mismatch addressed further in Chapter 13.

“Kerala did not industrialise its way to high living standards — it exported its labour and imported the earnings. Remittances alone are estimated to account for close to three in every ten rupees of the state's economy.

— RBI Remittance Survey; Kerala Migration Survey, Centre for Development Studies

Industries & What Drives Them

Kerala's economy runs on trades the world has associated with the Malabar coast for two thousand years — spices, coir and coconut — alongside newer engines built from its labour migration, its literacy, and its coastline.

1 Spices & Plantation Crops Agriculture

Kerala produces the bulk of India's black pepper, cardamom and a large share of its natural rubber, grown across the midland and highland belts (Idukki, Wayanad, Kottayam). The historic pepper trade out of the Malabar coast is what drew Arab, Chinese, Portuguese and Dutch traders here from antiquity — the same trade that funds a meaningful share of the state's spice-export revenue today.

2 Coir & Coconut Processing Manufacturing

Alappuzha alone accounts for roughly 95% of Kerala's coir (coconut-fibre) output, a labour-intensive cottage industry employing several hundred thousand workers, mostly women, exporting mats, rope and geo-textiles worldwide. Kerala's roughly 900 million coconut palms also anchor a coconut-oil and copra processing base.

3 Cashew Processing Manufacturing

Kollam processes over 80% of India's cashew exports through roughly 800 factories employing around 250,000 workers, some 95% of them women — despite Kerala itself growing only a small fraction of the raw cashew it processes, most of which is imported from Africa and Southeast Asia.

4 Information Technology Services

Technopark (Thiruvananthapuram, established 1990) was India's first dedicated IT park; Infopark (Kochi) and Cyberpark (Kozhikode) extended the model. Together they host several hundred IT/ITES companies and hundreds of thousands of jobs, positioning Kerala as a smaller but fast-growing alternative to Bengaluru and Hyderabad for technology employment, aided by the state's English-medium education base.

5 Tourism Services

Marketed globally under the "God's Own Country" campaign, Kerala's tourism economy runs on backwater houseboat cruises (Alappuzha/Kumarakom), hill-station tourism (Munnar, Wayanad), Ayurvedic wellness retreats, and beach tourism (Kovalam, Varkala). Tourism contributes a substantial share of state GSDP and directly employs well over a million people.

6 Ayurveda & Wellness Health/Services

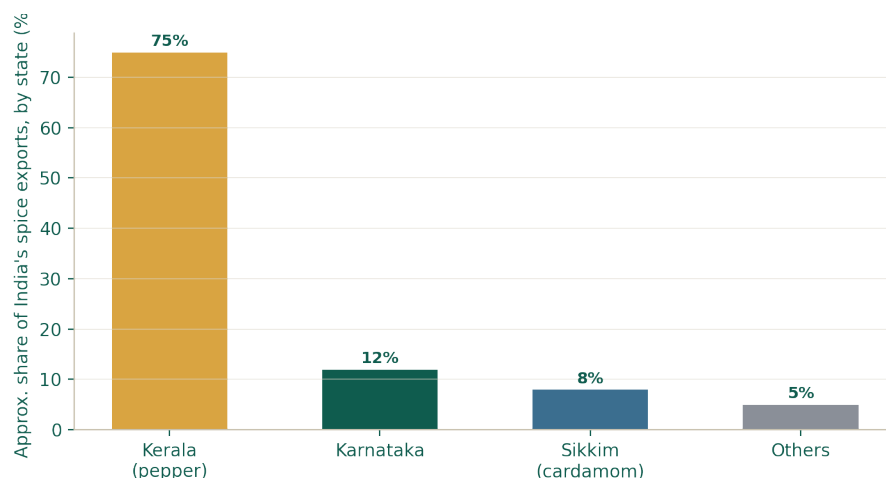
Kerala is India's Ayurveda capital, with a dense concentration of authentic panchakarma treatment centres, many state-certified, drawing both domestic and international medical-tourism visitors and supporting an export trade in Ayurvedic pharmaceuticals and cosmetics.

7 Fisheries Primary sector

With a 590-km coastline, Kerala is one of India's largest marine-fish producing states, anchored by major harbours at Kochi (Cochin Fisheries Harbour) and Neendakara, supplying both domestic markets and a substantial seafood-export trade (particularly shrimp).

