

The Mass Exodus of Gulf Migrants and its Effect on the Socio-Economic Life of Kerala during COVID 19 Pandemic

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Preface

As per the Reports of WHO, COVID-19, first reported in December 2019, put the whole world in an unprecedented crisis and lingering uncertainty with innumerable deaths, generalised economic depression, unemployment, quarantine, unavoidable lockdown, and travel-ban that was imposed globally as a necessity to tackle the pandemic. One of the biggest challenges the humanity faced was the complete lack of an effective treatment method or a preventive vaccine to overcome the COVID-19 virus. To make matters worse, the pandemic affected people not only physically but also psychologically, economically, socially, and politically. People belonging to various socio-economic strata were affected adversely in this situation, regardless of their social status. It is undeniably true that the life in the pandemic era effected a far-reaching change in the way people think, work and interact with one another around the world.

One of the key elements and an integral factor contributing to development among the human civilisation is migration. Migration happens at both individual and community levels, and occurs due to multiple reasons such as lookout for better job opportunities, improved living conditions and for enhanced productivity and thereby greater income. But among the populace, the migrants were found to be one of the most vulnerable groups during the COVID-19 induced lockdown, as their very livelihood came to a complete standstill. This research study under the initiative of Kerala Institute of Labour and Employment (KILE), Thiruvananthapuram, Kerala, aims to investigate in detail the multiple facets of adversities the migrants from Kerala went through during the lockdown period.

Sustained consultation is an essential component in public policy making especially with regard to re-settlement strategies. This research study also embraced this strategy to derive meaningful suggestions and to ensure that the vibrancy of the state of Kerala is sustained forever.

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EXECUTIVE SUMMARY

Kerala Institute of Labour and Employment (KILE) has conducted a research study namely **“The Mass Exodus of Migrants and its Effect on the Socio-Economic Life of Kerala during COVID-19 Pandemic”**. The main objective of the study is to find out the impact of return migration in Kerala due to COVID-19 pandemic and the need for and ways to rehabilitate/reintegrate the return migrants. These objectives of the study were analysed through a preliminary survey using direct/telephonic interview methods covering 695 respondents (return migrants) representing eight districts who lost their jobs amid the COVID-19 pandemic. This strategy of telephonic interview method was adopted due to pandemic-induced social distance and travel restrictions. The study is limited to those who returned due to job loss by COVID-19 during the May-September period of 2021.

COVID-19 outbreak has a direct impact on three groups of migrants; Migrants who had returned to Kerala due to job lost in gulf countries, Migrants who had returned to Kerala for breaks/leaves prior to the pandemic were unable to return/lost their jobs, Migrants who had returned to Kerala for breaks/leaves during the pandemic were unable to return/lost their jobs. As per the official data, 1751052 emigrants returned to Kerala due to pandemic. More specifically, more than 82 per cent of the total migrants living abroad have returned to Kerala as a result of COVID-19 pandemic. Out of this, nearly 8 lakhs to 8.5 lakh returnees had lost their jobs due to the pandemic. Highest return was reported in Malappuram (331946) and Idukki the least, however when the percentage share for 2018 is examined, the highest return is recorded in Ernakulum (164 per cent).

The majority of the returnees, when broken down by country, were from Saudi Arabia, the United Arab Emirates, Oman, Bahrain, Qatar, and Kuwait. Many of the respondents have a history of frequent mobility and have lived abroad for 15 to 40 years. Majorities of respondents, precisely 38.8 per cent, work in any unorganised sector and have a variety of abilities. The respondents’ demographic profile showed that the majority of migrants are in the middle age category, with a mean age of 46.8. Due to the challenging working conditions in the Gulf, returning migrants experience a number of ailments.

The research study also tried to analyse the re-settlement strategies adopted by the government for Return Migrants. From the study, though many of them had tried to devise

their re- settlement strategies, it can be observed that majority of the respondents selected for this study are yet to get into any form of livelihood. i.e. more specifically, one in two returning expatriates were unemployed. The labour market witnessed double pressure from domestic and internal return migration. Therefore, it is the biggest challenge to a state, which is already experiencing an unemployment crisis in the labour market, forced to reintegrate in to the labour market those who have lost their jobs.

In many countries, remittance constitutes a significant portion of a nation's economic growth. Kerala has been the largest recipient of remittances from expatriates in India for the past few decades. Recently, the situation experienced a significant transformation, and the globe is still adjusting to its effects. Since remittances are sent directly to families, Kerala's expenditure was mostly concentrated in two industries: construction and family consumption. The multiplier effect further accelerates economic growth since the majority of remitted income is consumed, increasing the aggregate demand (AD). The decrease in international remittances would have a negative multiplier effect on household consumption and investment activity, which would have an impact on the GDP growth of the nation. Since the COVID-19 outbreak, Kerala has been experiencing an unprecedented catastrophe.

The return of expatriates and the decline in remittances due to COVID-19 will bring about an exhaustive impact on the state's decreased remittances resulting in decreased household spending. The average household's consumer spending is around 50 per cent less after their departure than it was when they were in exile. Consumption preferences of the families were also changing. The education industry is where this detrimental influence is most noticeable. In order to deal with the crisis brought on by the reduction in income, many parents have switched their kids' education from aided schools to government schools.

Most of them are hesitant to go back to the areas where they had worked due to their advanced age and poor health. More drastic policy indications are needed to integrate them into the existing labour market. It was understood from the responses of the Pravasis that the Government should consider two categories of people when taking rehabilitation measures. The majority of the population would be willing to move overseas if travel and COVID-19 conditions were ideal, but they encounter certain challenges. One significant group chooses to live out the remainder of their lives in the nation.

The only way to address changes in migratory patterns is to have a thriving home economy. Making society inclusive of resettling immigrants is the first step. This will

improve trust in the government and motivate immigrants to contribute more money to social programmes and initiatives. Research studies frequently stress on positive effects like the size of remittances while mostly ignoring the return/re-settlement strategies for these migrants. No country can view these remittances as anything more than a temporary fix. The human capital that return migrant workers themselves represent is more significant since they carry with them greater financial capital, including savings, and social capital in the form of networks and diasporas. Return migrants are anticipated to aid in the development of developing nations since they frequently offer fresh perspectives and commercial expertise. Therefore, we also need to concentrate on returning highly skilled migrants from high-income nations to their home countries as "Brain Gain", which has the potential to close the "Knowledge Gap".

CHAPTER 1

Introduction

Introduction

Expatriates in Kerala are like a flowing river, those who work abroad today can end their emigration and tomorrow they might return to their hometown. Instead, newcomers go overseas in search of work. Most states in India are socially and economically unbalanced, which promotes general migration. Kerala has more people per square kilometre than the rest of India combined. It has strong, enduring ties to the world economy. There is over 2.5 crore expat population living abroad that contributes to high international mobility. There are both economic and social imbalances among states in India and this leads to migration in general. High literacy rates, better education and lack of professional and skilled jobs had prompted Keralites to look for higher wages and skilled labour outside India. As of now there are 8.5 million non-resident Indians (NRIs) working in the gulf countries (Ministry of External Affairs, 2018 & Abraham, 2020). The Indian expatriates community in the gulf tends to consist of domestic workers and unskilled labour employed in construction companies, municipalities and agricultural farms, these labours forms 70 per cent of the diaspora. Skilled and semi-skilled workers form between 20 per cent and 30 per cent of the diaspora workforce (Khadria, 2007). The large-scale emigration of Keralites to foreign countries aided the state's economic growth, higher investment and technological change. The remittances helped to achieve rapid economic development through economic policies since 1991 with the liberalised policies and private investments in the market which mainly came through the Gulf migrants (Prakash, 1998). The Kerala Migration Survey (2018) found out that the average expatriate life of a Keralite is ten years.

Research studies also opined that there is a rise in migration from Kerala, this increase in migrants got reflected in an equally impressive increase in total and per-capita remittance resulting in a significant increase in consumption and savings making Kerala one of the high income and consumption states in India (Kannan and Hari, 2020). Among the Indian states, Kerala ranks at the top in international remittance receipts (Parida, 2019; Parida & Raman,

2018; 2019; Raman, 2012). Through a rise in per capita income, the significant influx of remittances over a period of nearly five decades significantly decreased the prevalence of poverty while simultaneously enhancing the state's educational and health results (Chakraborty, 2005; Kannan, 2005). The development that emigrants contribute to may be seen at the family, community, state, and federal levels. It has boosted household income, food consumption, health care, housing, and education on a family level. Additionally, for the past three decades, remittances have been covering the nation's current account deficit.

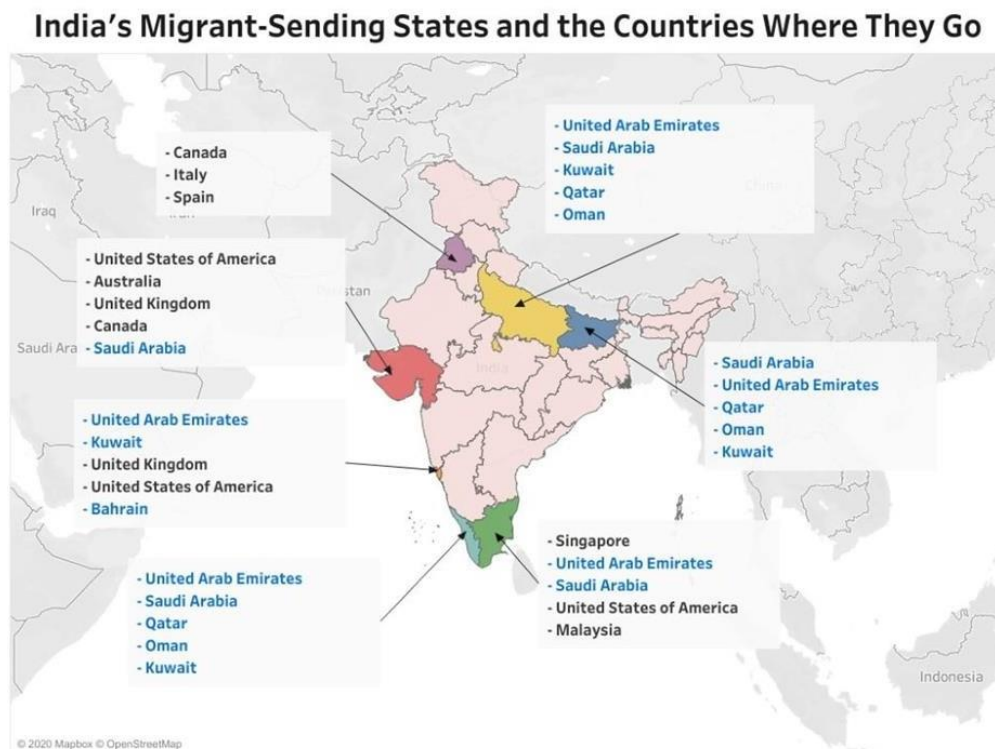
We are now facing an unprecedented crisis due to COVID-19. The corona virus disease has had a significant impact on migrant workers who generate remittances. Migration has been the single most dynamic factor in the development of Kerala since its formation in 1956.

COVID-19 and the ensuing lockdowns, travel bans, and social isolation had halted all commercial activity throughout the world. The sudden outbreak of pandemics led to the return of many populations and thereby a spike in unemployment in the host country. Due to Kerala's economy experiencing the greatest unemployment rate in 45 years running, a significant number of migrants are reportedly working overseas in the returnees' economy (Vijayan, 2020). The number of people migrating abroad rose for a number of reasons, including contract expiration, job loss, low pay, illness, forced repatriation, unfavourable working conditions, unreliable employers, domestic issues, etc. But lately, the education system, several other economic activities, and corporate sectors were forced to halt operations owing to an unexpected pandemic outbreak. As a result, the global economy is experiencing crises in every sector, including the financial and health care sectors. (Mukhira, Krishnan, Kanchan, 2020). People will become emotionally challenged, suffering from fear, depression, anxiety etc., and it occurs because of overthinking about the future and the fear of loss of wages, employment or even life (Leung et al.,2003). Due to the abrupt pandemic that began in mid-May, about 20 million migrants started to return home. Most of them were laid off and had to return home without any money (Khanna, 2020; Priya et.al, 2020). As of 3rd May, 2020 the total number of foreign registrants wishing to return to their destination was 4.3 million. These include 61009 immigrants who lost their jobs and 41236 people whose visas expired (Prakash, 2020). According to the estimates of NORKA, 17 per cent of Keralites lost job and returned to Kerala in May 2020 (Akhil, Ashwin Kumar and Sabeer, 2020). Therefore, employing the unemployed population is one of the significant challenges faced by our economy in multiple ways. In our system, there is an endless supply of labour on the one hand, and unemployment on the other. A bulk of them came back since they were

unable to look for new employment following the expiration of their contracts. Since most returnees have low standards of living, it is crucial to give them employment. The outbreak has caused a serious issue for the government. With the current unemployment and financial crisis, finding jobs for returned expatriates is a significant difficulty for the government.

The majority of the Indian community in the GCC is from the southern states of Kerala, Andhra Pradesh, and Tamil Nadu and the rest belong to Uttar Pradesh, Gujarat, Maharashtra, Goa, Punjab, Bihar and Rajasthan. The emigration of Keralites to the Gulf countries although started with a few thousand in 1973, steadily expanded and has had a significant influence on the state's economic development. Contract workers are the most common kind of labour migrants from Kerala to the Middle East, and they are expected to return home at the conclusion of their contract (Sulaiman et al., 2021)⁸. The emigration of workers from Kerala to the Gulf region has made a significant impact on the economy of Kerala for the last four decades.

Figure 1.1



Source: KMS, 2018/ Mitra et al., 2020

According to estimation, there were 1.86 lakhs Keralites in the Gulf region during the year 1980, which increased to 2.30 lakhs within a year in 1981 (Nair, 1989 and Sulaiman et al., 2021)¹⁰. In 2000, the estimated stock of emigrants from Kerala to Gulf countries was 11.04

lakhs, which accounted for about 35.75 per cent of the total emigrants from India to the Gulf countries (Kannan and Hari, 2002)¹⁰.

Another research pointed out that the number of migrants from Kerala to the Gulf countries was 21.93 lakhs in 2008 (Zachariah and Rajan, 2010)¹¹ and a current study estimated the number of migrants from Kerala to the Persian Gulf countries to be about 23.31 lakhs in 2011 and counting to 18.94 lakh in 2018 (Zachariah and Rajan, 2012). The recent trends in the destination of emigrants, district wise distribution of emigrants and the trends in remittance had been analysed. The analysis of the intensity of emigration shows Malappuram district has the highest intensity followed by Kannur, Kollam, Pathanamthitta, Kottayam and Trissur (Zachariah and Rajan 2019). Kerala has been receiving a large amount of foreign remittance every year from the state's emigrants. It is estimated that the total remittance increased from Rs 13652 crore in 1998 to Rs 85092 crore in 2018 (Zachariah and Rajan, 2019).

1.1 Remittance Driven Economy

A significant contributor to the state's economic growth over the past forty years has been the widespread emigration of contract workers from Kerala to Arab nations and the on-going flow of enormous amounts of remittance. Studies on the economic impact of gulf migration on Kerala's economy have found that since the middle of the 1970s, gulf migration and remittances have had the biggest impact on the state's economy, especially on the labour market, consumption, savings, investments, poverty, income distribution, and economic growth. (Prakash, 2000; RGDIS, 2020; Zachariah and Rajan, 1998; Sunny, Parida, & Azurudeen, 2020).

Kerala has been receiving a large amount of foreign remittance every year from the state's emigrants. It is estimated that the total remittance received in the state from the emigrants increased from RS 13652 crores in 1998 to RS 96272 crores in 2019-2020 (Table 1.1). The annual (2019-2020) total remittance received in Kerala was higher than the total expenditure including both plan and non-plan of INR 114384 crores in 2019-2020 (Economic Review, 2020). It indicates the role played by remittances in the development experience of Kerala.

