



The Impacts of Kerala State Lottery on the Marginalized Communities

Ajai Kumar. A*

*Assistant Professor of Economics, B. J. M. Govt. College, Chavara, Kollam, Email: ajaiadoor@gmail.com

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ABSTRACT

The Kerala State Lottery, launched in 1967, significantly impacts marginalized communities by providing funding for social welfare programs, healthcare, and education. Revenue from the lottery supports initiatives like Karunya Scheme, which offers financial assistance for medical treatment to low-income families, covering serious ailments such as cancer and heart diseases. Additionally, the lottery generates employment opportunities for many who struggle to find work elsewhere, thus contributing to economic upliftment. However, it also poses risks of gambling addiction and financial strain on vulnerable groups, potentially exacerbating social disparities. As one of the first states in India to implement a government-run lottery, Kerala's model serves dual purposes: generating revenue for social welfare and providing economic opportunities for low-income families. While proponents argue that lotteries can serve as a financial lifeline for the underprivileged, critics contend that reliance on chance-based systems may perpetuate cycles of poverty rather than alleviate them. This paper investigates the socio-economic impacts of the Kerala State Lottery on marginalized sections of society, particularly focusing on low-income groups, women, and unorganized labourers. This article also analyses Lottery Addiction and its impacts on marginalized communities, especially among male members. Through an analysis of existing literature and government data, this paper aims to explore both the positive and negative consequences of lottery participation within these communities.

Keywords: Lottery, Karunya Scheme, Bumper Lottery, Weekly Lottery, Welfare Fund Board, Lottery Addiction.

Introduction

The inception of the Kerala State Lottery can be traced back to the fiscal challenges faced by the state government in the 1960s. The state was grappling with limited financial resources to support its development projects and social welfare programs. In response to these challenges, the Kerala government decided to launch a legal lottery scheme to generate revenue. This led to the creation of the Kerala State Lottery Department in 1967, making it the first state in India to do so. The late Shri. P. K. Kunju Sahib, then finance minister of Kerala, envisioned this notion for generating revenue through the sale of lotteries while also giving a stable source of income to the poor and needy belonging to the marginalized sections of society. In the year 1967, The Kerala State Lottery Department started functioning with Sri. P.K. Seydu Muhammed as the founder Director released the first lottery ticket of Kerala with a cost of Rs. 1 after declaring Rs. 50000 as the first prize. The first draw was conducted on 26-01-1968. (Kerala Lottery Website, <https://statelottery.kerala.gov.in>)

Lottery participation often attracts individuals from economically disadvantaged backgrounds, who view the lottery as a potential means of improving their financial situation. Accessibility and awareness are crucial factors influencing participation rates among low-income families; thus, an analysis of outreach efforts is essential to understanding their effectiveness. Additionally, critiques surrounding lotteries as viable poverty alleviation strategies will be discussed alongside case studies showcasing both successes and failures in this domain. Finally, specific initiatives like Karunya—Kerala's lottery-linked financial support scheme aimed at healthcare access—will be evaluated to assess their role in improving life outcomes for disadvantaged

individuals. By synthesizing these perspectives, this article aims to provide a nuanced understanding of how the Kerala State Lottery influences socioeconomic dynamics among its most vulnerable populations.

Objective of the Study

The objective of this study is to examine the multifaceted impact of the Kerala State Lottery on marginalized communities within Kerala, India. Specifically, this paper aims to explore how the state lottery serves both as a potential avenue for financial upliftment and as a catalyst for addiction and socio-economic challenges within these communities. The research will incorporate quantitative and qualitative analyses to delve into the dynamics of lottery participation, its effects on financial stability, and the social implications of lottery-related addiction.

Structure of the Kerala State Lottery

The Kerala State Lottery comprises multiple weekly and bumper draws, with significant cash prizes. The government has positioned the lottery as a form of entertainment and an opportunity for financial gain. Ticket sales are conducted through a vast network of authorized agents and retailers, often located in economically depressed areas.