8 Remittance-Financed Consumption & Real Estate Services

Gulf remittances (Chapter 09) don't just show up in GSDP statistics — they visibly finance a large share of household construction, gold purchases and consumer spending across Malappuram, Thrissur and Kollam districts, sustaining a real-estate and retail-gold sector disproportionate to the state's industrial base.



Kerala's leading agricultural exports by value: the modern legacy of the same spice trade that first drew Europe to the Malabar coast.

Transport & Connectivity

Kerala's transport story is increasingly a maritime one: a deep-water transshipment port under construction at Vizhinjam is designed to end India's decades-long dependence on foreign ports for handling its largest container ships.

4

INTERNATIONAL AIRPORTS —
MORE THAN MOST INDIAN
STATES

18m+ TEU

DESIGN CAPACITY TARGET,
VIZHINJAM INTERNATIONAL
SEAPORT (PHASED)

1,257 km

COASTLINE-HUGGING NATIONAL
HIGHWAY 66

25 km

KOCHI METRO NETWORK LENGTH (OPERATIONAL)

Ports: the Vizhinjam International Seaport, near Thiruvananthapuram, is India's first dedicated deep-water container transshipment terminal, built to handle ultra-large container vessels that previously had to transship through Colombo, Singapore or Dubai — it received its first mother vessel in 2024 and is being scaled up in phases toward multi-million-TEU capacity, a strategically significant project for India's maritime trade independence. Kochi's Cochin Port remains Kerala's principal general-cargo and container gateway, alongside the Cochin Shipyard, India's largest shipbuilding facility.

Air and rail: Kerala is unusual in having four international airports — Thiruvananthapuram, Kochi (Cochin International, the world's first fully solar-powered airport, commissioned 2015), Kozhikode and Kannur (opened 2018) — a density reflecting the sheer volume of Gulf-bound passenger traffic tied to migrant labour. Rail runs the length of the state along the coastal corridor, with the Konkan Railway extension and ongoing doubling/electrification projects; a long-discussed Kochi-headquartered semi-high-speed "SilverLine" corridor remains under policy debate. The Kochi Metro (first phase opened 2017) was the first Indian metro built with significant private and NRI investor participation and the first to employ a transgender-inclusive hiring policy at launch.

Roads: National Highway 66 (the historic coastal NH-47/17) threads nearly the entire state north-south and is undergoing phased widening; hill highways connecting the midland taluks remain a slower, more difficult engineering task given Kerala's terrain, a recurring theme in the state's monsoon-landslide risk discussed in the next chapter.

“Vizhinjam is designed to do something no Indian port has managed at scale: keep India's largest container ships, and the transshipment fees that come with them, from going to Colombo or Dubai instead.

— Ministry of Ports, Shipping and Waterways; Adani Ports project filings

Environment, Wildlife & Biodiversity

Kerala holds a disproportionate share of the Western Ghats biodiversity hotspot within its borders, but the same steep, deforested slopes that make it beautiful also make it one of India's most landslide-prone states.

54.7%

FOREST AND TREE COVER OF
TOTAL GEOGRAPHIC AREA (ISFR)

6

WILDLIFE SANCTUARIES AND
NATIONAL PARKS OF MAJOR
SIGNIFICANCE

925 km²

PERIYAR TIGER RESERVE AREA

300+

DEATHS IN THE JULY 2024 WAYANAD LANDSLIDES

Protected areas: the Periyar Tiger Reserve (Thekkady, Idukki), built around the artificial Periyar Lake, is one of India's earliest Project Tiger reserves and a globally recognised elephant and tiger habitat. Silent Valley National Park (Palakkad) protects one of the last undisturbed tracts of tropical evergreen rainforest in the Western Ghats and was saved from a proposed hydroelectric dam in the 1980s after one of India's first major environmental movements, the Save Silent Valley campaign — a precedent frequently cited in Indian environmental-policy history. Eravikulam National Park (near Munnar) is the last stronghold of the Nilgiri tahr, a Western Ghats-endemic mountain goat.