Kerala specific studies (Azeez & Begum, 2009; Banerjee et al., 2002; Prakash, 1978, 1998) claim that remittances play an important role in reducing poverty and improving households' standard of living in Kerala. Prakash (1978), based on micro level survey data, found that remittance receiving households, on the average, incur relatively higher consumption expenditure and investments, compared to their remittance non-receiving counterparts. Average per capita households' expenditure in Kerala increased due to large scale inflow of

remittance (Harilal & Joseph, 2003; Kannan & Hari, 2002; Prakash, 1998 and sunny et al., 2020).

Kerala depends heavily on immigrants. When a person migrates, their entire family becomes reliant on them. Migrants are mostly from economically and socially backward families (Nambiar, 1998). The lockdown that followed COVID-19 would cause a significant loss of jobs for the Keralites. Low-income families are disproportionately affected by these because they were least equipped to deal with income loss during the pandemic, have no other sources of income, and do not have access to social security. Due to the lockout and worries about an impending recession, millions of foreign workers have lost their employment. For immigrants who are returning home, the trip back can have a tremendous impact on their life.

The COVID-19 pandemic is crippling the economies of rich and poor countries alike. Yet, for many low income and fragile states, the economic shock will be magnified by the loss of remittances; money sent home by migrant and guest workers employed in foreign countries. Economic, budgetary, and social strains on the governments of these countries, which already struggle to function even in normal times—are anticipated to increase as remittance payments decline (IMF-FINANCE and DEVELOPMENT June 2020).

The State Planning Board has assessed the losses in remittances due to COVID-19 pandemic and the subsequent lockdown. In this analysis, only the direct flow of remittances through private transfers and NRI deposits has been taken into account for assessment. On the basis of past trends, it is estimated that the total volume of remittances of Kerala, including private transfer and NRI deposits, to be ₹2.7 lakh crore in 2020-21. The details of remittances to the State from 2015-16 to 2020-21 are in Table 1.1.

Table 1.1: Details of Remittances to the State from 2015-16 to 2020-21

Year	Remittance to India*	Share of remittance to Kerala	Share to Kerala (in per cent)	Monthly average remittance to Kerala	NRI Deposits of India	Share of NRI Deposits of Kerala	Total Remittances of Kerala (3+7)
1	2	3	4	5	6	7	8
2015-16	429072	69081	16	5757	720997	116081	185161
2016-17	411120	78113	19	6509	841956	159972	238084
2017-18	445567	78420	18	6535	757751	133364	211784
2018-19	534207	95623	18	7969	820737	146912	242535
2019-20	528966	96272	18	8023	902152	164192	260463
2020-21	555999	105069	19	8756	911046	173100	278169

*Source: Economic Review, 2020, Note: Reserve Bank of India, Handbook of Statistics on Indian Economy, 2019 and Kerala Migration Survey Note: # The percentage share of Kerala from 2015-16 to 2017-18 is based on the RBI Survey and the report of the Kerala Migration Survey 2018. The shares of Kerala in 2018-19, 2019-20 and 2020-21 have been estimated based on past trends. * The estimates in column 2 and 6 for 2019-20 and 2020-21 are based on past trends*

The type and context of their return migration have a direct impact on their lives once they return to their native society. The impact of a forced or involuntary homecoming puts their life in danger due to the abrupt loss of employment and the lack of pre-departure preparation for home society. . Due to their extended absence as a migrant in another nation, return migrants are more prone to exoticism in the changing socio-cultural and economic milieu of their home culture.

In addition to having an impact on the immigrant family, mass return migration and declining remittances have a significant negative impact on the socio-economic situation of the neighbourhood. Fall in remittance will have a negative impact on investments in land, building homes and other structures, consumption, education, health, and debt repayments. A study by Prakash (2000) found that the influx of migrants and the decline in remittances have led to an economic slowdown in the high-migration districts. Studies show that where the mass inflow of emigrants has resulted in sharp decline in construction activities in Varkala

town and that there has been a fall in construction of houses and other categories of buildings (Prakash, 2000). Another study by Abraham (2021) found that the mass exodus of returning migrants due to the COVID-19 pandemic has led to a massive exodus of children from the education sector in Malappuram district. A large number of students from unaided schools take TC and join government schools. 17182 children were shifted this way. When asked why, it was found that the parents of 98 per cent of the children were expatriates and the financial crisis was the main reason behind the school change (Abraham, 2021).

The foreign remittances can also be regarded as more stable than private debt and portfolio equity flows. It can be generalised that the effect of foreign remittances are as follows.

- A significant portion of the remittances will be used on consumption, i.e. Only a smaller part will be used for saving or investment purposes
- Moreover, it is worth noting that the savings will be ‘non-productively’ invested in housing, land and jewellery.

For the past several decades, Kerala had been the largest recipient of migrant remittances in India which has a ‘dynamic multiplier effect’ that can be attributed to the thousands of Keralites who had toiled hard in foreign countries, mainly in West Asia. Since a lion’s share of the remitted income is consumed, adding to the aggregate demand (AD) of the economy, the potential multiplier effect leads to an even greater boost to economic growth. It can also be observed that remittances had gone mainly to two sectors — household consumption and construction sectors.

But the recent COVID-19 Pandemic has resulted in the decline in foreign remittances is going to adversely affect the economy through the ‘reverse multiplier effect’. The decline in foreign remittances would affect the household consumption and investment activity, which would have a bearing on the GDP growth of the country. If we take a look at the contribution of remittances to the GDP of the state, we can see a dominant impact.

Based on careful perusal of various Kerala Migration Survey Reports, increase in consumption can be attributed to the steady flow of foreign remittances. It is estimated that in the year 2018, about 38 per cent of the household remittances was used for daily living expenses. About 19 per cent had cash in hand/bank, 12 per cent used it to pay back debts, and 8 per cent used the money for children’s education. Between 2013 and 2018, the remittances for day-to-day expenses increased by 42 per cent and children’s education by 26 per cent.

This data suggests that the money has been directed towards improving human capital and living standards, which has benefited not only the direct recipients but also the society at large.

Gauging the increase in remittance induced consumption habits among the Keralites, Kerala witnessed opening of a series of supermarkets and shopping malls even in the interior parts of the state. The steady flow of foreign remittances depends on established channels of money flow like banks and other non-banking financial institutions. It can even be opined that many non-banking financial companies (NBFCs) and majority of cooperative banks have benefited from savings and fixed deposits from non-resident Keralites. Despite the fact that Kerala is not particularly conducive to industry, foreign remittances have encouraged numerous entrepreneurs to open a variety of SMEs, restaurants, and fabric bazaars there. Additionally, the social sectors of education and health benefited from the flow of remittances. Super specialty hospitals were established in both rural and urban areas as a result of significant financial inflows from the Middle Eastern regions. The demand for education, particularly for English-medium schools, is rising, especially in the unassisted sector. The exponential growth of educational, financial, and healthcare institutions suggested that the remittances had practically sprung Kerala's moribund economy into life.

1.2 Return Migration

The phenomenon of migration has spread across the world in the twenty-first century. The natural migratory tendencies in Kerala have altered the region's economic and social situations (Zachariah and Rajan, 2019). The economic boom in the Gulf nations greatly increased migration, which peaked in terms of both persons and remittances. However, Kerala has recently experienced a reversal in the flow of labour (Zachariah and Rajan, 2019). A significant number of jobs were lost as a result of the unexpected COVID-19 breakout, pandemic restrictions, and the suspension of commercial and economic operations across all economic sectors. A worrisome stumbling block has been the widespread "reverse movement" of migrant workers from the destination areas in an effort to flee the health disaster, the collapse of employment, and the absence of efficient social support institutions.

One of the significant waves of return migration was experienced before the COVID 19 pandemic was in the time of the economic recession of 2008. The global financial crisis of 2008 has led to the sudden return of people from the gulf countries. The number of returning emigrants rose from 740,000 in 1998 to 1.16 million in 2008, the net increase being 420,000

during the period 1998-2008 (Zachariah and Rajan, 2010). But the COVID-19 situation is entirely different from the 2008 situation. The entire globe was stuck. The COVID-19 outbreak has a direct impact on three groups of migrants:

1. Migrants who had returned to Kerala for breaks/leaves before the pandemic were unable to return/lost their jobs;
2. Migrants who had returned to Kerala for breaks/leaves during the pandemic was unable to return/lost their jobs;
3. Migrants who had returned to Kerala /Migrants who returned during the pandemic and those who lost their source of income and did not return.

Another study found that the COVID 19 pandemic has forced a whopping 8.7 lakh expatriates from Kerala to return home, most of them from the gulf region. The majority of 5.67 lakh cited job loss as the reason for it (Economic Times, 2021). According to the official data of NORKA, the total returned emigrants from 2020 May to October 2021 was 1751052. Among those returning from overseas, Malappuram had the highest number at 331964 followed by Kozhikode at 226433 and Kannur at 225849 and Thrissur at 121447 (NORKA, 2021.) (This information from NORKA is depicted in Table 2.1).

The above analysis may be concluded with the following observation. Kerala has been witnessing an unprecedented exodus of emigrants from Gulf countries and the large-scale exodus will may continue in future days. The emigrant exodus and accompanying decline in remittances have had a detrimental effect on the socio-economic situation of the migrant family, and this effect is also seen in Kerala's economy.

1.3 The Socio-economic life of Return Emigrants

A significant contributor to the state's economic growth over the past forty years has been the widespread emigration of contract workers from Kerala to gulf nations and the ongoing flow of enormous amounts of remittances. Studies on the economic impact of gulf migration of Kerala's economy concluded that since the mid-1970s the factor that had the greatest impact on the state economy- especially on the labour market, consumption, savings, investments, poverty, income distribution and economic growth has been the gulf migration and remittance (Prakash, 2000; RGDIS, 2020; Zachariah and Rajan, 1998; Sunny, Parida, Azarudeen, 2020)¹³.

Kerala has been receiving a large amount of foreign remittance every year from the state's emigrants. It is estimated that the total remittance received in the state from the emigrants

increased from Rs 13652 crore in 1998 to Rs 96272 crore in 2019-2020. The total annual (2019-2020) remittance received in Kerala was higher than the total expenditure including both plan and non-plan of Rs 114384 crore in 2019-2020 (Economic Review, 2020). It indicates the role played by the remittance in the development experience of Kerala. Kerala specific studies (Azeez & Begum, 2009; Banerjee et al., 2002; Prakash, 1978, 1998)¹⁴ claims that remittances played an important role in reducing poverty and improving the households' standard of living in Kerala. Millions of migrant workers have lost their jobs due to the lockdown and fears of a subsequent recession. The return journey can have significant consequences for the lives of return immigrants.

The type and context of the return migration have a direct impact on their lives once they return to their native society. With the sudden loss of work and no pre-departure preparation to home society, the impact of forced or involuntary return puts their lives in jeopardy. Due to their extended absence as a migrant in another nation, return migrants are more prone to exoticism in the changing socio-cultural and economic milieu of their home culture.

1.4 Employment Scenario in Kerala

Kerala's labour market is marked by an abundance of educated workers on the one hand and by a dearth of manual labourers on the other. The young educated workforce finds physical labour industries like construction, quarrying, agriculture, and others to be undesirable. Kerala's economy is the main driver of the substantial number of temporary migrants that it sends to Gulf countries. It has been noted that the economic and social imbalance in Kerala has prompted widespread emigration. High literacy rates, better education and lack of professional and skilled jobs had promoted Keralites to look for higher wages outside India (Rekha, 2019)¹⁹. Kerala's society is one of the most educated, with a literacy rate of 96.2 per cent. However, the main issue is that the unemployment rate has risen, reaching 17 per cent in April 2020 (CMIE, 2020)²⁰ which is higher than the unemployment rate in the year 2018-2019, at 9 per cent (Economic Review, 2020)²².

According to the data shared by NORKA Roots, about 5, 60,000 applications were received for return and among these 4,60,000 applicants were from abroad. About 61,009 applicants stated job loss as the reason for their return (Akhil et.al; 2020; Prakash, 2020 and RGIDS, 2020)²². Economics Times (2021) reported that the COVID-19 pandemic has forced a whopping 8.7 lakh expatriates from Kerala to return home and a 5.67 lakh among them citing job loss as the reason for it.

1.5 Research Problem

Migration can be defined as a movement of people from one place of habitat to another by crossing an administrative boundary under the motive primarily for an improvement of their standard of living. Return Migration may take various forms which may either be voluntary or involuntary in nature. But for analytical purposes, Return Migration in this study refers to repatriation which is involuntarily influenced by the COVID-19 pandemic. The prominent forms of Return Migration pertains to those who are returning due to job losses, or returning because of fear of the health of their family or even to find solace with their extended family. The study also takes into account migrants who are returning because their diminished income sources are just unable to keep up with the region's growing cost of living.

The COVID-19 pandemic has induced large scale return migration from the gulf region and other parts of the world to Kerala. As per the estimates of NORKA, more than seven lakh emigrants returned to the state by December 2020. Of these, 4,50,000 came back from West Asia because they lost their jobs (Ravi, 2021)²³. Researchers (Prakash, 2020) also opined that the total foreign registrants who want to return, including migrants, their dependents, persons on short visits, students etc was 4.13 lakh (as of 3rd May 2020). Out of this, 61,009 emigrants have returned as they lost their jobs, 41,236 whose visiting visas have expired, 27,100 persons whose visa expired or was cancelled and 7276 students. Among these returnees, the share of Keralites in the six Gulf countries viz. UAE, Saudi Arabia, Kuwait, Bahrain, Oman and Qatar were estimated to be about 3.2 lakh (NORKA).

Before we get a clear insight into the full impact of COVID-19 on incomes and livelihoods of people around the world, it is obvious that the most affected workforce will be manual and low waged occupations comprising of vendors, store clerks and restaurant workers, to manufacturing workers, farmers and fishermen, traders and truckers, public sanitation workers and the like. Foreign migrant workers make up a major component of the workforce in more developed economies, but they have limited rights and little to no job security. As a result, they are more likely to have been the first to be fired, suffer salary reductions, or receive no compensation for prior labour (Abella 2020)²⁴.

Despite the fact that Kerala has previously experienced receiving a sizable number of returning migrants as a result of political and economic shocks such as the Gulf War of 1990 and the Global Financial Crisis (2008). However, the present COVID-19 caused a huge exodus since it has a global influence and reduces the ability of the "origin economies" (the destinations) to rehabilitate them. Kerala's mass migration presents the dual issues of

reintegrating the returning migrants and dealing with the economic slump brought on by the decline in remittances. All of this must be accomplished while the high intensity outbreak is in full swing. The likely tendency is that the state's unemployment rate will increase as a result of these returning workers. The government come up with creative plans to help these returnee migrants get back on their feet and use their knowledge for more development initiatives. Three aspects need to be thoroughly investigated in this circumstance for the re-integration of the returning immigrant.

a) *Who are the Return Migrants?*

Firstly, it is critical to identify the returning immigrant. Understanding the characteristics of the target population, in this case the return migrants, is necessary before providing any assistance. Since the majority of these immigrants are seeking work, their labour market characteristics must also be taken into consideration when considering their integration.

b) *What are the Socio-economic Impacts of Return Migration?*

Secondly, it becomes pertinent to comprehend the effects that return migrants have on the household's saving and spending habits.

c) *How is the response from the stakeholders towards Government intervention Strategies?*

The need for and acceptability of government engagement in the reintegration of return migrants must be determined. What kinds of interventions are also desired by the returning migrants? In this regard, it also becomes important to comprehend the experiences, which is why the study's next research topic is relevant.

1.6 Research Questions

Following are the research questions that were raised through this research study.

1. What is the socio-economic and Demographic profile of the Returning Migrants?
2. What are the experiences faced by Return Migrants due to the COVID-19 pandemic?
3. What are the occupational hurdles faced by Return Migrants during the COVID-19 pandemic?
4. Are the Return Migrants still interested in returning to the destination?
5. Are any of them Doubtful about their future job prospects?

