

AN INQUIRY INTO THE
NEEDS AND PROBLEMS OF GULF RETURNEES
ESPECIALLY THOSE DOING LOW-END JOBS IN THE GULF

Titto D'Cruz and Joseph Manuel



Kerala Institute of Labour and Employment (KILE)
Government of Kerala

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Migration is akin to uprooting a plant from the nursery to the desert subjected to a process of acclimatization, taking root and dreams of growing up which may or may not happen. The contrast is very stark in the case of migrants hailing from the coastal communities mostly engaged in low end jobs in the middle-east. The very physical environments are a study in contrast from the greenery of the state to the other extreme. The physical relocation is coupled with even harsher barriers to overcome, emotional, economic and social, at both ends. Fishing is integral to the quality of life and food security of the state. Though paradoxical, migration for not fishing has been the prime mover of development of the coastal community. We are witnessing a phase change now. The decline in migration for employment is obvious across the levels, high or low-end jobs. An annual decrease of 10 % is already predicted. Given the global context, technological, economic and political, these trends appear to be irreversible and likely to gather further momentum. Labour arbitrage is no more a competitive edge as it used to be. In place of labour and employment, Universal Basic Income has come to the fore of academic discussions.

Meanwhile fishing and allied activities have only become less attractive. Most migrants have just managed to do a little better than if they had continued here. Even those who did relatively better have little savings to fall back on. Those who invested in education of their children find that there are no jobs waiting as it used to be when they joined the professional courses. The return is turning out to be more traumatic than the process of emigration and getting used to an alien environment. The problem is not unique to the coastal communities though extremely typical of the emerging scenario at the state and national levels. For the state, the trends warrant a radical turnaround in the approach to development.

KILE has recognized this imperative and we are privileged to be awarded this study. We would like to acknowledge the recognition of these trends by KILE. We are indebted to Sri. Kiran J.N, Executive Director (I/c), KILE, Chairman of the Core Committee Dr. T.S.N. Pillai, Professor (Rtd), Loyola College of Social Sciences, Thiruvananthapuram, Dr. Manu Bhaskar (Rtd) Professor of Sociology, University of Kerala, Dr. J. Rajan, Professor and Head (Rtd), Institute of Management in Kerala and Sri S. Thulaseedharan, Additional Labour Commissioner, for their support, comments and encouragement in taking up this inquiry.

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EXECUTIVE SUMMARY

As Kerala climbs down the demographic graph, the trend in migration for employment is also on the decline the only exception being the district of Kottayam. Global recession (2008/09), the Saudi Arabia's Nitaqat Law and uncertainties in the future of oil and prices in the international market, drives for 'job to natives', shrinking investments in infrastructure projects and consequent reduction in employment potential especially in low end jobs are some of the factors that contribute to the return of migrants from the state. The global trends in employment follow a similar pattern triggered by graying of the population in developed economies and technological advances such as Robotics, Automation, AI (Artificial Intelligence), and IoT (Internet of things).

The focus of this study is on the REM, the return migrant especially those from the low end of the spectrum, with low educational background, skills and who could not really make it very big which of course is a minuscule few. The inquiry has been carried out in three villages of Thiruvananthapuram District, one a Corporation Ward and another two GramaPanchayaths. The justification of selection of coastal Ward/Panchayat is to give emphasis on return emigrants mostly semiskilled with lower formal educational attainments who were engaged in low-end jobs in the middle-east.

The coastal area comes only next to the tribal in the general socio-economic milieu of the state. The compulsion to look elsewhere for employment was stronger in this context due to the high risks associated with fishing as an economic activity. Though the large majority could only aspire for the lowest categories in the employment ladder it is too obvious that it is migration for employment and not fishing that has contributed to whatever improvements to the coastal community though such improvements fall behind the general trends elsewhere.

Understanding how the low skilled returnee transitions to the new realities is critical in how best to smoothen the resettlement. More importantly as the primary driver of Kerala's development dynamics slows down and the future will no more be a linear extrapolation of the past, the understanding could lead to a rethinking of the strategy for the next phase of the developmental trajectory. Both are complementary since without finding a solution to the REM, the broader strategy would not make any difference.

The study brings out the nature of the issues involved, how critical it is to look deeper into them and highlight the feasibility of crafting a strategy for the future. 'What brought us there will not take us here' but that doesn't mean that we should remain stuck. The solutions from a classical conventional approach are more likely to fail. In the context of NITI (National Institution for Transforming India) this shift to transformative solutions rather than the conventional is nationally recognized. Smart cities, class rooms, schools are the new buzz words.

The challenge is to find the best fit with the REM's specific personal skills, competencies, savings and aptitudes with the market and resource potential and evolve an appropriate institutional and policy framework to trigger, pursue and sustain a radically different approach to address the turbulent times ahead. The return and transition to the new reality is often traumatic. Popular alternatives to re-engagement need not necessarily be aligned with the resource and market potential. Without facilitation and a supporting institutional framework, resettlement of returnees is nearly impossible. Given their contributions to the state, it is for the state to reorient the returnees to the new realities and facilitate the process of resettlement. We have other experiences as in the case of Kudumbashree where a community driven approach has yielded results and such platform based approaches have certain unique advantages over isolated and individual initiatives.