Flagship species: the Nilgiri tahr (*Nilgiritragus hylocrius*), endemic to the Western Ghats' high-altitude grasslands, was reduced to only a few scattered populations by the mid-20th century before conservation efforts in Eravikulam brought numbers back to roughly 700-800 individuals in that park alone — still classified Endangered by the IUCN, with total wild population estimated under 3,000. Kerala also holds a significant share of India's wild Asian elephant population, concentrated in Wayanad, Idukki and the Periyar landscape, which sustains frequent and sometimes fatal human-elephant conflict.

The landslide risk: Kerala's Western Ghats slopes, especially in Wayanad, Idukki and Kozhikode, sit among the areas the Gadgil and Kasturirangan committee reports (2011-13) flagged as ecologically fragile and vulnerable to disturbance from mining, construction and deforestation. That warning was borne out catastrophically in the July 2024 Wayanad landslides (Mundakkai/Chooralmala), triggered by extreme rainfall on already-destabilised slopes, which killed over 300 people and remains one of India's deadliest landslide disasters — intensifying pressure on the state to act on the long-shelved Western Ghats ecological-zoning recommendations.

“The Gadgil Committee warned in 2011 that unchecked construction and quarrying on the Western Ghats' steep slopes courted disaster. The 2024 Wayanad landslides, which killed over 300 people, were the disaster that warning described.

— Western Ghats Ecology Expert Panel (Gadgil Report), 2011; post-disaster reporting

Problems Facing Kerala

Kerala's development gains carry their own costs: an economy leaning heavily on money earned elsewhere, a workforce that can't fully absorb its own graduates, and a population ageing faster than almost anywhere else in India.

1 Educated Unemployment

Kerala's youth unemployment rate has repeatedly ranked among India's highest despite (or arguably because of) its near-universal education access — a mismatch between white-collar aspirations built by high literacy and a state economy with a comparatively thin industrial/manufacturing base to absorb graduates, pushing many toward Gulf migration instead of local employment.

2 Fiscal Stress & High Debt-to-GSDP

A debt-to-GSDP ratio in the mid-to-high 30s percent range, driven by a large committed-expenditure base (pension and salary obligations for a large public workforce) relative to the state's own-tax-revenue capacity, has repeatedly forced the state to seek additional borrowing headroom from the Union government, triggering high-profile Centre-state fiscal disputes.

3 Remittance Dependency

With an estimated ~29% of GSDP linked to Gulf remittances, Kerala's economy is structurally exposed to Gulf labour-market policy shifts (nationalisation drives like Saudi Arabia's Nitaqat and similar Gulf "localisation" programmes), oil-price cycles, and geopolitical shocks in West Asia — a vulnerability with no easy domestic substitute.

4 Ageing Population & Sub-Replacement Fertility

At a projected total fertility rate around 1.16 (2025) — among the lowest of any Indian state, and below several developed-country averages — Kerala is ageing faster than the rest of India, raising long-term concerns about old-age dependency ratios, healthcare/pension costs, and a shrinking future workforce even as its Gulf-migration model assumes a continuous supply of working-age emigrants.

5 Landslide & Monsoon Disaster Risk

Unregulated construction and quarrying on ecologically fragile Western Ghats slopes (Chapter 12), combined with intensifying extreme-rainfall events linked to climate change, produced the catastrophic 2024 Wayanad landslides and repeated smaller slope failures across Idukki and Kozhikode almost every monsoon season.

6 Human-Wildlife Conflict

Expanding elephant and wild-boar incursions into farmland bordering forest reserves in Wayanad, Idukki and Palakkad cause recurring crop damage, property loss and periodic human and animal deaths, straining relations between forest-fringe farming communities and conservation authorities.

7 Alcohol and Substance-Use Concerns

Kerala has recorded some of India's highest per-capita alcohol consumption figures alongside a documented rise in synthetic-drug seizures among youth in recent years, prompting state de-addiction and awareness campaigns and periodic, politically contentious liquor-policy reversals.

8 NFHS-5's Stunting Reversal

Despite Kerala's overall health profile, child stunting rose from roughly 20% to 23% between NFHS-4 (2015-16) and NFHS-5 (2019-21) — a puzzling reversal that public-health researchers have linked to dietary-pattern shifts and intra-household nutrition-allocation questions rather than poverty, since income and sanitation indicators kept improving over the same period.