6. Do the Return Migrants need assistance in returning to their destination?
7. What are the types of support needed for rehabilitating the Return Migrants?

1.7 Objectives

The main objective of the study is to find out the Impact of return migration in Kerala due to the COVID-19 pandemic.

Specific Objectives

- a) To study the socio-economic profile of return migration in Kerala.
- b) To analyse the changes in the income and consumption patterns among return migrants.
- c) To study the health and disease patterns of return migrants.
- d) Examine the need for and ways to rehabilitate/reintegrate the return migrants.

CHAPTER 2

DATA AND METHODOLOGY

Introduction

In order to study the “Mass Exodus of Migrants and its Effect on the Socio-Economic Life of Kerala during COVID-19 Pandemic” primary data was collected. The lack of accurate number of returnees during the pandemic era posed the biggest challenge to data collection. Journals that have been published and those that have not are important sources of secondary knowledge. The study's primary emphasis was on returning expatriates who had lost their jobs during the COVID-19 pandemic up to the survey period in 2021.

2.1 Methodology

The objectives of the study were achieved through a primary survey through direct/telephonic interview methods. After the data gathered from the 772 questionnaires had been cleaned, a total of 695 interview schedules were used for the study. The data was collected from the districts of Malappuram, Kannur, Kozhikode Thrissur, Palakkad, Kollam, Thiruvananthapuram, and Alappuzha. This tactic was chosen as a result of the social isolation and travel limitations brought on by the COVID-19 epidemic. From these eight districts a regional representation of Kerala can be achieved. The NORKA data were used as the basis for the basic random sample methodology that was used for this investigation. Additionally, information on respondents was gathered from various Pravasi Associations in 14 districts of Kerala. The COVID-19 induce returnees between May 2021 and September are the only participants in the trail.

a) Ordering of the Districts: In the initial stage of the study, the information gathered about the districts was ranked from the top most to the lowest according to the anticipated immigrants.

b) Grouping of the Districts: In the second phase, based on geographical, historical and cultural similarities, the districts are generally grouped into North Kerala (Kasaragod, Kannur, Wayanad, Kozhikode, and Malappuram), Central Kerala (Palakkad, Thrissur,

Ernakulam, Idukki) and South Kerala (Thiruvananthapuram, Kollam, Alappuzha, Pathanamthitta, Kottayam) (<https://kerala.gov.in/districts>).

c) *Shortlisting of the Districts*: Finally, in the third stage, three districts were randomly selected from the north and south Kerala and two districts were selected from the central subdivision. The districts were Malappuram and Kozhikode, Kannur from north Kerala, Palakkad; Thrissur from central Kerala as well as Thiruvananthapuram and Kollam, Alappuzha from south Kerala. The sample size 772 was decided as per the Cochran sample size formula ($Z=1.96$, $e = 10$ per cent, $p = 0.5$, $q = 0.5$).

Cochran sample size formula

$$n_0 = \frac{z^2pq}{e^2}$$

e =margin of error=0.05 ie 5 per cent, z =confidence level say 90 per cent

p =estimated population $q=1-p$

Table – 2.1

**District Wise Return Emigrants from Gulf and Other Countries
from May 2020 to September 2021**

Sl no	District	Number of Return Emigrants
1	Malappuram	331946
2	Kozhikode	226433
3	Kannur	225849
4	Thrissur	121447
5	Thiruvananthapuram	134842
6	Kollam	114306
7	Palakkad	88944
8	Ernakulam	87693
9	Kasaragod	84186
10	Alappuzha	57708
11	Pathanamthitta	59075
12	Kottayam	43151
13	Wayanad	23284
14	Idukki	9923
15	Not Revealed *	142265
	Total	1751052

Source: RTI Information from NORKA ROOTS / 25.10.2021

*Returned immigrants who did not disclose their home district

Table 2.1 Shows District Wise Return Emigrants from Gulf and Other Countries from May 2020 to September 2021 based on the data given by NORKA ROOTS. The highest number of return emigration recorded in Malappuram district followed by Kozhikode and Kannur. The lowest number is recorded in Idukki.

Table 2.2
Details of Sample Size Used for the Study

Group	District	Collected Sample size	Actual Sample Size (after data cleaning)
North Kerala	Malappuram	107	101
	Kozhikode	96	99
	Kannur	97	87
Central Kerala	Palakkad	76	60
	Thrissur	97	87
South Kerala	Thiruvananthapuram	106	101
	Kollam	97	80
	Alappuzha	96	80
Total		772	695

The size of the sample population considered for the study is 772. After proper cleaning the sample number is fixed as 695. The distribution of sample size is shown in Table 2.2

2.2 Tool Preparation

The primary aim of the survey was to assess the impact of return migration in Kerala due to COVID - 19 and also to understand the government's policy measures to combat the crisis. An analysis tool was created to examine the consequences of return migration in Kerala caused by COVID-19 on the socio-economic, health, and other fronts of returnees as well as the shift in their consumption and savings behaviour.

2.2.1 Structure of the questionnaire

The questionnaire is designed to gather general information regarding the socio-economic and demographic characteristics of the respondents, the push and pull factors of migration in Kerala along the labour market characteristics. As a result of the COVID-19 pandemic, the migrants are returning to their homelands which made a dent in the consumption patterns of households along with a decline in their morale. Finally, we will attempt to analyse their strategy and the anticipated techniques for their relocation using the information provided in this questionnaire.

The structure and flow of the questionnaires are given below:

- (a) The questions that are included relates to various socio/economic/ demographic characteristics of the respondents.

- (b) Profile of the Important Jobs that you have engaged so far – analyses the job profile of the respondent, the type of employment contracts that he had associated with, the type of profession he had associated along with the reasons for job shifting.
- (c) Details regarding Pre-migration analyses of various aspects related to migration like the reason for migration, source of funding and the pattern of migration exhibited whether it is independent migration or a dependent migration. This will provide us with a clear insight regarding the pull/push factor of a migrant.
- (d) Domestic Budget questions also asked regarding the Consumption because it is an ideal measure for capturing permanent income and thus for predicting long-run economic well-being. The migration of a person will ease the budget constraint of the family members and bring additional income through remittances, which can enhance household consumption and investment.
- (e) Analysis of Well-being take a look at the preference towards savings, consumer durables, vehicles, preference for shopping etc.
- (f) Health Index of Household can positively influence families' sanitation, health care and nutrition. Through the enhancement of income, the prospects even for enrolling for health insurance as a precaution are very high.
- (g) The analysis will also be undertaken to observe whether the Returning migrants with vocational and professional training tend to be self-employed after returning home or inclined to enhance their skill in the destination country and to migrate to greener pastures in the Post COVID Era.
- (h) Questions are framed to analyse the popularity of the programmes adopted by the government among the prospective beneficiaries along with an understanding of the pros and cons of each of them.
- (i) Migrants in the Gulf countries are known as 'temporary migrants' as they often do not have paths to citizenship in those countries, irrespective of their duration of stay or the work they do. Many migrants in the Gulf are low and semi-skilled workers, who are forced to return after their stipulated period of stay is over. But this return often stimulates rounds of re-migration or rehabilitation. The questions framed will try to assist in the evolution of various strategies to achieve this desired objective.

2.3 Methods Adopted for the Study

Methods adopted throughout the study are presented in Table 2.3.

Table 2.3
Methods Adopted for the Study

Method	Review of Documents	Quantitative Data	Qualitative Data
<ul style="list-style-type: none"> ➤ Direct Interview method ➤ The Background and relevance of the study ➤ Framing the questions ➤ Preparing the questionnaire ➤ Impact of return migration in Kerala due to COVID-19 pandemic 	<ul style="list-style-type: none"> ➤ Kerala Migration Report, ➤ Economic review ➤ Norka statistics ➤ Scholarly Papers, ➤ Journal Articles, Books, Popular media reports 	<ul style="list-style-type: none"> ➤ Return migrants during COVID - 19 pandemic who lost their jobs in the period of May 2021 to September 2021 Socio economic and demographic profile of the return migrant, Impact of pandemic on Health, Savings, expenditure, Job loss etc. 	<ul style="list-style-type: none"> Group discussions, Zonal consultative meeting, Return migration and Availability of Government support suggestions and recommendations

2.4 Duration of the study

The data collection was done in the month of October 2021, the respondents were the return migrants who lost their jobs due to COVID-19 pandemic and came back to Kerala during the period of May 2021 to September 2021.

2.5 Phases of the study

The study was carried out in 6 Phases

1. As a preliminary phase an adequate review of literature from different sources was carried out.
2. After that a questionnaire was prepared based on the objectives of the study.
3. A Pilot study was conducted in Thiruvananthapuram district using this questionnaire and a primary analysis was done. After that the final questionnaire was set up.
4. A Multi-Stakeholder consultative meeting was conducted in all districts of Kerala to formalise and to ensure perfect shape to the actions and decisions finalised during the interaction.
5. The questionnaire was reframed and finalised after discussion with experts, research staffs, academics, government officials and policy makers.
6. Data Collection was done with the above stated questionnaire.

2.6 Data Collection

Since the COVID-19 pandemic posed restrictions on physical data collection telephonic interviews that lasted around 25-40 minutes was used to fill out the questionnaire. The structured questionnaire actually allowed capturing the important sources of information. The survey was intended to understand the pandemic's impact on return migrants—both in terms of its scope and intensity—as well as to assess the government assistance provided to these individuals in Kerala. To obtain the necessary information from the respondents, a team of data collectors kept in contact with them. Occasionally, it takes three or four tries to get the information from the reply. The data collection method was extremely challenging and time-consuming. In addition, some data were obtained directly from the field survey, i.e. through face-to-face interviews.

2.7 Limitations of the study

Though maximum attention was given to proper execution of the survey, there has been some limitations.

- a) The study was mainly done through telephonic interviews:

The responses and answers were sometimes too succinct for a proper analysis of data. The physical interviews were not feasible due to the restrictions posed by the pandemic. The

challenges or constraints in data collection were mainly the challenges posed by the pandemic. Telephonic interviews proved to be challenging. The overall issues of the returnees encountered due to the pandemic were essentially captured. The problems they faced were revealed through interviews. Due to telephone replies, data collectors contacted each respondent more than twice.

b) The non-availability of Required Data:

Even from NORKA, the details of expatriates who lost their jobs due to COVID-19 pandemic and returned to Kerala are not available. So, for these data we depended on Local Self-governments in selected districts, where with the help of ward members the details of expatriates were collected. Different Pravasi Organisations have also contributed to the success of the study.

c) The details of respondents collected for the study were from gulf countries. i.e., 91 per cent were from the Gulf region. This is because of the non-availability of data from other regions of the world.

2.8 Structure of the Report

The report is a detailed analysis of the Mass Exodus of Migrants and its Effect on the Socio-Economic Life of Kerala during COVID-19 Pandemic and the state's response to these issues. The report is divided into 6 sections.

The first section is the introduction which presents the context or background of the study. It looks mainly at the role of remittance in Kerala economy and the employment scenario in Kerala. An analysis of literature is done to arrive at the research problem. After placing the research problem, research questions are framed. The objectives of the study are highlighted.

The second section of the report shows the detailed methodology of the study with the sample design and the research setting is explained. Research tool preparation and the structure of the questionnaire is given. Data collection techniques and the limitations of the study are also presented in this chapter.

The third chapter describes different factors that act as drivers of migration. In this study it is tried to find out which factors may be influential for migration, this includes age, education, gender, family size, education etc.

The fourth chapter deals with the main part of the study i.e., the analysis and findings of the survey presented in detail.

The fifth chapter explains policy initiatives for return migrants by the government. The last chapter of the report deals with a conclusion and few pertinent recommendations that would help rehabilitate these expatriates.

CHAPTER 3

DRIVERS OF MIGRATION

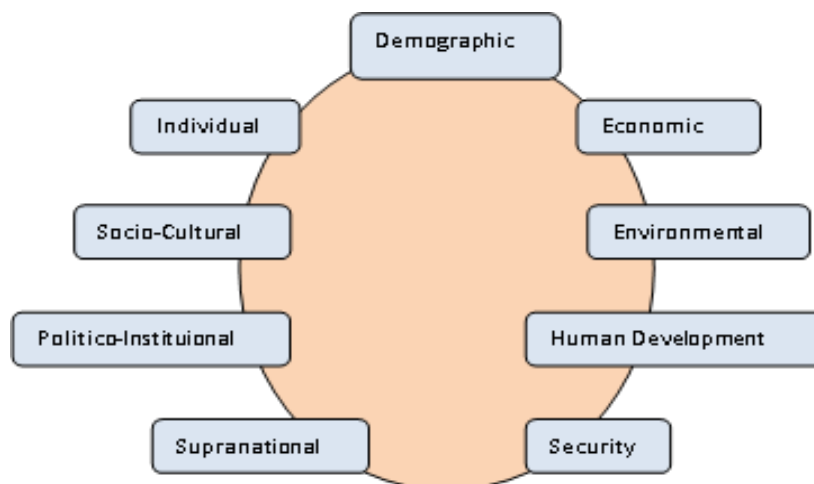
Introduction

Migration is a natural phenomenon in an interconnected world and has beneficial impacts for migrants and their families, for the countries to which they go and the countries from which they came ²⁵. It can be opined that the decision to migrate depends on a complex set of factors that influences an individual, a family or a group of persons to migrate. These influences are generally considered as dynamic as these are based on the personal, social, structural, environmental and circumstantial factors surrounding the entity which may or may not get extrapolated with local, national, regional and global level incentives and constraints. The decisions thus made will result in voluntary or involuntary which may be a temporary solution or will have a lasting effect.

As per the prevailing norm, migrants undertake their activities in a safe, secure and orderly manner respecting all the rules and regulations that govern them. While analysing the drivers of migration, we are in no way interested in stemming the current movement of people between countries but for a closer analysis of the factors that trigger migration. The broad drivers of migration are illustrated in the diagram given below.

Figure 3.1

Diagrammatic Illustration of Drivers of Migration



On a closer analysis, it can be observed that these drivers of migration interact in diverse and complex ways to influence the migration decision making of individuals.

- a) Migration drivers that influence decision making in areas of origin: environmental and demographic pressures; lack of employment and livelihood opportunities; lack of access to fundamental human rights and basic services; poor/inadequate governance and security.
- b) Migration drivers that are associated with travel and destination - the potential for employment and education opportunities, family unification and adventure - and most fundamentally the prospect of living a safer, more dignified and productive life for oneself and one's family.
- c) Migration drivers for well-being- are associated at the individual level - relationships, tourism, visa overstay.
- d) Regional Migration drivers are associated at regional or geographical levels - environmental degradation and instability.
- e) Critical Migration drivers are associated with certain critical scenarios – war and natural disasters like earthquakes, cyclones etc.
- f) Intimate Migration drivers- that are intimate and attractive - cultural and social drivers, along with other punctual policy choices and programming interventions.

3.1 Family Size as a Migration Driver

Population dynamics are not only manifested through aggregate level changes in population size and composition, fertility and mortality transitions, but also by socio demographic processes including changes in family size, models and structures as well. Key studies in this area include Oded & Levhari (1982)²⁶ on the new economics of labour migration and migration as risk diversification; Gubhaju & De Jong (2009)²⁷ for quantitative evidence on the importance of individual and household considerations in migration decision-making. Through this, we tried to analyse the family size as an influencer or driver for migration to the Middle Eastern regions.

Table 3.1
Distribution of Family Size

Family Size	Number	Per cent
Single	33	4.8
2- 4 Members	362	52.1
5 - 7 Members	288	41.4
8 - 12 Members	11	1.6
Above 12 Members	1	0.1
Total	695	100.0

On careful observation, it can be opined that both smaller and bigger families are showing the same level of inclination towards migration i.e., in our survey result family size has not been found acting as an intermediate factor for migration.