State-Run Weekly Lotteries

Table No. 1

Day	Name of the lottery	First Prize	Price of a ticket	No. of tickets issued
Monday	Win Win	75 Lakh	Rs.40	10800000
Tuesday	Sthree- Sakthi	75 Lakh	Rs. 40	10800000
Wednesday	Akshaya	75 Lakh	Rs. 40	10800000
Thursday	Karunya Plus	80 Lakh	Rs. 40	10800000
Friday	Nirmal	70 Lakh	Rs. 40	10800000
Saturday	Karunya	80 Lakh	Rs. 40	10800000
Sunday	Fifty Fifty	1 Crore	Rs. 50	10800000

Source: <https://statelottery.kerala.gov.in/>

Bumper Lotteries in Kerala

Table no. 2

Lottery	Draw Month
Christmas New Year Bumper	January
Summer Bumper	March
Vishu Bumper	May
Monsoon Bumper	July
Thiruvonam Bumper	September
Pooja Bumper	November

Source: <https://statelottery.kerala.gov.in>

Lottery Agents

The Department of Lotteries has a large distribution network made up of over 55,414 agents and over 1.5 lakh retailers. The guidelines for starting an agency or becoming an agent are very simple and that too without any substantial investment. This has helped many unskilled personnel find daily income for their family. Any Keralite who is above the age of 18 can become an agent of Kerala State Lotteries. A person who applies in the prescribed form along with the necessary fees of Rs 335/- (Three Hundred and Thirty-Five only) and two passport-size photos at the District Lottery Offices can become an agent (<https://statelottery.kerala.gov.in>.)

Welfare Fund Board for Lottery Agents and Sellers

Kerala State Lottery Agents and Sellers Welfare Fund Board was established in 2008 for the social and economic upliftment of state lottery agents and lottery sellers as per the Kerala State Lottery Agents and Sellers Welfare Fund Act. There are eleven members in the Welfare Fund Board of State lottery agents and sellers, including four official members and seven unofficial members. Four official members include the Secretary to Government (Taxes), the Additional Secretary to Finance, the Additional Secretary to The Labour Department and The State Lottery Director. In addition to it, the Government deputed 7 members representing Lottery Agents and Sellers as unofficial members and appoints one among them through a Government order as the Chairman of the Welfare Fund Board. The Director of State Lotteries is the Chief Executive Officer of the State

Lotteries Welfare Fund Board under whom functions a HQ office with a District Lottery Officer acting as State Lottery Welfare Fund Officer. Besides, 14 Assistant District Lottery Officers are acting as District Welfare Officers(<https://statelottery.kerala.gov.in>).

One percentage of total revenue turnover is earmarked for the welfare of Lottery Agents and Sellers. Lottery agents or sellers who buy tickets worth 10000/- per month or make quarterly purchases of tickets for an amount of Rs 30,000/- are eligible for the Lottery Agents and Sellers Welfare Fund Board membership. Such agents are eligible to subscribe Lottery Agents and Sellers Welfare Fund by paying Rs 50/- (Fifty) only and can retain the membership by remitting a contribution of Rs 50 in every other month. The Board started functioning with 2000 members in 2008 and has a membership of more than 50000 members now. An amount of Rs. 3000 / – is earmarked per annum for members of the Welfare Fund as treatment assistance, Rs 20,000 / – as a special treatment scheme for those members undergoing treatment for critical illness, Rs. 5000/- to women members of the welfare fund as maternity assistance, Rs.5,000 for marriage assistance and Rs 25,000/- as scholarship for the children of the members pursuing higher studies. Educational awards are being given to the children of members who win high marks in SSLC and HSC exams. Posthumous financial assistance scheme for the dependents of those who met with natural death and with Rs. 1,00,000 for those who died due to accidental. Along with this, pensions, family pensions, and pensions for diseased persons are also granted as per Welfare fund notification ((<https://statelottery.kerala.gov.in>))