Solutions & Policy Responses

Kerala's policy responses to its own problems tend to follow the same pattern that produced the "Kerala Model" in the first place: heavy state involvement, an emphasis on welfare guarantees, and a willingness to keep revising when the first attempt falls short.

1 Kerala Knowledge Economy Mission & Skilling Push

Launched to address educated unemployment, the mission (alongside expanded IT-park capacity at Technopark, Infopark and Cyberpark) targets high-skill private-sector job creation and startup incubation, backed by Kerala Startup Mission, one of India's earlier state-run incubator networks (est. 2006 as Technopark TBI).

2 Fiscal Consolidation & Borrowing Negotiations

The state government has pursued additional off-budget borrowing routes and, since 2023, contested Union government-imposed borrowing-limit restrictions in the Supreme Court, while simultaneously pushing revenue reforms (GST compliance drives, motor-vehicle and land-registration revenue) to narrow its own-revenue gap.

3 NORKA & Diaspora-Linked Reinsurance

NORKA (Non-Resident Keralites Affairs department, est. 1996) runs welfare, insurance, skill-certification and re-employment schemes for returning migrants, aiming to convert remittance dependency into a managed, supported migration cycle rather than an unplanned one — including a dedicated NORKA-Roots re-entry support scheme.

4 Aardram Mission & Elder-Care Expansion

Facing rapid population ageing, Kerala has expanded palliative and geriatric care through its long-standing community-based palliative-care network (recognised internationally as a model, covering a far higher share of patients than most of India) and the Aardram health-sector mission, alongside the state's own pension schemes for the elderly poor.

5 Post-2024 Landslide Zoning & Resettlement

Following the Wayanad disaster, the state announced resettlement of the worst-affected Mundakkai/Chooralmala residents to safer townships and revived long-stalled discussions on adopting Western Ghats Ecologically Sensitive Area zoning, alongside expanded early-warning systems for high-risk slopes.

6 Project Elephant & Conflict-Mitigation Measures

Solar and elephant-proof trenching, rapid-response squads, and compensation-scheme reforms for crop and property damage have been expanded in Wayanad and Idukki, coordinated between the Forest Department and local panchayats under central Project Elephant funding.

7 Vimukthi De-Addiction Mission

The state's Vimukthi mission runs de-addiction counselling and awareness campaigns targeting synthetic-drug use among youth, working through schools and local self-government bodies alongside Excise Department enforcement.

8 Nutrition Rethink Post-NFHS-5

In response to the stunting reversal, the state's Integrated Child Development Services network and school mid-day meal programmes have been directed to review dietary composition (not just caloric sufficiency), with public-health researchers at the Achutha Menon Centre and similar institutions studying the anganwadi-level data more closely.

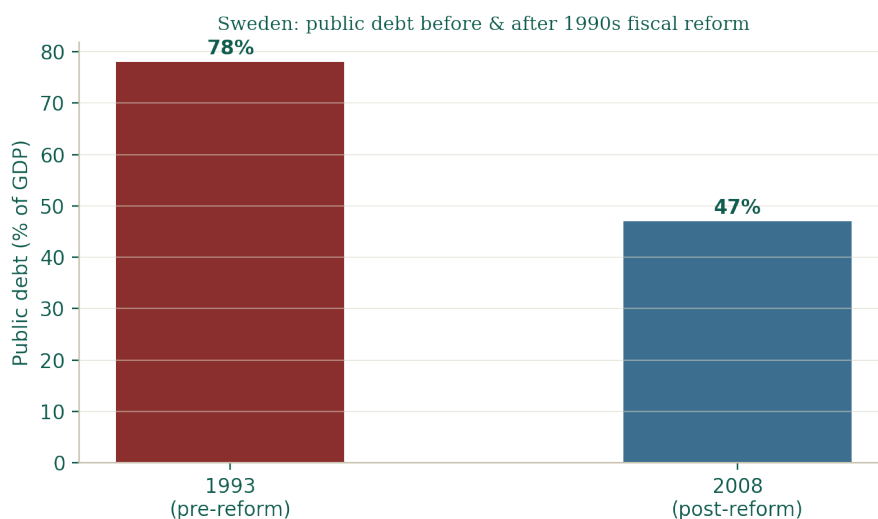
What Kerala Can Learn From Other States & Regions

Kerala's specific mix of problems — a debt-heavy welfare state, remittance dependency, an ageing population and steep-slope disaster risk — has close analogues elsewhere, several of which offer concrete, quantified turnarounds.