3.2 Gender as a Migration Driver

The general view among researchers is that a person's sex, gender, gender identity and sexual orientation shape every stage of the migration experience. It is even opined that gender influences reasons for migrating, who migrates and to where, how people migrate and the networks they use, opportunities and resources available at destinations, and relations with the country of origin. Risks, vulnerabilities and needs are also shaped largely by one's gender and often vary drastically for different groups. Therefore, it is essential to comprehend how gender interacts with migration and to behave appropriately. Despite previous research suggesting that male dominance in migration is on the decline, the current study reveals that males continue to rule the migratory scene. Gender difference in migration reflects the sexual division of labour both in the host Country and in the destination country as well, especially in the Middle East Region.

3.3 Age as a Migration Driver

Economic and Demographic Theories had suggested that migration is similar to an investment in human capital. Hence before venturing into any type of temporary/permanent migration a person will analyse the present discounted value of the expected lifetime earnings or rather the returns to his/her human capital. He or she will evaluate the distinctions between the Host and the destination country before deciding whether or not to proceed with the project.

The potential immigrant will take into account age as a key factor in his selection in this case. If they are younger, they will have plenty of time and possibilities to profit from this endeavour, and vice versa. In conclusion, it is widely accepted that the older population will have a tendency to move less because he should take into account both the psychological costs of separation from family and friends as well as the predicted profits. Additionally, the benefit that an older person would receive will be less than that of the other groups.

Table 3.2
Age of the Respondent

Age Classification	Number	Per cent
30 years and below	73	10.5
31-40	216	31.1
41- 50	195	28.1
51- 60	150	21.6
More than 60 years	17	2.4
No Response	44	6.3
Total	695	100.0

But the study also revealed that the older population are also taking a keen interest in earnings from the destination country than the other social and psychological effects. In our survey 6.3 per cent of the respondents are not willing to reveal their actual age. It is noted from the Table 3.2 that about 41.6 per cent of the respondents were youth belonged to the age group of 30 to 40 years.

3.4 Education as a Migration Driver

Education is a key factor in determining migration from one location to another, particularly in developing nations. People in emerging nations that experience significant unemployment and at the low end of the income distribution are shifting to areas that provide good jobs in anticipation of having greater salaries. It is also possible to argue that these immigrants have distinct work habits from the native population because the latter does not favour low-paying positions that are further accompanied by poor social standing and unstable employment. Furthermore, due to their far location from the designated geographical limit of the host country, there is a strong likelihood that these migrants will be less affected by the "stigma" of low social standing. We can see from table 3.3 that those with high school and higher secondary level of education are more likely to migrate followed by diploma and degree holders.

Table 3.3

Education of the Respondent

Classification	Number	Per cent
Literate	1	0.1
Primary	9	1.3
Upper Primary	32	4.6
High School	304	43.7
Higher Secondary	110	15.8
Degree	60	8.6
Post-Graduation	8	1.2
Diploma Course	81	11.7
Professional Course	24	3.5
Others	1	0.1
No Response	65	9.4
Total	695	100.0

3.5 Decent Work-Life and Migration Tendencies

After the Global Economic Depression and the COVID-19 Pandemic, it can be observed that the planners and policy makers are giving due importance to ‘Decent Work-Life’ to ensure inclusive economic growth and removal of poverty. Yet one can observe that though Decent Work Life is a priority in a Developing Country like India, we generally fall short of the set targets to deliver fair income, security in the workplace and social protection of both the employee and his family. Through gainful employment, an employee generally aspires to achieve better prospects for personal development, along with sufficient social integration and equality of opportunity. When an employee feels that he is denied any of these components, he generally will be inclined towards exploring brighter prospects outside his host country.

The study observed that job security is a prominent component in ensuring a decent work-life in the host country. One can observe that private sector and self-employed workers are exhibiting the same inclination to migrate as the unemployed people in Kerala.

CHAPTER 4

ANALYSIS AND RESULTS

Introduction

Demographic and socio-economic factors such as age, education, marital- status and gender play a significant role in one's decisions regarding migration. Worsening political and environmental conditions abroad and/or improving conditions at home can lead to less migration.

The pandemic outbreak and the subsequent steps taken to mitigate the spread of the epidemic led to the closure of all modes of transport and economic activities except essential services. The worsening working conditions and health crisis led to mass exodus of expatriates to home countries. This covers those who have ended their lives in exile, arrived due to medical issues, and/or lost their careers. Citing NORKA figures, it is noted that more than 15 lakh Keralites returned to their homes due to job loss. It is therefore important to understand the demographic and socio-economic characteristics of those who have lost their jobs, especially at a time when discussions are taking place regarding their rehabilitation.

A total of 695 returns expatriates who have lost their job due to COVID - 19 pandemic was surveyed, the respondents were taken from 8 districts across the state.

4.1.1 Respondent by age

Among the demographic and socio-economic characteristics, age is an important element for human beings, because age determines good and bad times. Age composition of respondents shows that the highest proportion belongs to the middle-aged group i.e., 49 per cent followed by the younger generation of 41 per cent. And this proportion is also the same in case of men and women. Return emigrants among the age group above 60 years are less, but women among this age cohort are comparatively more in number. There is a bulk share of migrants in the middle age group and lesser in the dependent age group.

The mean age of respondents was 46.69 with S.D \pm 16.57.

4.1.3 Educational Qualification of the Return Emigrants

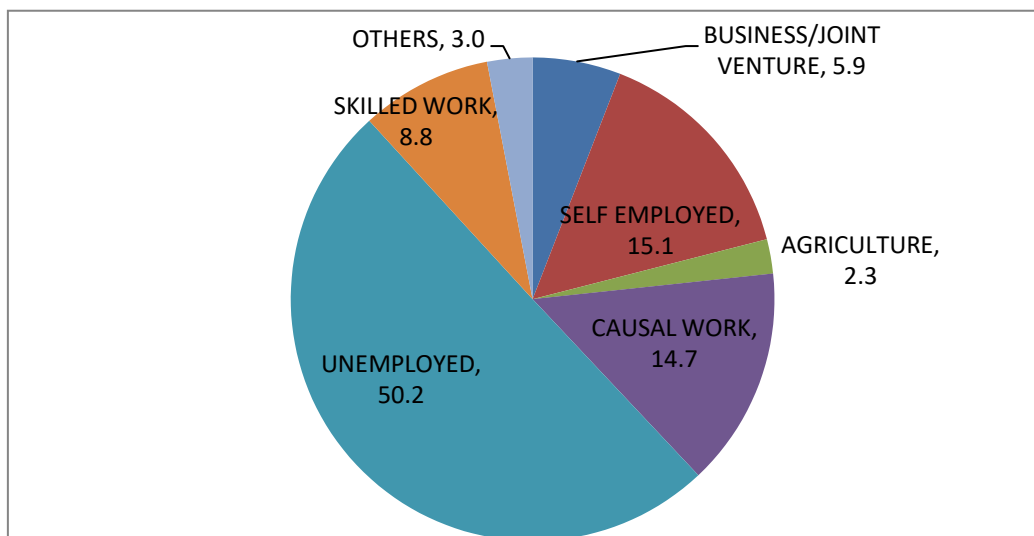
About 44 per cent of the respondents had just finished high school at the time of migration. About 15.8 per cent of the returning emigrants already acquired a secondary level of education and 11.8 per cent obtained diploma/ certificate courses. 6.3 per cent of respondents were not willing to share their educational qualification.

4.1.4 Current Employment Status of Return Emigrants

One of the main goals of the study was to analyse the present occupational nature of returning immigrants in the context of how to rehabilitate them if they have lost their employment overseas. Returning immigrants' existing work circumstances suggested that their home country will see increased economic activity. Half of the respondents were unemployed, that means one in two returning expatriates was unemployed. The remaining 50 per cent were either self-employed (15.1 per cent), or employed in casual (14.7 per cent), agricultural (2.3 per cent), skilled (8.8 per cent), business or joint ventures (5.9 per cent) and other types of activities (3 per cent) (Figure 4.1). Redistributing the unemployed to the existing labour market possesses a series of socio-economic policy challenges to the Kerala economy and has multiple repercussions on the socio-economic sectors primarily because the economy is now facing the worst unemployment in the last 40 years due to the COVID-19 pandemic. Expatriates are the real asset of the Kerala economy and their contribution to the economy is immense. So, giving utmost care to them in the worst situations is our duty. It is because there is a large section of people who depend on this small group.

Figure 4.1

Economic Activities of Return Emigrants

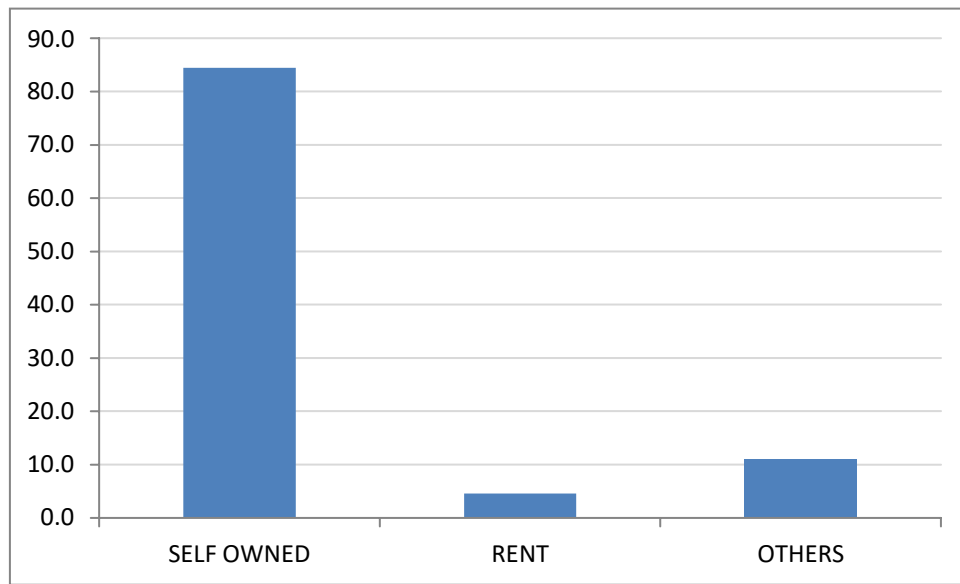


Source: Primary survey, 2021

4.1.5 Housing status and living conditions

Regarding the ownership of the house they lived in, it was found that 84.5 per cent of the people possessed their own houses and 4.6 per cent reported living in a rented house (Fig.4.2). This shows that they have a convenient position in housing status.

Figure 4.2
House Ownership of Return Emigrants



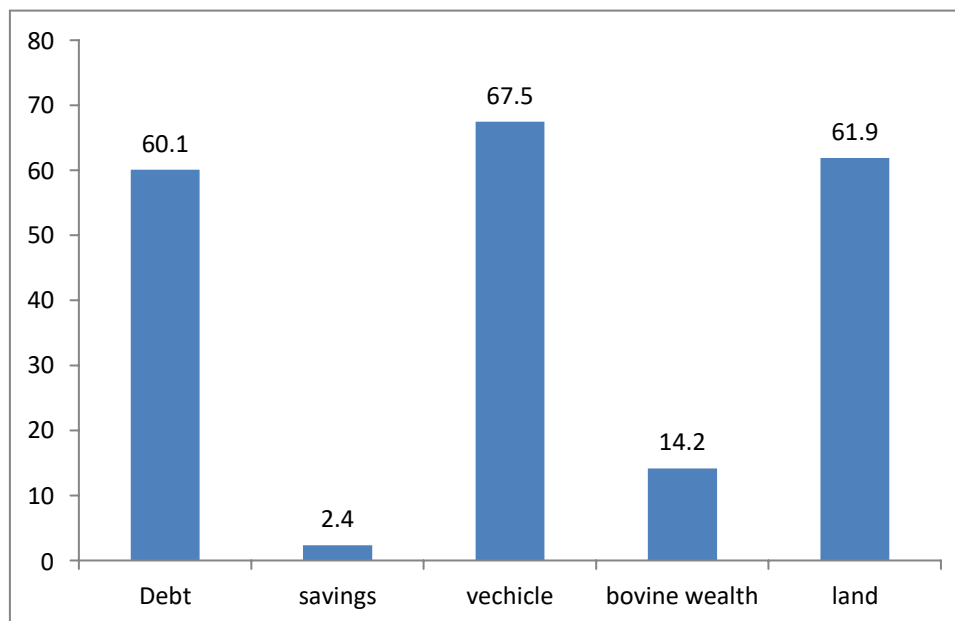
Source: Primary survey, 2021

4.1.6 Income and asset holdings of return emigrants

When we examine the income and asset holding patterns of the respondents, it is found that the increasing rate of emigration and the resulting inflow of large volumes of remittances have significant influence on the rates of consumption, savings, investment and income distribution. On the other hand, remittances have a positive impact on housing and investment on consumer durables, and productive or long-term income generating assets like agriculture land, bovine wealth, and vehicles etc. The study also discovered that a certain proportion of persons who returned to their country after losing their employment as a result of COVID-19 found considerable solace in investments made in the fields. Apart from land holdings, bovine wealth like Cow, Goat, Buffalo, and poultry are the major sources of livelihood and income to the returnees.

Through a closer observation, it can be opined that the financial crisis can be regarded as an important component in one's decision concerning migration. More than 60 per cent of the respondents covered in this study were facing certain financial issues and had accumulated large debts which needed speedy recovery (Fig. 4.3) and the mean income of the respondents were Rs 27,043.

Figure 4.3
Income, Debt and Asset holdings of Return Emigrants



Source: Primary survey, 2021

Figure 4.3 describes the distribution of respondents according to debt/savings and land ownership. The analysis reveals that 60 per cent of the respondents reported that they were in the midst of debt in one way or another. Among this only 2.4 per cent said that they have any type of savings and 62 per cent had ownership of land.

4.1.7 Health status of Emigrants

Table 4.1 reveals the health status of the expatriates who returned during the survey. About 79.4 per cent return migrants had no health problems at the time of the survey. Only 6.3 per cent respondents had life style diseases and 3.1 per cent had communicable diseases and 11.2 per cent had other types of diseases. Lifestyle diseases such as diabetes, high blood pressure, and heart problems affect people of all ages. This reveals that lifestyle diseases are spreading rapidly among the youth and middle-aged in Kerala. Table 4.1 shows that most of the respondents belonging to the age group 41-50 years had life style diseases followed by the age group 51-60 years. Communicable diseases such as COVID-19 largely affected older people. Food habits, alcoholism and tobacco use among people are the main reasons for increasing cases.

Table 4.1
Health Status of Emigrants at the Time of Survey

Age in Years	Communicable Disease	Lifestyle Disease	Other Disease	No Health Problem	Total
21 -30	2.7	2.7	5.5	89.1	100.0
31 - 40	4.6	3.7	9.3	82.4	100.0
41 - 50	1.5	9.2	11.3	78.0	100.0
51 - 60	2.0	8.0	16.7	73.3	100.0
Above 61	11.8	5.9	11.8	70.5	100.0
Total	3.1	6.3	11.2	79.4	100.0

Source: Primary survey, 2021

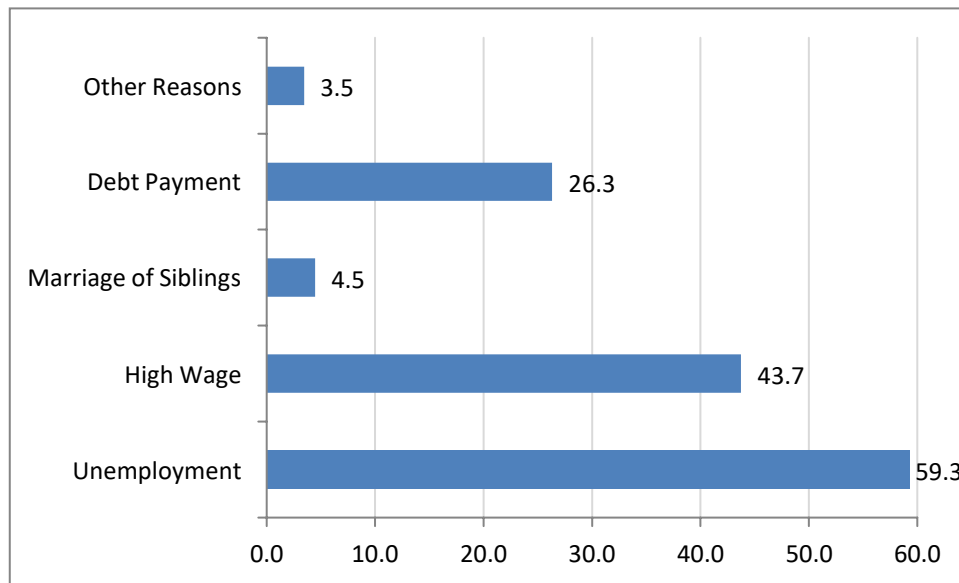
4.2 Reasons of migration

It is generally believed that the main pull factor that determines migration is directly related to the labour standards, level of unemployment and overall economic trends prevailing both at the host and at the destination countries. Migration will be on a large scale if the host country's economic situation worsens. According to research studies conducted by the UN International Labour Organization, nearly two-thirds of migrants travel primarily in quest of meaningful jobs. Therefore, the reason people migrate is because there are greater economic prospects in countries other than the host nation. The economic pull and push factors that cause mass migration, such as affluence, many work opportunities, and high standards of life. The economic push elements include poverty, a lack of economic opportunity, and a poor quality of living.