A barrier to overcome is the absence of new literacy skills. The future of work demands that these skills will become more critical. In the age of search, and asking questions are a pre-requisite, and search should lead to connect, synthesis and problem solving. Keywords such as process maturity, adulthood, systems and design thinking, lifelong learning, continuous improvement, metrics, and meta-competencies fall within this umbrella term of new-literacy. The overarching objective is emergence and enhancement of community.

Smart solutions are available but in general precedence drives the prescriptions. There is no precedence to what is happening now and what is required is radically different. The potential that we have identified for mitigating the issues faced by REMs and for the next phase of development of the coastal eco-system is hugely different from the potential arrived at from a conventional framework. Even this appears to be very conservative since we had to limit our exercise to fall within the framework of the study. The next phase of growth need necessarily be driven by opportunities within rather than external to the state. The strategy and action plan suggested rests on the assumption that community resources are available but capacity to manage them to actualize is the critical constraint. We have looked at these possibilities with reference to the coastal economy against the context of fishing as the major economic activity. It is limited in this aspect but the process and methodology would be of relevance to the general context.

The authors have a back ground of working in primary production sectors, dairying, fisheries, co-operatives, some experience in academics and one of the authors is a REM with over ten years of work experience in Libya. Both have been involved in leading conversational leadership workshops as a tool for developmental problem- solving for over 27 years. The Power of Conversational Leadership, Boris Groysberg and Michael Slind discuss the merits of this approach and we believe that the method of communication is the key to bring out the ADULT and process maturity and solutions are the outcomes of this process. The resultant subjectivity can bias this study in both ways.

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Abbreviations

AI	Artificial Intelligence
BPL	Below Poverty Line
CDS	Centre for Development Studies
CEO	Chief Executive Officer
CIP	Community Improvement Project
CMD	Centre for Management Development
FB	Face Book
FDG	Focus Group Discussion
GCC	Gulf Cooperation Council
GoK	Government of Kerala
IoT	Internet of Things
KFC	Kerala Financial Corporation
KILE	Kerala Institute of Labour and Employment
KINFRA	Kerala Industrial Infrastructure Development Corporation
KSA	Kingdom of Saudi Arabia
KSIDC	Kerala State Industrial Development Corporation
MGPSY	Mahatma Gandhi Pravasi Suraksha Yojana
NITI	National Institution for Transforming India
NORKA	Non Resident Keralite's Affairs
NRIs	Non Resident Indians
NRKs	Non Resident Keralite's
REM	Returned Emigrant
SIDCO	Small Industries Development Corporation
TSSS	Trivandrum Social Service Society
UAE	United Arab Emirates
UBI	Universal Basic Income

Chapter 1
THE CONTEXT

“Millions of workers and their families move each year across borders and across continents, seeking to reduce what they see as the gap between their own position and that of people in other, wealthier, places. In turn, there is a growing consensus in the development field that migration represents an important livelihood diversification strategy for many in the world’s developing as well as poorest nations” (Richard B. et. al 2005). This includes not only international migration, but also permanent, temporary and seasonal migrations within the countries, a phenomenon of considerable importance across the world.

The processes, outcomes and problems of the international migration are a major concern of India as well, particularly in Kerala for multiple reasons like density of population, stagnancy in primary production, relative dominance of the services sector and limited employment opportunities. Overseas employment and remittances played a crucial role in shaping of the society in the State. “Process of migration is influenced by social, cultural and economic factors, and outcomes can be vastly different for men and women, for different groups and different locations” (de Haan and Rogaly, 2002). “In countries like India, permanent shifts of population and workforce co-exist with the ‘circulatory movement’ of populations between lagging and developed regions and between rural and urban areas, mostly being absorbed in the unorganized sector of the economy”(Lizy and Dominic 2016).

“In Kerala, migration have contributed more to poverty alleviation than any other factor including agrarian reforms, trade union activities and social welfare legislations” (Zachariah and Rajan 2004). Kerala Migration Study (KMS) of Centre for Development Studies spread over three decades estimate the number of Emigrants from Kerala to the Gulf and other countries was 14 lakhs in 1998 and the annual remittances exceeded Rs.13,000 crores. KMS, 2014 reveal that this has nearly doubled to 24 lakhs and remittances have increased more than five-fold to Rs.71,000 crores. However, latest KMS 2016 reveals that migration from Kerala has recorded the first ever decline. The number of Emigrants has declined from 24 to 22.7 lakhs during the period 2014 - 2016, a decline of 10% (1.3 lakhs), since the last two years.