1 Sweden — Fiscal Consolidation from High Public Debt

Sweden's public debt-to-GDP ratio peaked near 78% during the early-1990s banking crisis before a sustained fiscal-framework overhaul (a budget surplus target, expenditure ceilings, an independent Fiscal Policy Council) cut it to roughly 47% by the late 2000s.

Lesson for Kerala: a credible, rules-based medium-term fiscal framework, not just one-off borrowing-limit negotiations, is what converts high debt into a falling ratio.



Sweden's debt-to-GDP ratio, before and after its 1990s fiscal-framework reforms.

2 Philippines & Mexico — Managing Remittance-Dependent Economies

Both countries built formal diaspora-bond and remittance-linked development-finance instruments (the Philippines' OFW bonds, Mexico's "3x1" migrant-matching programme) to channel remittances into productive local infrastructure rather than pure consumption. **|** *Lesson for Kerala: NORKA's welfare focus could be paired with a Kerala diaspora investment/development bond to convert remittance inflows into durable local capital, not just gold and real estate.*

3 Japan & South Korea — Ageing Societies and Labour-Force Adaptation

Facing fertility rates near or below Kerala's, both countries have expanded automation, raised effective retirement ages, and built extensive elder-care infrastructure to offset a shrinking working-age population. **|** *Lesson for Kerala: the Aardram-style elder-care expansion needs pairing with active labour-force policies (delayed retirement, automation incentives) well before the dependency ratio worsens further.*

4 Switzerland & Austria — Living With Steep-Slope Terrain

Alpine countries manage landslide and avalanche risk on comparably steep, populated terrain through strict zoning bans on construction in mapped hazard corridors, mandatory slope-stabilisation engineering, and dense early-warning sensor networks. **|** *Lesson for Kerala: adopting binding (not advisory) Western Ghats hazard-zoning, as the Gadgil report proposed in 2011, is the single highest-leverage step available to reduce landslide fatalities.*

5 Costa Rica — Ecotourism as a Conservation-Financing Model

Costa Rica funds a large share of its protected-area network through ecotourism revenue and a payments-for-ecosystem-services scheme financed partly by a fuel tax, reversing decades of deforestation to reach over 50% forest cover. **|** *Lesson for Kerala: Periyar and Silent Valley's tourism revenue could be more formally ring-fenced for anti-poaching and human-wildlife-conflict mitigation funding, following Costa Rica's earmarked-revenue model.*

6 Singapore & Rotterdam — Transshipment Port Strategy

Both built their economic relevance substantially around becoming the preferred transshipment stop for larger container vessels serving a wider region, investing heavily in draft depth, automation and hinterland rail/road connectivity to lock in shipping-line loyalty.

Lesson for Kerala: Vizhinjam's success will depend as much on hinterland rail/highway connectivity to Kochi and Coimbatore as on the port's own berth capacity.

7 Tamil Nadu & Gujarat — Broadening the Industrial Base

Both neighbouring/nearby states built diversified manufacturing bases (automotive in Tamil Nadu, chemicals/petrochemicals in Gujarat) that Kerala's services-and-remittance-heavy economy has historically lacked, giving them a larger buffer against single-sector shocks.

Lesson for Kerala: even modest gains in light-manufacturing/electronics assembly (leveraging its literate workforce) would reduce both the youth-unemployment mismatch and the remittance-dependency risk simultaneously.

Future Growth & Potential

Kerala's next growth phase is being built around three simultaneous bets: a deep-water port designed to capture India's container-transshipment trade, a knowledge-economy push to keep its most literate workforce in-state, and a tourism sector aiming to move upmarket.