Socio-Economic Impact of Lottery on Marginalized Communities

Economic Opportunities

The Kerala State Lottery System offers significant economic opportunities for low-income families, acting as a potential catalyst for financial stability and growth. Over 3 lakh individuals, including men and women, sell lottery tickets on a commission basis. Lottery ticket printing and transportation provide job opportunities, particularly for people with disabilities or the elderly who have restricted employment options. Lottery salespeople typically earn little money unless they obtain commissions on winning tickets. The Kerala state lottery agency recently outfitted dealers with costumes, including a brown overcoat, to improve their reliability and impression among clients. In 1997, the Kerala State Lotteries Department published a pamphlet marking the state lottery's 30th anniversary, highlighting the program's success and effect. It emphasizes the employment prospects created by the lottery industry, which provides a living for over 3 lakh people, particularly those who find it difficult to find work elsewhere. The article also emphasizes the lottery's role in the Kerala economy, with recommendations for allocating lottery-generated revenue to the welfare of vulnerable sectors of society and developmental efforts, thereby raising the living conditions of the disadvantaged (Ramesh, 1996).

The lottery system offers direct employment through the sale of tickets. Thousands of licensed vendors operate across the state, offering opportunities for individuals with limited financial resources to earn a livelihood. This employment is especially vital in rural areas, where conventional job prospects are scarce. The influx of revenue from the lottery facilitates various ancillary businesses. This includes employment in sectors like printing, marketing, and distribution of lottery materials. Additionally, the public fund utilization for various development projects spurs job creation in construction, maintenance, and supportive services. The Kerala State Lottery also encourages community engagement. Groups and associations often organize lotteries to raise funds for local projects, including community centers and educational programs. This grassroots involvement not only generates employment but also fosters a sense of community and collective responsibility

By engaging in lottery participation, individuals from marginalized backgrounds can access funds that may otherwise be unattainable through traditional employment avenues. The revenue generated from ticket sales not only supports state welfare programs but also provides a supplementary income stream for those who may be struggling to make ends meet. For many low-income families, the prospect of winning a substantial cash prize can symbolize hope and an escape from poverty, allowing them to invest in education, healthcare, or entrepreneurial ventures. It is generally found that in all regions of the world, individuals with lower income levels tend to show more interest in buying lottery tickets compared to those with higher incomes. state lotteries are particularly popular among low-income groups. There is a greater likelihood that individuals with lower incomes are especially driven to purchase lottery tickets due to factors associated with their financial situation. Research suggests that lotteries hold greater appeal for those with lower incomes as they offer a chance to improve their financial status and represent one of the few opportunities available for sudden wealth accumulation (Gopalan, 2015).

Social Mobility and Lottery Participation:

Participating in Kerala's lottery presents a complex interplay of hope and social mobility for marginalized communities. The lottery offers a rare chance for individuals from low-income backgrounds to overcome economic barriers. The prospect of winning significant cash prizes serves as a motivation for participation,

symbolizing the potential for upward mobility and improved living standards. However, the randomness of lottery outcomes means that while some may achieve financial success, others may face disappointment and ongoing economic challenges. Furthermore, the societal perception of lottery winners can impact social mobility. Successful participants often become local legends, inspiring others to participate in lottery play and creating aspirational narratives within their communities.

This phenomenon can foster a belief in meritocracy among marginalized groups, despite the inherently chance-based nature of lotteries. However, relying on such mechanisms raises important questions about sustainability and fairness. While some individuals may benefit significantly from winning lotteries, systemic issues such as limited access to education and stable employment persist. Therefore, integrating lottery participation into a comprehensive framework aimed at improving educational and employment opportunities is crucial for fostering genuine social progress (Haisley, Mostafa & Loewenstein, 2008)

Psychological Effects on Marginalized Communities:

The impact of the Kerala State Lottery on marginalized communities highlights a complex mix of hope, worry, and disappointment. Buying lottery tickets is more than just a chance to win money for many people in lower-income groups; it's also an opportunity to break free from the ongoing cycle of poverty that often defines their lives. This potential for change can bring hope and positivity, fostering resilience among participants (Haisley, Mostafa & Loewenstein, 2008).