4.2.1 Determinants for Migration

The study also attempted to analyse additional migration-related characteristics that may be seen at both the host and the destination countries and that impact other migration-related factors. The main reason people migrate to a destination country from the host country is to find meaningful jobs. According to the report, it is abundantly obvious that a key factor in migration is the lack of work opportunities at the destination, which is clear from figure 4.4.

Figure 4.4
Determinants for Migration



Source: Primary survey, 2021

It accounts for nearly 59.3 per cent of the migration occurring due to unemployment in the home country, and the unemployment can be classified into educated unemployment and under employment. The existence of a massive educated unemployment problem in this rich pro-social environment is perplexing. While the state's education sector can be praised for its wide reach, its reduced focus on job-oriented education and teaching for many years has led to a labour market mismatch. The educated unemployment at their migration period was 9.8 per cent, which means among 100 people almost 10 people are educated but not employed. For example, 11.8 per cent of the respondents possessed a diploma or certificate course in mechanical, electronic or communication skills, but half of them, or 5.5 per cent, are engaged in economic activities in the same field, while the remaining 6.3 per cent are job seekers, unemployed, and casual workers. In addition to basic educational qualifications, 39.3 per cent of emigrants acquired various vocational skills, including electrical (19.8 per cent), mechanical (26.0 per cent), computer programming (7.0 per cent), welding and related skills (15.4 per cent), other certificate courses (21.6 per cent), medical transcription (1.8 per cent), and others includes driving, carpeting, and gold covering (24.7 per cent) (Figure 4.5). But their inability to find a job that suits their ability in the homeland is an important factor for migration. Besides the high rate of unemployment, wage difference and divergence in the home country and the international labour market (43.7 per cent), debt burden (26.3 per cent) and marriage of siblings (4.5 per cent) are the major driving forces for their take-off (Fig.4.4).

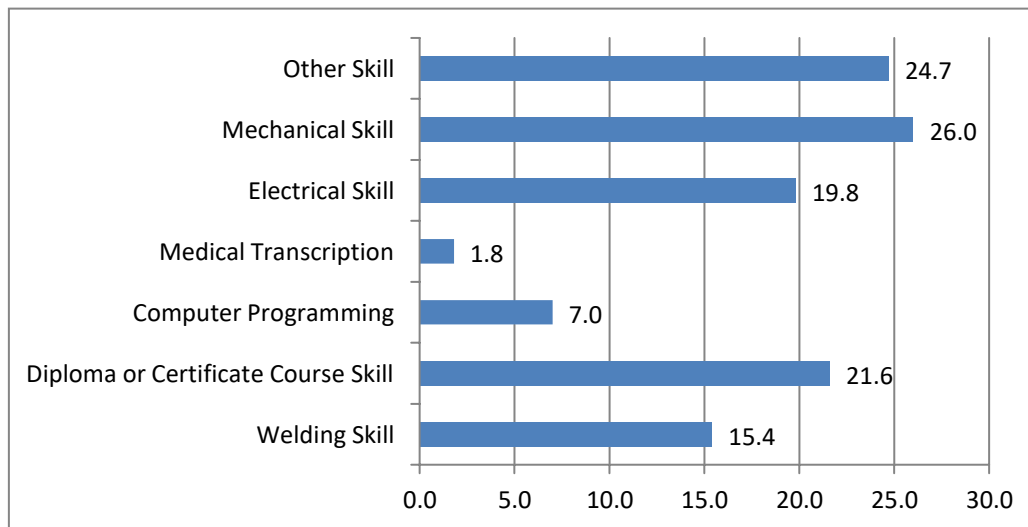
Table 4.2

Educational Qualification and Economic Activity before Migration

Educational qualification	Private firms	Self Employed	Agricultural activities	Unemployed	Student	Casual workers	Skilled workers	Others	Total
Literate	0.0	0.0	0.0	0.0	0.0	0.5	0.0	0.0	0.1
Primary	0.0	0.0	0.0	0.0	0.0	1.4	2.1	1.2	1.3
Upper primary	6.3	9.8	0.0	4.4	0.0	5.2	3.7	3.5	4.6
High school	28.1	46.3	77.8	36.8	0.0	47.2	47.7	34.1	43.7
Higher secondary	9.4	19.5	0.0	20.6	42.9	13.7	14.5	21.2	15.8
Degree	18.8	2.4	0.0	7.4	14.3	9.0	7.1	12.9	8.6
Post-graduation	3.1	2.4	0.0	0.0	0.0	0.9	0.4	3.5	1.2
Diploma course	15.6	2.4	11.1	14.7	28.6	6.1	15.4	14.1	11.7
Professional course	3.1	0.0	0.0	8.8	14.3	2.8	2.9	3.5	3.5
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.0	0.1
No response	15.6	17.1	11.1	7.4	0.0	13.2	5.8	5.9	9.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Primary survey, 2021

It was clear from Table 4.2 that there is a wide mismatch between their educational qualification and employment at the time of migration. Most of the graduates worked in the private sector while they got their destination visa. Among the respondents who had studied diploma courses, most of them were students at the time of migration. This is true for the respondents who acquired professional degree courses as well. Among the respondents who were casual workers and were involved in agricultural activities at the time of migration, most of them had at least high school level of education.

Figure 4.5**Skills Acquired by the Respondents before Migration**

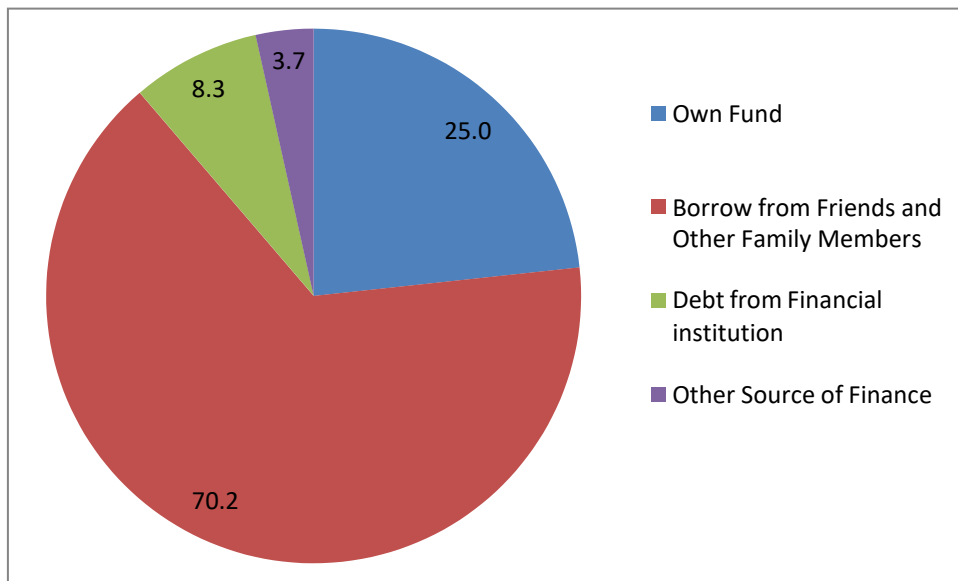
Source: Primary survey, 2021

Figure 4.5 explains different skills acquired by the respondents before migration. About 34.7 per cent of them were skilled workers. This skilled working is categorised and presented in this diagram.

4.2.2 Migration-induced Indebtedness

Migration also incurs a kind of cost for immigrants. Among these costs, Economic Costs of Migration can be regarded as the overriding one which sweeps the other costs under the carpet. The economic cost can be direct or indirect: direct economic cost refers to the expenses visible in the migration process such as payment for tickets, visas, medical check-ups, and administrative fees, while indirect, hidden or invisible costs implies the decline in family incomes as a result of the dispossession of income-generating assets or the repaying of debts over time. Looking at the main financial sources of these expenses, 70.2 per cent of them were found to be covering the expenses at the time of migration from family members and friends followed by own funds (25.0 per cent) and debt from financial institutions (8.3 per cent) (Fig. 4.6).

Figure 4.6
Sources of Finance for Migration



Source: Primary survey, 2021

5.2.3 The Door to Exile

The door to exile indicates the way in which the migrants got awareness about the job abroad. The district wise analysis is given in Table 4.3. The data on sources of employment indicates that 72.7 per cent of expatriates travel to the Gulf and other countries through their family, friends, and relatives. The trend is more prevalent in Thiruvananthapuram and in the northern districts of Kerala like Kannur, Kozhikode, and Malappuram. This can be considered as an indication of the religious and human culture of the society, especially in the Muslim community. In contrast to this the interference of NORKA Roots, the official body of the Kerala government is very meagre in this field and it consists only 0.1 per cent and was from Kozhikode district. On the other hand agents play a vital role. (Table 4.3)

Table 4.3

Per cent Distribution of Sources of Employment by Districts

Districts	Job fairs	Agents	Newspaper and other social media	Consultants	Through Company	Friends and relatives	NORKA Roots	Total
Malappuram	0.0	28.7	0.0	0.0	14.9	12.5	0.0	14.5
Kozhikode	50.0	3.7	6.3	43.8	14.9	15.4	100.0	14.2
Kannur	0.0	1.9	0.0	18.8	0.0	16.2	0.0	12.5
Palakkad	50.0	9.3	6.3	0.0	10.6	8.5	0.0	8.6
Thrissur	0.0	9.3	31.3	12.5	27.7	11.3	0.0	12.5
Alappuzha	0.0	18.5	56.3	12.5	14.9	8.3	0.0	11.5
Kollam	0.0	27.8	0.0	6.3	17.0	8.1	0.0	11.5
Thiruvananthapuram	0.0	0.9	0.0	6.3	0.0	19.6	0.0	14.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Primary survey, 2021

4.3 International Migration

This section gives an outline of the details regarding the nature of employment at migrating states, employment and labour market characteristics after migration, duration of migration, emigration by destination, migration history of returning emigrants etc.

4.3.1. Emigration by Destination Countries by Districts

Table 4.4 shows the district-wise details of the emigrants by destination countries. Saudi Arabia is the most preferred state in the Gulf region, and it accounts for 31.1 per cent of the total migration to the Gulf region. People from the Malabar side of Kerala prefer the gulf region, which accounts for 37.4 per cent. From the survey people from the south like Thiruvananthapuram and Kollam prefer to migrate to regions other than the Gulf countries. In other words, over 88.3 per cent of people migrate to the GCC region, and migration to other gulf regions is only less in numbers. Geographical analysis of the migrants in Table 4.4 revealed that UAE hosts more people from Thiruvananthapuram while Saudi Arabia occupies migrants from Malappuram and Oman accommodates migrants from Alappuzha and Thiruvananthapuram. Most of the respondents having chosen Kuwait as their destination were from Alappuzha, Bahrain and Qatar from Kozhikode and the other Gulf regions mostly from Kollam district.

Table 4.4
Emigration by Destination Countries

Districts	U A E	Saudi Arabia	Oman	Kuwait	Bahrain	Qatar	Other regions	Total
Malappuram	10.4	20.4	12.3	12.9	10.3	1.9	22.2	14.5
Kozhikode	10.4	9.7	9.6	22.6	41.0	43.4	4.9	14.2
Kannur	17.8	13.9	15.1	0.0	7.7	5.7	4.9	12.5
Palakkad	11.4	6.9	8.2	22.6	2.6	13.2	1.2	8.6
Thrissur	15.8	6.9	12.3	12.9	10.3	18.9	16.0	12.5
Alappuzha	7.4	14.4	16.4	25.8	7.7	17.0	2.5	11.5
Kollam	2.0	13.9	9.6	3.2	7.7	0.0	43.2	11.5
Thiruvananthapuram	24.8	13.9	16.4	0.0	12.8	0.0	4.9	14.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

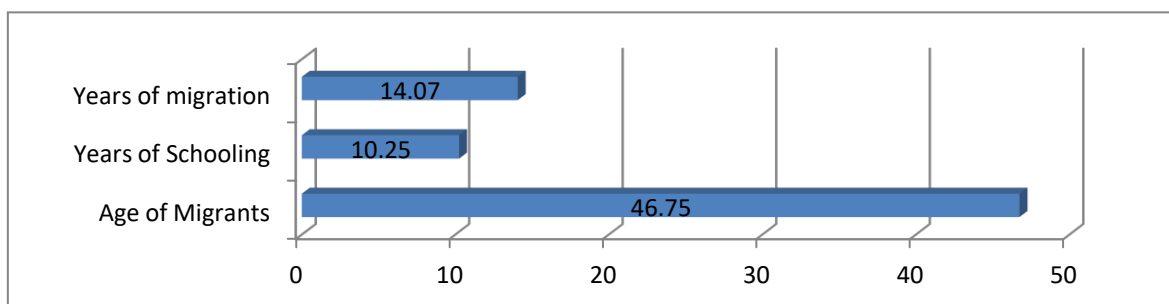
Source: Primary survey, 2021

4.3.1 Average years of migration, Age and schooling of return emigrants

During the survey period questions were asked about the age and year in which the person first went abroad. From this, we calculate the mean number of years the person has lived abroad. Figure 4.7 shows that the average years of migration is 14.07 years, and average age of the emigrant is 46.75 which means they spend a good time of their lives abroad. When looking at the average years and age spent abroad, it was found that it is difficult to find a better job in the homeland. Average years of schooling for return migrants is recoded as 10.25 years i.e., from 695 respondents, 65 per cent did not reveal their educational status. By analysing the educational status of remaining 630 respondents, the average years of schooling can be calculated as 10.25 years.

Figure 4.7

Average years of migration, age and years of schooling



Source: Primary survey, 2021

4.3.2 Employment and Labour Market characteristic of Source and Destination Countries

Lack of employment and wage differences in the home country are the main factors behind inter-state or international migration. People from Kerala mainly migrate to other countries for employment purposes. The major employers are none other than the private sector companies, organizations/ shops. In short, the fact that migration is a search for employment is shown in Table 4.5 where it can be seen that the percentage of job seekers (10.8 per cent, both unemployed and student) drops to 0.1 per cent after migration and drops to zero at the time of return migration. The shift in occupation and economic activity after migration and at the time of return migration is given in Table 4.5. While examining the employment categories or employment nature, the majority of them work in an unorganised sector as casual labourers (including working at shops) (35 per cent), self-employers (1.4), skilled workers in unorganised sectors, and agricultural workers (0.7 per cent). Moreover, migration causes brain drain. Also, the percentage of skilled workers increased from 34.7 per cent in the pre-immigration period to 38.8 per cent in the post-immigration period. This was a sign that foreigners welcomed (brained) people with good skills and provided better returns. Out of the 38.8 per cent of the skilled workers, the majority of returnees worked as drivers (16.9 per cent), electricians and plumbers (6 per cent) and mechanics (5.1). To support this, 34.7 per cent of the population had already acquired skills prior to migration, and 21.6 per cent of the respondents had acquired skills such as aluminium fabrication (4.7 per cent), electrical skills (2.9), and computer programming skills (1 per cent) while working. Casual work involves people working in shops, hotels, construction sites, etc.