₹20,000 cr+

VIZHINJAM PORT PROJECT
INVESTMENT (PHASED, PUBLIC-
PRIVATE)

7.5%+

RECENT ANNUAL GSDP GROWTH
TARGET RANGE

2.1 million

DIASPORA WORKFORCE — A
CHANNEL FOR FUTURE
INVESTMENT CAPITAL

140

ASSEMBLY SEATS NOW UNDER A FIRST UDF TERM SINCE 2021

Infrastructure pipeline: the Vizhinjam International Seaport (Chapter 11) is Kerala's single largest infrastructure bet, aiming to capture container-transshipment revenue India currently loses to Colombo, Singapore and Dubai; its build-out is expected to continue in phases through the later 2020s. The long-debated SilverLine semi-high-speed rail corridor remains a live but contested proposal, while Kochi Metro's later phases and continued NH-66 widening round out the state's transport-capacity expansion.

Growth sectors: the knowledge economy — IT/ITES, biotechnology (anchored by the Rajiv Gandhi Centre for Biotechnology) and space-sector ancillary industry around the Vikram Sarabhai Space Centre — is the state's clearest high-value growth lane, leveraging literacy and English-medium education rather than land or minerals. Tourism is pursuing a deliberate shift toward higher-spend segments: wellness/Ayurveda tourism, sustainable "responsible tourism" village-stay circuits (a model piloted at Kumarakom and since replicated), and heritage tourism tied to Kozhikode's UNESCO City of Literature status.

Demographic dividend — and its risk: Kerala's high literacy and historically strong health infrastructure give it a well-prepared, skilled working-age population right now — but its sub-replacement fertility rate (around 1.16) means that advantage narrows over the coming two decades rather than widening, unlike most of the rest of India, which is still gaining working-age population. Whether Kerala can convert its diaspora's earnings and skills into durable in-state industry before its own workforce shrinks, rather than continuing to export labour indefinitely, is arguably the single largest open question in the state's economic future.

Notable Facts

A closing set of facts that capture Kerala's particular mix of the ancient and the contemporary.

- ✦ Kerala is India's only state with a female-majority population (sex ratio 1,084 females per 1,000 males) — a demographic profile more typical of a developed country than of India as a whole.
- ✦ Koodiyattam, Kerala's Sanskrit temple theatre, is recognised by UNESCO as the oldest continuously performed theatre tradition on Earth, with roots roughly 2,000 years old.
- ✦ The Padmanabhaswamy Temple's sealed vaults, opened by Supreme Court order in 2011, revealed an estimated \$22 billion in gold and jewels — possibly the wealthiest religious site in the world.
- ✦ Vasco da Gama's 1498 landing at Kappad, near Kozhikode, opened the first direct sea route between Europe and Asia, reshaping half a millennium of global trade.
- ✦ Kochi's Cochin International Airport, opened 1999, was the world's first fully solar-powered airport, meeting all its power needs from an on-site solar plant since 2015.
- ✦ Kerala's 1817 Travancore royal decree opening education to all castes and women predates both Indian independence and the Indian Constitution's right-to-education guarantee by well over a century.
- ✦ Kozhikode became India's first UNESCO City of Literature in 2023, recognising its centuries-old print, publishing and storytelling tradition.
- ✦ An estimated 2.1 million Keralites work abroad — equivalent to roughly 6% of the state's entire population living and working outside India at any given time.
- ✦ Kerala's Vembanad Lake, at roughly 200 km², is India's longest lake, threading through Alappuzha, Kottayam and Ernakulam districts.
- ✦ The 2026 Assembly election ended a 46-year pattern in which Kerala's government had alternated between two political fronts almost without exception — broken only twice before, and never for three consecutive terms until the LDF's 2016-2026 run.

Sources consulted for this report include the Census of India (2011, with subsequent projections), Kerala Economic Review and state Economic Survey editions, NITI Aayog and RBI/EAC-PM data releases, the National Family Health Survey (NFHS-4 and NFHS-5), India State of Forest Report (ISFR) editions, NIRF institutional rankings, Kerala Tourism and Kerala Migration Survey (Centre for Development Studies) publications, UNESCO documentation, and cross-checked Wikipedia and reputable news coverage (including

of the 2024 Wayanad landslides and the 2026 Assembly election). Figures marked "approx." reflect the most recent publicly available estimates at time of writing (2025-26) and may be revised as newer official data is released; where sources disagreed (for example on the exact debt-to-GSDP ratio), the most recent or most authoritative figure was used and the discrepancy is noted in text.