However, this hope is often accompanied by worry about the uncertainty of results. Relying on luck to achieve financial stability can lead to increased stress, especially when money is already tight. Additionally, while some people feel ecstatic when they win, with celebrations in their communities, others experience deep disappointment when they don't. This difference can lead to feelings of inadequacy and frustration among those who invest emotionally and financially in the lottery system. Furthermore, the societal stories about lottery winners can worsen these psychological effects; successful stories may create unrealistic expectations for others who participate with similar hopes but without the same luck or resources. Essentially, while the lottery gives a glimmer of hope to marginalized communities in Kerala, it also risks reinforcing psychological distress due to its inherent unpredictability. Addressing these psychological effects requires broader support systems that promote mental well-being alongside economic opportunities, ensuring that participating in lotteries doesn't lead to despair but rather empowerment (Benson, 2018).

Accessibility and Awareness of Lottery Programs:

Accessibility and awareness of lottery programs are critical factors that influence the participation rates of marginalized communities in Kerala. Despite the potential economic benefits associated with lottery participation, many low-income families remain unaware of the opportunities available to them through these programs. This lack of awareness can stem from various barriers, including limited access to information, educational disparities, and socio-economic constraints that hinder effective communication about such initiatives.

Efforts to enhance accessibility must focus on targeted outreach strategies that engage marginalized populations directly. Community-based programs that utilize local leaders or organizations can play a pivotal role in disseminating information about lottery operations and their potential benefits. Furthermore, integrating educational components into these outreach efforts could empower individuals with knowledge about responsible participation and financial management should they win (Department of Lotteries, Government of Kerala, 2018).

Additionally, the physical accessibility of purchasing tickets is essential; ensuring that ticket outlets are located within reach of low-income neighbourhoods can significantly increase participation rates. The use of digital platforms for ticket sales could also broaden access for those unable to travel due to economic or mobility constraints. Improving accessibility and raising awareness about Kerala's lottery programs are vital steps toward maximizing their positive impact on marginalized communities. By addressing these issues comprehensively—through community engagement, education, and enhanced physical access—there is potential not only for increased participation but also for more equitable distribution of the benefits derived from this unique socio-economic mechanism.

Critiques of Lottery as A Poverty Solution:

Critiques of the lottery as a poverty solution often focus on its inherent randomness and the illusion of financial security it provides to marginalized communities. While proponents argue that lotteries can serve as a potential lifeline for low-income families, critics contend that they may exacerbate existing inequalities rather than alleviate them. The primary concern is that reliance on chance-based systems like lotteries can create a false sense of hope, leading individuals to invest significant portions of their limited resources in tickets with minimal odds of winning. This gamble may divert attention from more sustainable economic opportunities such as education and employment, which are crucial for long-term socio-economic upliftment (Neelakandhan, 2007).

Moreover, the lottery system can perpetuate cycles of dependency by fostering an environment where individuals believe that luck is their best avenue for success. This belief undermines efforts to promote

entrepreneurship or skill development within marginalized communities. Additionally, the psychological toll associated with repeated losses can lead to disillusionment and despair among participants who see others succeed while they remain trapped in poverty. The systemic issues underpinning poverty—such as lack of access to quality education and stable jobs—are not addressed by lottery participation. Thus, while lotteries may provide short-term financial relief for some individuals, they cannot replace comprehensive social policies aimed at eradicating poverty. In this context, critiques emphasize the need for integrated approaches that combine immediate financial support with long-term strategies focused on empowerment and sustainable development (D'Souza, 2017).

Case Studies: Success Stories and Failures:

Case studies of the Kerala State Lottery reveal a spectrum of outcomes, illustrating both success stories and failures within marginalized communities. One notable success is the case of a family from a rural area that won a significant lottery prize, which enabled them to invest in their children's education and improve their living conditions. This family's story exemplifies how lottery winnings can serve as a transformative force, providing opportunities that were previously unattainable due to economic constraints.

Conversely, there are numerous instances where reliance on lottery participation has led to adverse outcomes. Many individuals invest substantial portions of their limited income into purchasing tickets with little understanding of the odds involved. For instance, some families have reported financial distress after spending money they could not afford on tickets, driven by the hope of winning. Such cases highlight the precarious nature of gambling as a strategy for financial upliftment; rather than alleviating poverty, it can exacerbate existing vulnerabilities (Rajan & Menon, 2016).