Many of the respondents have strong migration backgrounds and they spend 14 to 40 years abroad. The principle of doing by learning helps develop more skills in the working environment and it is a valuable asset in the working field. The drop in the percentage of job seekers and unemployed to zero by the time of return due to the pandemic was a reflection of the long years of immigration history. Also, the classification of economic activities was reduced from 8 categories at pre-migration, to 7 at after migration period and 5 at return migration. The prominent occupational mobility or shift was seen from casual workers to private companies. This indicates that people prefer more secured and sustained jobs than uncertain ones.

Table 4.5
Economic Activities before and after Migration and Before Return

Economic Activity	Pre-Migration	After Migration	Just Before Return
Private Firms	4.6	12.5	28.2
Self Employed	5.9	2.4	1.4
Agricultural Activities	1.3	0.7	0.0
Unemployed	9.8	0.1	0.0
Student	1.0	0.0	0.0
Casual Workers	30.5	35.0	28.9
Skill Workers	34.7	38.8	38.3
Others	12.2	10.5	3.2
Total	100.0	100.0	100.0

Source: Primary survey, 2021

Examining the nature of wages and salaries, the daily, weekly, monthly and piece rates are the main forms of wages and 93.2 per cent received their remuneration in the form of a monthly salary. The average monthly salary was Rs 33,841, and more than half of the immigrants earn between Rs 26,000 and Rs 50,000 (Table 4.6). 9.5 per cent of the respondents refused to disclose their income. The foreign currencies were converted into Indian Rupees at the time of the survey for easy calculation. In addition to the nature of wages, the survey found that contracts between workers and employers exist externally in the employment sector and 29.9 per cent return emigrants were employed on certain fixed contracts and agreements, with an average term of 2 years especially in private companies.

Table 4.6
Average Income Received by the Emigrants

Income	Per cent
Below 25000 Rupees	24.6
26000-50000 Rupees	52.5
51000-75000 Rupees	9.6
Above 75000 Rupees	3.7
Not ready to disclose their income	9.5
Total	100.0

Source: Primary survey, 2021

4.3.3 Remittances

The influence of expatriates on the world economy is invaluable. India stands unbeaten as the largest migrant source country, as well as remittance receiving country in the world. According to the World Migration Report (2020), India received USD 78.61 billion through remittances.

The depreciating value of rupee is a positive effect on increasing remittances to India. In the

context of Kerala, the number of emigrants was 21, 21, 887 as per the Kerala Migration Survey report 2018, which was 24, 00,375 in 2013. In the other words a decrease of 11.7 per cent was reported in the number of emigrants from Kerala. The total remittances received by Kerala during the financial period of 2018-2019 were 2,42,535 crores. The effect of remittance flow on the fillers of the Kerala economy is huge.

The historic discovery of oil in West Asia and the subsequent commercialization of it in the 1960s stimulated great demand for skilled and unskilled labour. Keralites took advantage of the chance to start a wave of immigration and initiated the Gulf boom corresponding to the stagnating economy and high unemployment in their own country. With the help of remittance influx, Kerala has seen a number of economic and social developments in the following decades. Kerala had the paradoxical situation of economic underdevelopment yet having excellent human development indices prior to the Gulf boom. After the monetary inflow via remittances, this was different. The rise in consumption, the economy, and social investment boosted the domestic economy and brought about societal transformation on a cultural and social level. As per the Kerala Migration Survey 2018, about 38 per cent of the household remittances were used for daily living expenses. About 19 per cent had cash in hand/bank, 12 per cent used it to pay back debts, and 8 per cent used the money for children's education. Between 2013 and 2018, the remittances for day-to-day expenses increased by 42 per cent and children's education by 26 per cent.

An estimate of remittances received by households sent by emigrants for household consumption was obtained by asking the following questions to the returning emigrants directly, and only cash remittance is taken into account here. The definition being: *“The average amount of money sent in a month to your family, while working abroad (in Indian rupee)”*

4.4 COVID-19 Pandemic and Return Migration

The global economy was rendered inoperable by the COVID-19 pandemic. It began in China and quickly spread over the entire world. People may only turn to "home" when they are in crisis due to the loss of their employment, salaries, and housing, all of which have occurred since the lockdown was proclaimed. Following the disaster, there was a large-scale migration both domestically and internationally. The international economy has never experienced anything like it before or after the World War II. Many people went home after completing their exile lifestyles because they had lost their employment and were in dire straits. Kerala

was particularly affected by the effects of mass mobility, which put strain on the state. A number of expatriate *Malayalis* came back to Kerala by air and sea through the *Vande Bharath* mission, operation *Samudra Setu* and chartered flights. The district wise details of the returnees due to COVID-19 from the period of May 2020 to September 2021 are given in Table 4.7.

Table 4.7
Details of Returnees during COVID-19 situation (May 2020 - September 2021)

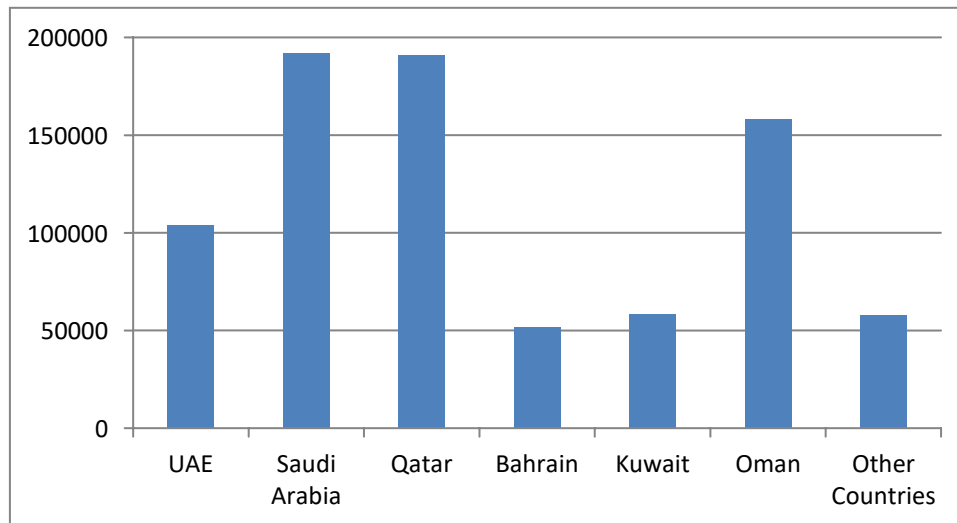
District	Number of Return Emigrants
Malappuram	331946
Kozhikode	226433
Kannur	225849
Thrissur	121447
Thiruvananthapuram	134842
Kollam	114306
Palakkad	88944
Ernakulam	87693
Kasaragod	84186
Alappuzha	57708
Pathanamthitta	59075
Kottayam	43151
Wayanad	23284
Idukki	9923
Not Revealed *	142265
Total	1751052

Source: RTI Information from NORKA, 25.10.2021/ Kerala Migration Survey, 2018

* Returned immigrants who did not disclose their home district

As per the official data, 17,51,052 emigrants landed in Kerala. Highest return was reported in Malappuram (331946) and Idukki the least, however when the percentage share for 2018 is examined, the highest return is recorded in Ernakulam (164 per cent). Not only in figures, but also in the percentage share of returning migrants Malappuram leads with nearly 82 per cent of the total migrant population in this category. The districts of Kozhikode (140.91 per cent), Kannur (90.34 per cent), Palakkad (99.86 per cent) and Thiruvananthapuram (98.41) also show a high percentage share. At the same time, Kottayam (25.89) and Idukki (30.16) have a lesser percentage share. When examining the returnees by countries most of them were from Saudi Arabia (Figure 4.8).

Figure 4.8
COVID-19 Inward Status of Returnees by Countries



The Government of Kerala and NORKA Roots have information on the return of expatriates, but they do not have the details of those who lost their jobs. According to a study done by Rajan and Pattath (2021), 1.43 billion migrants returned between May 2020 to April 2021, among 49 per cent who lost their jobs. When figuring out the 49 per cent from NORKA Roots information, we can assume that nearly 8 lakhs to 8.5 lakhs returnees had lost their jobs due to the pandemic.

4.4.1. Reason for return and job loss

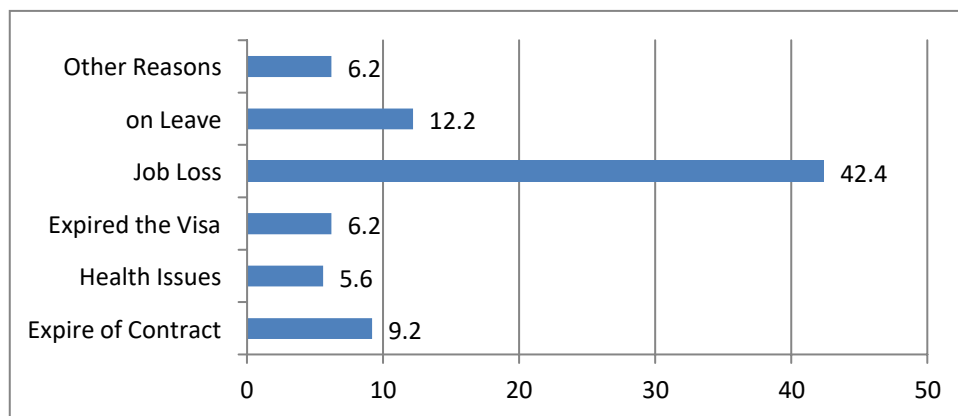
The primary reason for this massive exodus being loss of jobs, the study mainly focussed on the job losers amid COVID-19 pandemic. But when examining the causes of job losses, the COVID-19 outbreak directly affected three groups of immigrants. First group includes, Migrants who had returned to Kerala due to the jobs lost in the Gulf countries. About 73.8 per cent of the returning emigrants are included in this category.

For example, a 56 year old man who has worked in a hotel in the Gulf for over 20 years. The lockdown was announced as part of the COVID-19 and the hotel was subsequently closed. He was forced to return home as part of the hotel closure. he wants to go back but the owner told him that at present there was no vacancy due to low sales, and therefore no need to go back. In the Gulf, his salary was 28,000 rupees a month. He now works in a hotel in his town for a maximum sum of Rs 15,000 per month. Sasi says this money is not even enough to pay off a one-month loan and it is very difficult to sustain their quality of life.

The second category consists of Migrants who had returned to Kerala for breaks/leaves before the pandemic and were unable to return and lost their jobs. It includes people who

have returned home on leaves (8.2 per cent), for attending family emergencies or ceremonies like marriage of siblings (3.6 per cent), due to expiry of visa (4.10 per cent) or contract period (6.10 per cent). Unfortunately, on March 24, 2020 a national lockdown was declared. All domestic and international flights were stopped. Many of them were unable to go back. Later, COVID-19 concessions were made in India, but many countries, including the UAE restricted the entry of Indians over a period of time. Visas of validity ranging from 6 months to one year have expired. This faded into their Gulf life.

Figure 4.9
Reason for Return



Source: Primary survey, 2021

The last category, are Migrants who had returned to Kerala for breaks/leaves after the pandemic, who were unable to return or lost their jobs. It consists of people who have experienced some kind of health issues amidst the pandemic and returned home (3.4 per cent). In addition, 1.4 per cent have reported non-payment of wages or dues, a reduction in wages due to the COVID-19 pandemic, and the indigenization (1 per cent), which have persuaded them to return to their homeland. Another important point is that about 33.3 per cent of the immigrants had no prior information about job loss, 32.5 per cent of the returning passengers said that they had faced severe hardships due to complete cancellation of travel facilities (32.7 per cent) and financial problems due to theft of wages (67.3 per cent).

4.5 Decline in Remittances and its Effects on the Socio-Economic Life of Return Emigrants

The COVID-19 Pandemic weakened the economies of rich and poor countries alike. However, for many low-income and vulnerable states, the economic impact will be exacerbated by the loss of remittances by migrant workers and guest workers working abroad. The declining cash flow is likely to increase economic and social pressures on the

emigrants' families and governments of these countries, which are already struggling to cope, even in normal times. Global remittances are projected to decline sharply by about 20 per cent in 2020 due to the economic crisis caused by the COVID-19 pandemic and the subsequent shutdown. The inflow of remittances has a multiplier effect in the economy. Since the lion's share of the remitted income is consumed, adding to the aggregate demand (AD), the multiplier effect leads to an even greater boost to economic growth. As foreign remittances have dropped, Kerala is poised to witness the 'reverse multiplier effect'. Since money from remittances goes directly to families, the majority of the spending in Kerala was mainly in two sectors — household consumption and construction. The reverse multiplier effect because of the drop in foreign remittances would affect the household consumption and investment activity, which would have a bearing on the GDP growth of the country. This way, Kerala has been witnessing an unprecedented crisis since the COVID-19 outbreak.

This section analyses the second objective of the study: implications of remittance decline on household consumption and saving behaviour. As mentioned earlier, on an average, monthly inflow of remittances to households of *Pravasis* was around Rs 25,000. If one day the cash flow stops, it will definitely affect the family. Table 4.8 indicates the average monthly expenditure of emigrant families after migration and after return period (current expenditure). Table (4.8) reveals that declined remittances will reduce household consumption patterns. After emigration, the consumer expenditure of households is about 50 per cent lower than their expenditure during exile. This decline also led to a change in family consumption preferences. During the exile period, about 70 per cent of the total consumption expenditure was disbursed for loan repayment (30 per cent), education (22 per cent), and food (18 per cent). After the return, this share of total expenditure was reduced to 60 per cent i.e., loan repayments (24 per cent), food and cooking (23 per cent) and education (13 per cent) from total consumption.

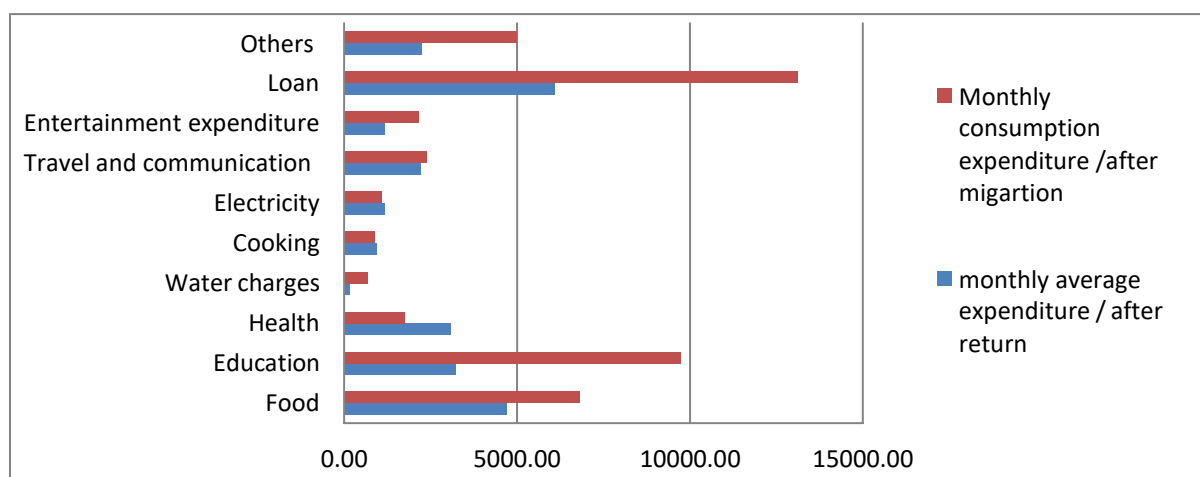
Table 4.8
Average Monthly Consumption Expenditure of Households during Two Time-Periods

Items	Monthly consumption expenditure /after migration	Monthly average expenditure / after return
Food and cooking	7677.08	5622.46
Education	9721.15	3233.33
Health	1759.26	3060.00
Water charges	671.43	165.83
Electricity	1071.83	1156.44
Travel and communication	2366.67	2225.76
Entertainment expenditure	2156.25	1178.70
Loan	13117.24	6068.63
Others	5000.00	2252.00
Total	43540.83	24962.69

Source: Primary survey, 2021

Figure 4.10

Effect of remittance on consumption expenditure



Source: Primary survey, 2021

Compared to the expatriate period, there has been an increase in the amount spent on health. Health care spending has increased from 4 per cent to 12 per cent. The shift in consumption pattern is more clearly depicted in Figure 4.10. The increase may be due to repercussions of the COVID-19 pandemic. However, the increase in the health care spending after return migration revealed the changes in the consumption preference. They meet health care by either making a reduction in repaying loans, expenditure on food, education, or entertainment. To elucidate this, one case study from Kozhikode district is given below.