Moreover, while some winners enjoy short-term financial relief and community admiration, others face social stigma or isolation if they fail to win repeatedly. The disparity in experiences among participants underscores the need for more comprehensive support systems that address underlying socio-economic issues rather than solely relying on chance-based solutions like lotteries. Thus, while there are compelling success stories associated with Kerala's lottery system, they coexist with significant failures that warrant critical examination and reform (Thomas, 2018).

Employment Generation in Marginalized Classes through Lotteries:

Employment generation in marginalized communities through lotteries presents a paradoxical scenario. On one hand, the Kerala State Lottery system creates employment opportunities for individuals who may lack access to traditional job markets. The sale of lottery tickets provides livelihoods for numerous vendors, many of whom belong to economically disadvantaged backgrounds. These sellers often operate in their local neighbourhoods, fostering community engagement while generating income that is vital for their families. Additionally, the lottery system indirectly stimulates local economies; as ticket sales increase, there is a corresponding demand for ancillary services such as transportation and retail.

However, it is essential to recognize the limitations of this employment generation model. Many lottery vendors face precarious working conditions and lack job security or benefits typically associated with formal employment. The reliance on lottery sales as a primary source of income can perpetuate cycles of instability within marginalized communities. Furthermore, while some individuals may find success in selling tickets or winning prizes, the majority remain entrenched in low-wage jobs with minimal prospects for advancement. While the Kerala State Lottery does create employment opportunities within marginalized classes—particularly through ticket sales—this form of economic engagement raises questions about sustainability and equity. A more comprehensive approach that integrates skill development and access to stable jobs would be necessary to ensure that these communities benefit from genuine economic uplift rather than remaining dependent on chance-based systems for survival (Neelakandhan, 2007).

Karunya: Kerala government's lottery-linked financial support scheme for Treatment of the Poor:

Karunya, the Kerala government's lottery-linked financial support scheme, exemplifies a targeted approach to addressing healthcare challenges faced by impoverished populations. Launched as a response to the pressing health needs of low-income families, Karunya aims to provide financial assistance for medical treatments that are often prohibitively expensive. The initiative utilizes funds generated from state lotteries, thereby creating a direct link between lottery revenues and social welfare outcomes. This innovative model not only underscores the potential of lotteries as a funding mechanism for essential services but also highlights the state's commitment to improving health access among marginalized communities (Sanju George, 2019).

The scheme operates by offering financial aid for various medical procedures, including surgeries and critical care treatments. Beneficiaries can apply for support through designated channels, which ensures that those in dire need receive timely assistance. By alleviating the financial burden associated with healthcare costs, Karunya has facilitated better health outcomes and improved quality of life for many families who might otherwise forego necessary medical interventions due to economic constraints. However, while Karunya represents a significant step towards enhancing healthcare accessibility in Kerala's marginalized sectors, it is crucial to recognize its limitations. The reliance on lottery proceeds may raise questions about sustainability

and equity in funding critical services over the long term. Thus, while Karunya showcases the effective use of lottery revenues for social good, it also calls for ongoing evaluation and integration with broader health policies aimed at addressing systemic inequalities within the healthcare system (Thomas, 2018).

Lottery Addiction in Marginalized Communities

Lottery addiction represents a significant and often overlooked aspect of gambling behaviour that disproportionately affects marginalized communities. While lotteries are marketed as opportunities for financial gain, the reality often includes adverse consequences such as addiction, debt, and exacerbated socio-economic challenges. This essay explores the dynamics of lottery addiction in marginalized communities, examining the socio-economic factors that contribute to this phenomenon, the impact of lottery addiction on individuals and families, and potential strategies for addressing this issue.

Socio-economic Factors Contributing to Lottery Addiction

Marginalized communities, often defined by low-income status, limited access to education, and systemic barriers, exhibit unique vulnerabilities that can fuel lottery addiction. The promise of substantial financial rewards from lotteries may seem like one of the few viable avenues for economic advancement. Research indicates that those in poverty may be more inclined to engage in gambling behaviours, seeing lotteries as a potential solution to their financial woes (Griffiths, 2009).

The marketing strategies employed by lottery organizations further exacerbate the issue. In many regions, advertisements showcase winners celebrating life-changing jackpots, creating a perception that winning the lottery is not only possible but also a relatively common occurrence. This glamorization often disregards the statistical reality, where the chances of winning substantial sums are infinitesimally low. Studies have shown that low-income individuals are significantly more likely to spend a larger percentage of their income on lottery tickets compared to their wealthier counterparts, illustrating how economic desperation can drive lottery addiction (Benson, 2018).

Impact of Lottery Addiction on Individuals and Families

The impact of lottery addiction extends beyond individual behaviour, often leading to devastating consequences for families and communities. Individuals struggling with lottery addiction frequently experience financial strain as they allocate substantial portions of their income to purchasing tickets, often at the expense of essential needs such as housing, food, and healthcare. Repeat players may find themselves in a cycle of chasing losses, a phenomenon comparable to other forms of gambling addiction. This cycle can result in escalating debts, increased poverty levels, and a decline in overall well-being.

Moreover, lottery addiction can strain familial relationships. The secrecy and shame associated with gambling behaviour can lead to increased stress and conflict within families. Children in households affected by lottery addiction may also face negative consequences, including instability and a lack of resources, perpetuating a cycle of disadvantage. Social networks within marginalized communities can also be impacted, as residents may feel pressure to conform to the gambling behaviours exhibited by peers, further embedding the addiction within the community (Rajan & Menon, 2016).

Addressing Lottery Addiction in Marginalized Communities

Addressing lottery addiction requires a multi-faceted approach that takes into account the unique circumstances of marginalized communities. Education and awareness campaigns may prove effective in highlighting the risks associated with lottery gambling, emphasizing the low probability of winning, and encouraging healthier financial habits. Community organizations can play a vital role in disseminating this information, particularly in areas with high lottery ticket sales.

Additionally, offering support services for individuals struggling with gambling addiction is essential. Access to counselling and rehabilitation programs can equip those affected with the tools needed to overcome their addiction. Integrating these services within community health frameworks can provide a holistic approach to addressing the underlying issues leading to lottery addiction. Policy interventions may also be necessary to regulate lottery sales and marketing strategies. Implementing restrictions on advertisements that target low-income individuals can help reduce the appeal of lotteries, while community reinvestment strategies could redirect a portion of lottery revenues back into marginalized communities, funding education, job training, and economic development initiatives rather than perpetuating cycles of debt and addiction (Menon, R, 2018)

Conclusion:

The Kerala State Lottery system demonstrates a unique approach to employment generation, particularly for the marginalized communities in Kerala. While it offers significant opportunities for economic upliftment, a sustainable approach should also address the challenges associated with dependency on lotteries for income. Future strategies should focus on integrating lottery resources with broader employment policies, emphasizing skill development and self-sufficiency among the poor, rather than fostering reliance on chance. By doing so, Kerala can continue to improve the living standards of its economically disadvantaged populations while addressing the ethical and social consequences associated with lottery systems. The Kerala State Lottery serves

as a double-edged sword for marginalized communities. While it has the potential to provide economic opportunities, and employment opportunities and promote community development, it also poses risks related to gambling addiction and the misallocation of essential resources. Policymakers must balance the benefits and drawbacks of such initiatives, implementing educational and support programs that focus on responsible gambling and financial literacy. Moving forward, further empirical research is necessary to understand the long-term impacts of the lottery system on marginalized groups, enabling the creation of frameworks that enhance positive outcomes while mitigating negative effects.

Lottery addiction remains a significant issue within marginalized communities, driven by economic desperation, targeted marketing, and the illusion of quick financial gains. The repercussions extend beyond individual behaviour, affecting families and communities at large. A comprehensive approach that combines education, support services, and policy changes is crucial for addressing this pervasive issue and promoting healthier financial habits within these vulnerable populations. The Kerala State Lottery presents a complex arena within marginalized communities. While it offers certain financial opportunities for a segment of the population, it equally poses the risk of addiction and destructive financial practices. The intertwined nature of hope and despair encapsulated within the lottery system merits thorough investigation.

Future research must focus on longitudinal studies to track the long-term effects of lottery participation and addiction, alongside sociocultural explorations of gambling behaviour in marginalized communities. Addressing the dual nature of the Kerala State Lottery requires a comprehensive understanding of both its potential benefits and stark challenges.

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