“The 57 years old man, has worked in Saudi Arabia for a long period of 23 years in a petroleum company as an Office Assistant. Marriage of siblings, debt repayment, and lack of employment are the factors that pushed him to migrate into the gulf. He earned a salary of Rs

80,000 per month. He has two children, aged 14 and 18, one studying in the 9th grade and the other enrolled in a diploma program. Both of them studied in aided schools. He returned to home on August 30 2019 on leave with the expectation of getting back to the work after a short stay at home. However, due to some personal necessity the leave was extended, and due to the pandemic he was not able to return to Saudi Arabia as planned. He pushes his life ahead with his savings, but the pandemic dashed his expectations. He has to find Rs 20,000 per month for his mother's medical expenses alone. Remittance loss and income decline urged us to make changes in expenses accordingly. The education of the youngest daughter, who was studying in an aided school, was transferred to a government school. Thus, every returnee has a lot of straight stories to tell”.

It is concluded that the decline in remittances due to job losses and subsequent returns has adversely affected the consumption behaviour of households. The livelihood of many workers are in dire straits. The vast majority are wondering what to do with the rising cost of living, such as their children's education, medical expenses, and loan repayments. The case studies provide ample evidence for justifying this.

The severity of livelihood loss may make them more backward, and this can be further understood by linking the individuals' consumption behaviour to their current economic activities.

Current employment status of the respondents reveals their present situation of employment. Half the people are unemployed. More specifically, one in two returning expatriates was unemployed. The remaining 50 per cent are self-employed (15 per cent), casual workers (14.7 per cent), involved in agricultural activities (2 per cent), business or joint ventures (6 per cent) or skilled workers (9 per cent). The average income from their economic activities shows the about 30 per cent of them work for Rs.5000-20000 per month, and that the income is insufficient to meet their consumption expenditure for a month. There is a clear divergence between income and consumption expenditure. Around 18.7 per cent were not ready to disclose their income or earnings. The income and consumption expenditure divergence were affected by the majority of the respondents (97.6 per cent) due to dis-savings and they will be forced to rely on both formal and informal credit institutions to meet their requirements.

Table 4.9
Economic activity of Emigrants after Return

Economic Activity	Wage And Salary (In Rupees)					Total
	Below 5000	5000-10000	11000-20000	Above 20000	Not Ready To Disclose Their Income	
Business/Joint Venture	20.0	5.6	10.1	40.0	16.9	5.9
Self Employed	0.0	22.4	34.3	20.0	35.4	15.1
Agriculture	0.0	4.7	4.0	0.0	5.4	2.3
Causal Work	60.0	44.9	24.2	0.0	20.8	14.7
Unemployed	0.0	0.0	0.0	0.0	0.0	50.2
Skilled Work	20.0	19.6	17.2	20.0	16.2	8.8
Others	0.0	2.8	10.1	20.0	5.4	3.0
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: Primary survey, 2021

In short, consumption leakage due to declining remittances will harm the overall demand for infrastructure, education, and health, which are the key pillars of the state's economic development.

4.6 Need for and Ways to Rehabilitate/Reintegrate the Return Migrants

The above sections provide detailed insights of the return migration and how it affects different parts of the economy. One of the major concerns about large-scale immigration is the pressure on the labour market, especially as the economy faces severe unemployment. More drastic policy indications are needed to integrate them into the existing labour market. It was understood from the responses of the *Pravasis* that the Government should consider two categories of people while taking rehabilitation measures.

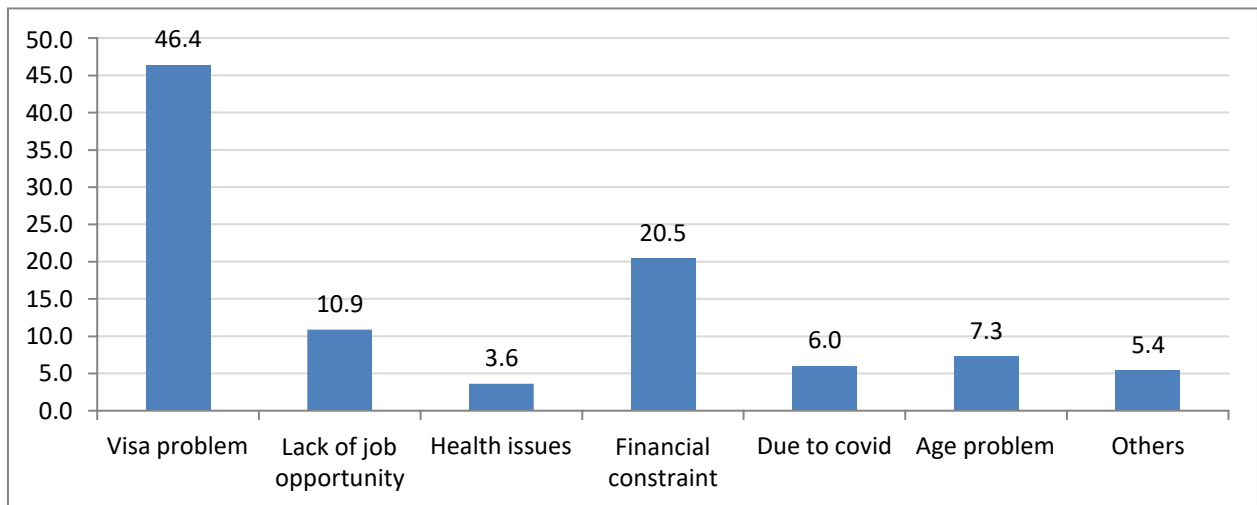
The first category: Those who are willing to go abroad if the situation returns to normal. About 65.6 per cent of the returnees answered positively to the question with a "ready to return abroad" response, but they face some difficulties such as Visa problems (46.4 per cent), financial constraints (20.8 per cent), age limit issues (7.3) etc. (Figure 4.11). For example, foreign countries such as the UAE may restrict visa issuance to certain time periods to foreigners due to the rapid spread of COVID-19. Financial constraints indicated the shortage of money to acquire new visas, flight tickets and other migration related expenses. Age issue refers to Gulf countries not issuing new visas to foreigners having crossed the age limit of 60. Unfortunately, after March 24, when the national lockdown was declared, all

domestic and international flights were shut down. Many could not go back. Later, COVID-19 concessions were made in India, but many countries, including UAE restricted the entry of Indians for a period of time. Holders of visas ranging from 6 months to one year have expired. Many of them turned 60 during the COVID-19 period. Foreign nationals over the age of 60 have a visa ban, so that they may not be able to return to gulf countries.

For example, a 60-year-old pravasi from Vadakara in Kozhikode district was working as a salesman at a supermarket in Kuwait. It has been 40 years since he began his life in exile. He returned home in October 2019 on a six-month leave. On March 24, 2020 the national lockdown was imposed, international travel curtailed, and the Gulf countries temporarily restricted Indian citizens due to the increased number of COVID-19 cases. But after the removal of COVID-19 restrictions, the Gulf countries were ready to welcome the foreigners, by then his visa period expired and he could not apply or search for a new job due to the age limit. Now he is engaged in chilli trade locally, to sustain his life.

Figure 4.11

Distribution of Respondents according to their Problems to Return



Source: Primary survey, 2021

The second category: The second category is those who prefer to stay in their own country without being ready to continue their life in exile. About 30 per cent of the respondents come in this category. Therefore, the centralized strategy of rehabilitation measures is to create a better working environment for the unemployed and those who wish to remain in their motherland. When unemployed and under-employed are assessed, they are technically unemployed, but they have a wide range of skills gained through long-term experience abroad such as technical skills, managerial skills and administrative skill. During the survey,

34.4 per cent of them expressed interest working in agriculture, self-employed activities like opening shops, business and joint ventures.

By understanding their skills and the field of work they are interested in, the unemployment situation can be easily resolved. More specifically, rehabilitation should be based on skill-based employment and employment assistance. This is the main suggestion that emerges from the study.

4.7 Disease Pattern

On closer analysis of the health seeking behaviour of the respondents, it can be opined that 79.7 per cent of the emigrants did not suffer from any job-related health issues. Around one-tenth (20.3 per cent) of the returning emigrants experienced some kind of diseases/accidents while they were abroad. Among them, 21.3 per cent reported non-communicable diseases or lifestyle diseases like diabetes, heart problem, and blood pressure. 8.5 per cent emigrants had met with an accident while they were in the construction site or workshop (Table 4.10).

Table 4.10

Diseases reported by the Return Emigrants while they were Abroad

Disease	Per cent
Kidney problem	7.1
Heart problem	3.5
Life style diseases	21.3
Accident	8.5
Others	20.6
Not specified	24.8
Asthma / Allergy	6.4
COVID-19 related problems	7.8
Total	100.0

Source: Primary survey, 2021

Allergy, Asthma and COVID-19 are other major diseases faced by the returning emigrants while they were abroad. About 8.2 per cent of the expatriates paid for their health care from their own funds. The rest had health care coverage in the form of insurance policy, financial assistance and medical support from the company or provided by the employer.

CHAPTER 5

POLICY INITIATIVES FOR RETURN MIGRANTS BY THE GOVERNMENT

The Non-Resident Keralites Affairs department, abbreviated as NORKA, was established on December 6, 1996 by the Kerala government to address the complaints of non-resident Keralites (NRKs). It is the first of its kind formed in any Indian state. The department was established in an attempt to institutionalise the administrative framework and improve the interaction between the NRKs and the Kerala government. NORKA's field agency is called NORKA Roots, and it was founded in 2002 to serve as a link between the NRKs and the Kerala government. It also serves as a platform for discussing the NRK issues, protecting their rights, and rehabilitating returnees.

NORKA is the designated authority for the attestation of educational documents originated in the state of Kerala. It implements welfare programs for Keralites residing within and outside the country. It also renders additional assistance to Keralites during emergency situations. NORKA Roots is licensed by the Protector General of Emigrants for acting as a recruiting agency for overseas employments. The other duties of NORKA are tracing the missing Keralites abroad and evacuating Keralites from regions of conflict and transporting them to India.

With return migration from West Asia to the State turning out to be a major concern, the Department of Non-Resident Keralites' Affairs (NORKA) has streamlined the rehabilitation and reintegration of the returnees into the society. As part of their rehabilitation and reintegration, the government of Kerala has introduced migrant welfare schemes. The welfare measures are classified into three

1. Information based policies
2. Economic incentive-based policies
3. Institution based policies

Information based policies	Economic incentives-based policies	Institution based policies
1.NORKA Returnees registration 2.NoRKA call centre 3.COVID-19 response cell 4.NRK Annual meets	1.NDPREM 2.Swantham 3.Scholarship 4.Pravasi Thanal 5.Pravasi Bhadratha -PEARL 6.Pravasi Bhadratha - MEGA	1.Skill training programs 2.NoRKA 3.NoRKA Roots 4.Recognition of organisation and NGOs 5.The Non-Residence Keralites welfare Act 2008

Source: NORKA, 2021

5.1. *Santhwana*

A distress relief scheme intended to provide time-bound financial support to *Pravasis*, who have returned to their homeland. It was introduced in 2002. The system can be availed for medical treatments, death assistance, purchase of physical aids to combat disability etc. The conditions for being eligible for this scheme are: (a) Applicant's family income should not exceed Rs.1.5 Lakhs, (b) He should have been a pravasi for a minimum period of 2 years and (c) the period after return should not have exceeded the period of his working in a foreign country or 10 years, whichever is shorter.

5.2 *Karunyam*

The main objective of this scheme is to provide funds for the repatriation of dead bodies of expatriate Keralites. Financial assistance is offered by the Government to the legal heirs for bringing back home the mortal remains of the migrants.

NORKA Roots offer support in repatriation by way of road, rail or air transportation, whichever is most economical. The fund is being provided to the dependents as reimbursement of the expenses. The scheme is to help those who are in extreme financial distress and do not have any other avenue for help or support. It provides Rs 50000 for deaths abroad and Rs 15000 for deaths within India but outside Kerala. The other criterion to be met by the applicants are: (a) that they have expired while being abroad or in any Indian state outside Kerala, (b) have a valid passport if the death has occurred in a foreign country, (c) the deceased should be a legal resident or an employee in a foreign country. In case of the deceased being within India but outside Kerala, he/she should have moved out for employment or work-related activities.

5.3 NDPREM (NORKA Department Project for Return Emigrants)

It is a rehabilitation package that helps returning migrants start a business. Seed capital funding of up to Rs 30 lakhs is available under the scheme. For prompt repayment, 15 per cent subsidy on capital and 3 per cent rebate on the interest of the loan is offered for the first 4 years. Still, the major drawback of the scheme is that it takes a long period for loan sanctioning. Migrants eligible to apply for this scheme:

- (a) Should have at least 2 years of work experience abroad.
- (b) Societies, trusts, companies formed by a group of returnees.

15 per cent subsidy on capital and a 3 per cent rebate on the interest of the loan are offered.

5.4 Pravasi Thanal

Pravasi Thanal is a one-time financial assistance scheme to alleviate financial hardships of the families of expatriates who died abroad or at home due to COVID-19, by providing to their unmarried daughters Rs. 25,000 through NORKA Roots.

5.5 Pravasi Bhadratha – PEARL

Pravasi Bhadratha – PEARL is envisaged to address the weaker/low profile category of NRK returnees with fewer savings and income. Financial assistance up to 75 per cent of the project cost or Rs. 2 Lakhs whichever is lesser will be sanctioned as a soft loan. The loan is to be repaid within 2 years (24 months) after the repayment holiday of 3 months. Upfront margin up to 25 per cent should be brought in by the applicant. The other details are as follows:

- (a) Applicants are to be returned emigrants due to job loss or stuck in the state due to COVID-19 Pandemic.
- (b) Applicants are to be either members of Kudumbashree NHG or any organization formed under the aegis of Kudumabshree.
- (c) Applicants are to be Return Emigrants who have completed at least two years of employment abroad.

MEGA loan through Kerala State Industrial Development Corporation is envisaged to provide loans in the range of Rs. 25 lakhs to Rs. 2 crores per enterprise. KSIDC provides loans at an interest rate of 8.25 per cent to 8.75 per cent and NORKA-ROOTS will provide interest incentives up to 3.25 per cent to 3.75 per cent for the first 4 years. It is extended to NRK returnees / NRK Investors from other States in India.

5.6 Special Assistance in the context of COVID-19

- Rs 10,000 is given as financial assistance to the members of the Pravasi Welfare Board to those who are infected with Corona Virus. For non-members, the same amount will be released from NORKA Roots under the scheme - Santhwanam.
- Rs 5000 is given to those who returned to Kerala from 1st January 2020 and could not return to resume their work, due to a lock down imposed by the Government of India.

5.7 Scholarship Schemes

NORKA Roots invites application for Pravasi Scholarship Scheme for children of NRKs belonging to ECR category having worked or working as Unskilled Labours, House Drivers and House Maids abroad. The annual Income of the Returnee Migrant (NRK) should be less than Rs. 1.5 Lakhs. The Scholarship shall be availed for maximum two children of the NRK. The Scholarship is granted on the basis of the Percentage of Marks scored or Grade obtained in the Qualifying Examination. For applying for the Pravasi Scholarship in Post Graduate Courses in Science, Minimum 75 per cent marks and for Courses in Arts Subjects, Minimum 60 per cent marks are to be secured in the Qualifying Exam. For applying to the Pravasi Scholarship in Professional Graduate Courses, a Minimum of 75 per cent mark has to be secured in the Qualifying Exam. Pravasi Scholarship could be availed only for Courses and institutions accredited by Universities in Kerala.

5.8 Central Government Initiatives on India Migration Policy

5.8.1 SWADES

Skilled Workers Arrival Database for Employment Support (SWADES) to conduct a skill mapping exercise and provide employment opportunities to the returning citizens under the Vande Bharat Mission. This is a joint initiative of the Ministry of Skill Development & Entrepreneurship, the Ministry of Civil Aviation and the Ministry of External Affairs which aims to create a database of qualified citizens based on their skillsets and experience to tap into and fulfil the demand of Indian and foreign companies.

5.8.2 MADAD (MEA in Aid of Diaspora in Distress)

It is an online portal agency set up by the Government of India where the grievances regarding court cases, transportation of mortal remains, salary dues, return from abroad, any

other help from home country, etc. are dealt with. Grievances regarding passports and visas are not considered.

5.8.3 Pravasi Bharatiya Bima Yojana (PBBY)

Pravasi Bharatiya Bima Yojana (PBBY) was launched in 2003 and was amended in 2006, 2008, and 2017. This insurance scheme is available to all Indian Citizens who apply for and obtain an emigration clearance as required under the Emigrant Act, 1983 (31 of 1983), between the age group of 18-60 years whilst they stay abroad for the purpose of employment only, for the period of cover as stated in the schedule attached to the policy. This is a compulsory insurance scheme that protects Indian migrant workers seeking overseas employment to Emigration Check Required (ECR) countries. In the event of Accidental death or permanent disablement during currency of the policy leading to loss of employment while in employment abroad - Capital Sum Insured Rs. 10 lakhs. Hospitalization benefits cover in India for an amount not exceeding Rs. 50,000, for all occurrences during the policy period, in the event of death or permanent total disability of the insured. Maternity benefits shall however not be available under this extended cover to the insured's spouse.

5.8.4 Vande Bharat Mission (VBM)

The Vande Bharat Mission (VBM), which started repatriating Indians stranded abroad due to COVID-19 and the resultant lockdowns since May 7 last, has turned out to be one of the largest evacuation missions of civilians by a country.

5.8.5 Pravasi Kaushal Vikas Yojana (PKVY)

Pradhan Mantri Kaushal Vikas Yojana (PMKVY) is a flagship project of the Ministry of Skills Development & Entrepreneurship (MSDE) implemented by the National Skills Development Corporation. The objective of this Skills Certification Scheme is to help many Indian youth to acquire industry related skills training and ensure a better livelihood. Individuals with prior learning experience or skills will also be evaluated and certified under the Recognition of Prior Learning (RPL).

5.8.6 Pravasi Bharatiya Sahayata Kendras (PBSK)

This is a welfare initiative provided by the Government of India for the return migrants when they are in need. This is a significant initiative taken by the Ministry of External Affairs (MEA). The head of this scheme is working in Dubai since 23 November 2010. For the

operational and access convenience of expatriates, Govt of India shifted the operations of PBSK to the premises of the Indian Consulate from Nov 1, 2020.

5.8.7 Indian Community Welfare Fund (ICF)

Established in 2009, the Indian Community Welfare Fund (ICWF) aims to assist overseas Indians in distress and emergencies in ‘most deserving cases’, i.e. on a trial basis. ICWF is also instrumental in the immediate evacuation of Indian citizens from conflict zones, countries affected by natural disasters and other challenging situations. ICWF is expanding to all Indian missions and posts abroad in view of its wide range of benefits.

5.9 Conclusion

Owing to age and weak health conditions, most return migrants are reluctant to go back to the places where they worked during the pandemic. Moreover, most of them wants to do some kind of business and stay in their native places. It is noteworthy, however, that most of them are not aware of the government's plans and policies for returning expatriates. So, the current living conditions of the returnees require rehabilitation measures on the part of the government.

CHAPTER-6

SUGGESTIONS AND POLICY RECOMMENDATIONS

The findings of the study suggest that the need for rehabilitation should focus on two groups of returning migrants. One significant group resides entirely in the country and the others are open to going abroad. The situation during the COVID-19 pandemic is typical, but they encounter certain challenges. Therefore, there are two alternative ways that must be used. We were able to gather proposals for improving the organization's function and activities related to the respondents' well-being based on the stakeholder consultative sessions held in several locations, which were then followed up with a personal survey of the respondents.

Returned migrants often have technical, administrative, and other professional skills and have brought new ideas from the expatriate era. It is important to identify skilled people from among the return migrants and to reintegrate them into the job market so that the shortage of skilled workers can be filled. This will help in the economic progress of the state. Additionally, it will be feasible to hire individuals in accordance with the demands of the post-COVID-19 overseas labour market by analysing abilities and aptitudes. Those who desire to travel overseas will find it simpler, thanks to this. The first step in doing this is to compile a skill database of returning foreigners.

One of the most persistent problems in the Diasporas is the absence of statistics on migrants and emigrants. Therefore, clear statistics about returnees are needed to address their concerns and problems and rehabilitate them in the best possible way. The first task of rehabilitation is to gather information on skilled workers and job losses, which will aid the government in developing general policies and programmes for the benefit of returning migrants. Inadequate statistical data can occasionally make programmes ineffective and worsen marginalisation. You can ask the assistance of numerous *pravasi* organizations for this.

One of the main proposals from the respondents is that of abrupt financial assistance from the government. Financial aid should be interest free, readily available or with minimal documentation. Many of them are ready to start businesses, joint ventures and self-employment. But many are financially strapped by the fall in foreign exchange. So, they need financial help from the government, especially in the context where existing policies either do not get wide public attention or failed to cater the needs of the return migrants.

The Kerala government has implemented a variety of livelihood, job creation, and financial support programmes, including NRI Security and NDPREM. Furthermore, many of them are ignorant of the plans and government agencies they seek. As a result, they are excluded from the welfare policies and programmes of the government.

- **Industrial Estate Model Programs:** An Industrial Estate is a place where the required facilities and factory accommodations are provided by the government to the entrepreneurs for establishing their industries there. In India, industrial estates have well-facilitated the promotion and growth of small-scale industries. These type of programmes can be initiated by the Government for Return Migrants. Employment opportunities can be created by designing Industrial estate model programs at the village level. Facilities and Infrastructure for new ventures can be provided by the Government.
- **Role of LSGD:** LSGD can take active effort to prepare Labour Resource Data, through this the employment opportunities can be provided to the expatriates based on the Skills and expertise. It will be helpful to provide import assistance and necessary services through NORKA for self-employed enterprises.
- Expatriates can be employed as tourism guides as they are fluent in foreign languages.
- The loan facilities should also be accessible for those above 50 years of age.
- A single window for business licensing can be set up.
- The processing of bank loan system is very difficult. By simplifying these procedures, more expatriates will come forward to start new businesses and other options of self-employment.
- Government can give age relaxation in jobs under government jobs for the return migrants. Reservation in apt jobs will be implemented for expatriates.
- Products made by expatriates can be made available internationally through the active intervention of the government. Through this more quality products can be produced and exported.
- A web portal can be started under the Department of Labour, Government of Kerala for the registration of NRKs and to keep them informed of the available opportunities. This portal can act as a 'Labour Bank' for NRKs.
- A committee of expatriates may be formed under the supervision of a government body/institution. Activities for the welfare of return migrants can be coordinated as per the guidance and recommendations of this committee.

- User Development Fee (UDF) is levied at the Indian airports under rule 89 of the Aircraft Rules, 1937 with the aim of increasing revenues of the airport operators. The Government of Kerala can add a small amount of money besides this user fee. This may be used by the government for welfare, rehabilitation etc of return migrants who want to settle down in their hometowns.
- Model of Co-operative societies can be formed for the expatriates. Through this co-operative society the return migrants can deposit their small savings and also avail loans to meet their requirements.
- The possibilities for group farming have to be explored. Rubber and other plantation industries and tourism have the potential to provide many opportunities to them.
- Emphasis and priorities should be given to those expatriates who belong to BPL categories to the welfare schemes of the government.
- Forming cluster groups can create jobs by doing activities through individual groups. Expatriates above the age of 65 should be entitled to a pension or physical care. The routine for availing welfare schemes should be simplified.
- Legal assistance should be provided to the expatriates.
- The registration process for expatriates for casting votes should be simplified. Government should ensure the right of voting to all *Pravasees*.
- C-DAC Training (on LED bulb production, Catering, Bakery products etc) should be resumed. NORKA can establish ties with business groups for getting franchises and be made available to expatriates.
- The service of NORKA should be user friendly and its schemes should be made as easy for the migrants to access. A monitoring committee also be started to moderate the activities of NORKA.
- It would be better to coordinate the activities by availing the loan and services for return migrants through Akshaya Kendras.
- Returning expatriates can be given training and financial assistance to start a business. With the help of Local Self Department, expatriates' skills can be identified and incorporated into the required areas. Necessary actions can be taken to understand the nature of the local market to return migrants.
- The present life of the returning expatriates and their conditions (Job degradation, Job security, salary) should be studied in detail by a government agency. The policies and programmes to rehabilitate the return migrants can be done through this study. LSGD can take the major initiative for this.

- The expatriate, building their houses, avail huge amounts of loans from banks and other financial institutions. In the event of their unforeseen, undesired return, they are unable to repay the amount. If this situation continues, the society itself will be harmed. So adequate measures should be taken to repay the amount.
- Emphasis should be placed on insurance for health treatment. Special packages should be given for the treatment of return migrants.
- Assistance required for cottage industries should be given and the process of finance should be simplified and provided with bank procedures.
- Whatever product is available in each district, attention should be given to the production and distribution of the respective products by the expatriates. For eg: in Kannur district, more focus can be given for handloom and associated products.
- Another aspect that demands focus is the physical and mental health of their dependents, because many of them suffer owing to the loss of income. Psycho-social counselling can be provided to the dependents of expatriates. Dependents of expatriates should also have access to social benefits.
- Skill development training can be given through government agencies. KASE for instance, can be used for the skill development of expatriates. Dependents of expatriates should have access to the social benefits available to ordinary people.
- The welfare fund board should ensure that the pensions are received by those who are eligible.
- Export potential can be identified for the products made by the expatriates and required advertisement can be given through the concerned government departments.
- Ration card registration procedure should be simplified for expatriates.
- SHG formations, similar to Kudumbashree model is also suggested for returned expatriates.

6.2. Some of the notable rehabilitation measures taken by the neighbouring states are given below for further policy recommendations.

Andhra Pradesh government had launched a mobile app called AASARA for local employment support to workers who had to drop their plans to migrate to other countries due to the virus threat. By understanding the skills and aptitudes of returnees, the Government of Kerala can also do this.

Another recommendation is to take necessary measures to establish an **International Migration Centre** for overseas placement of skilled youth thereby avoiding the exploitations from agents.

Establish a **Centre of Excellence for Overseas:** There is a huge demand for skilled workers across various countries in the Gulf. MNCs in the Gulf Cooperation Council Countries such as Qatar, UAE, Oman, Kuwait, Saudi Arabia, and Bahrain are implementing huge projects. Centre of Excellence has actively taken up the lead and designed training plans for ITI, Diploma holders, 10+2, and Graduates. This is a residential training based on International Standards, which are acceptable in the Gulf Countries provided by experts from the field. The trainees will be issued certificates after the final assessment. This can act as a facilitator for placements and along with the recruiters will arrange client interviews for Gulf placements. This will help the youth to avail jobs in foreign countries, especially in the Middle East and South-East Asia, which offer excellent opportunities for skilled workers from India. Conduct sound upgrade training and overseas orientation programs for electricians, plumbers, welders, refrigeration and air conditioning mechanics, draftsmen, diesel mechanics, IT operators, and hospitality workers. This will be of great help to those who are interested in working abroad. The Governments of Goa and Andhra Pradesh have successfully implemented this type of Overseas Career Building institutions to fulfil the dream of take-off and avoid the exploitation of agents.

Migrants are an asset of the economy. It is our responsibility to protect our expatriate brothers and sisters from this face of adversity. Kerala society will witness many more migrations and return migrations now and, in the years to come. So, the policies should be futuristic and flexible.

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Appendix

Table 1: Insurance Details

Insurance	Number	Per cent
Member In The RSBY Card		
Yes	123	17.7
No	572	82.3
Total	695	100.0
Other Insurance Policies		
Aayushman Bharath	102	14.7
LIC	88	12.7
Private Insurance	90	12.9
Others	26	3.7
No Any Insurance Policy	389	56.0
Total	695	100.0

Table 2: Reason for Migration and source of Fund

	Number	Per cent
For more Salary	304	43.7
Marriage of Siblings	31	4.5
Debt Repayment	183	26.3
Other reason	24	3.5
Not specified	153	22.0
Source of Finance		
Own Fund	174	25.0
Borrowed from Friends and Family	488	70.2
Loan from any financial institutions	58	8.3
Other sources	26	3.7

Table 3: Way of Getting Job in Gulf

Source Of job	Number	Per cent
Job fairs	2	0.3
Agents	108	15.5
Newspaper and other social media	16	2.3
Consultants	16	2.3
Through company	47	6.8
Friends and relatives	505	72.7
NORKA roots	1	0.1
Total	695	100.0

Table 4: Type of VISA at the Time of Migration

Type Of VISA	Number	Per cent
Employment	635	91.4
Visit/ Tourist Visa	49	7.1
Married / Family Visa	3	0.4
Education	1	0.1
Others	7	1.0
Total	695	100.0

Table 5: Type of Institution Worked

	Number	Per cent
Government Institution	14	2.0
Private Company	519	74.7
Shops	100	14.4
Other	62	8.9
Total	695	100.0

Table 6: Nature of Salary

	Number	Per cent
Daily	22	3.2
Weekly	17	2.4
Monthly	648	93.2
Piece rate	7	1.0
Others	1	0.1
Total	695	100.0

Table 7: Written Agreement Related to Work

Any written Agreement	Number	per cent
Yes	208	29.9
No	487	70.1
Total	695	100.0

Table 8: Coverage of Health or Financial Support in Working Place

Any Health Coverage	Number	per cent
Yes	425	61.2
No	270	38.8
Total	695	100.0

Table 9: Job Satisfaction

Satisfied with the job	Number	per cent
Yes	618	88.9
No	77	11.1
Total	695	100.0

Table 10: Desire to Return Back to the Destination Country

Desire to return back	Number	per cent
Yes	456	65.6
No	159	22.9
May be	80	11.5
Total	695	100.0
Have any Obstacle to return		
Yes	386	55.5
No	150	21.6
No response	159	22.9
Total	695	100.0
Obstacles to return		
Visa problem	179	46.4
Lack of job opportunity	42	10.9
Health issues	14	3.6
Financial constraint	79	20.5
Due to COVID-19	23	6.0
Age problem	28	7.3
Others	21	5.4
Total	386	100.0

Table 11: Awareness about Government Institutions/ Schemes for NRKs

About Govt. Institutions	Number	per cent
NORKA Department	580	83.3
Ministry of External Affairs	268	38.5
ODEPC	53	7.6
NORKA	579	83.2
Pravasi welfare schemes		
SWANTHAM	113	16.2
KARUNYAM	111	15.9
NDPREM	74	10.6
Pravasi Bharathiya Bima Yojana (PBBY)	49	7.0
Pravasi Bhadratha	29	4.2
Received any benefit from these schemes		
Yes	52	7.5
No	644	92.5
Total	696	100.0