Emigration in Kerala has brought down the unemployment rate in the state. There was a general feeling that emigration contributed to income equality. The KMS further reveals that the emigrants were mostly poorly educated construction workers whose income increased considerably in comparison to the better educated service workers back home. The noticeable fact is that recent emigrants included fewer illiterates and low income construction workers. They include a higher proportion of better educated groups of workers in the categories of professionals and skilled workers. This shift in composition of migrant workers has impacts on equality and equity outcomes.

Remittances constitute a major source of development revenue of Kerala. Part of these remittances come to the households and are used for subsistence and other routine household expense, education of children, home improvement, acquisition of assets and savings. “The total remittances to Kerala in 2014 was estimated to be Rs 71,142 crores and the remittances per household were Rs 86,843 in 2014 whereas state’s per capita income was Rs.63,491” (Zachariah and Rajan 20015).

The analysis of Returnee Migrants by KMS 2014 revealed that the number of Kerala migrants who returned from abroad was 12.5lakhs of which 90% was from the Gulf region. Global recession (2008/09), recent Saudi Arabia’s Nitaqat Law and steep fall in oil prices in the international market are some of the factors that accelerated return of Kerala migrants particularly from Gulf countries such as UAE, Saudi Arabia, Oman, Kuwait, Bahrain, Qatar, Iran, Iraq and other countries in West Asia. Most of these countries remain heavily invested in infrastructure and construction and these countries can no more engage low skilled workers at the scales they have in the past.

The REMs face a complex of challenges problems and it is an imperative that the state finds out ways and means to rehabilitate and integrate them with the Kerala Society. Besides this their skills and competencies, the human capital, could become the major anchor for the next phase of growth of the state. The KMS 2016 predict that during 2014-2019, the number of NRIs will decline to around 20 lakhs and that will aggravate un-employment, lead to financial constraints and pose challenges in their rehabilitation.

“A critical challenge for entrepreneurship scholars is the need to develop a greater understanding of (1) how, when and why entrepreneurial networks emerge, develop and change over time and (2) how network evolution impacts on the entrepreneurial trajectory” (Wadid et.al 2015). Though many organizations function in Kerala for Returnee Migrants (REMs), none of them seriously had taken the key issue of social integration of REMs through gainful income generating activities or through channeling these resources to social/community entrepreneurship. It is the more entrepreneurial who migrate and the more entrepreneurial, fittest of the fit, who do better among them. Though harsh, the learning is much more than what any formal system of education can provide.

The financial savings may not be very significant but there are no comparable human resources in terms of competencies and exposure to standards of quality and professionalism very often not met with within the state. With a re-orientation to the opportunities, a participatory and process driven approach to problem solving, evolving a technology aided community platform, sustained facilitation and aligning the personal resources with the right opportunities, the REM could be the anchor around which some of the crucial challenges to growth could be addressed. Given the demographic context unique to Kerala, the state is in transition and the next gen opportunities are of a different order from the past.

Integration of REMs with the Kerala Society is both a challenge and opportunity. This study does not see them as a liability but as the critical resource most appropriate to the next phase of growth of the state. Kerala has seen many responses to successful reforms in its history at different stages. The state is known for many of its socio-economic achievements. More recent of these initiatives are in LSG or promotion of community platforms like Kudumbasree are suggestive of the nature and type of interventions. Technology remains the major force that drives improvement. Every technology has its down side too. Though better equipped than any other state, we have most often failed to leverage technology for growth. New technologies can facilitate emergence and enhancement of community if supported by design and sustained effort at improvement. This is alien to our current practices and culture. Smart class rooms do not become smart without smart teachers. The younger generation takes to technology and the elder

generation lags behind in using it. Using it relevantly is an altogether different issue. How best to deploy it for development-enhancing community and transformation is a much higher order challenge.

Rapid assessments conducted by us among around 400 teachers from the coastal community suggest that less than 1 % of them use technology for professional purposes. A smart phone is more of fashion statement than a tool for learning or communication among these agents of transformation. Similar is the case with the REM. If teachers need to connect with students in using technology for learning well designed, sustained and comprehensive efforts will need to be institutionalized. So is the case with the REM too if they are to be transformed to catalysts for the next phase of growth. Effective use of technology follows from process maturity an outcome of sustained effort at problem solving. One may be literate but technologically illiterate. One may have done well in the past in an alien environment but in a different context unlearning and relearning becomes more critical. Especially among the elderly such change goes against the force of habit.

Given the life expectancy in the state, a retiree government employee can look forward to decades of productive work. However this seldom happens for multiple reasons. But the REM has worked in a relatively high performing context and there is most often a compulsion to continue to work. A facilitating and supportive environment is the most critical constraint. The declining trend will gather further momentum and explode many times due to unforeseen but possible downturns in international markets. Rehabilitation of REMs as well as finding employment for the new entrants to the job market would evolve as the single most important challenge to various stakeholders particularly the State Government. This study proposes an integral approach to how best these diverse challenges could be addressed for a repositioning of the REMs as a demographic dividend rather than a liability and a rehabilitation problem.

Chapter 2

REVIEW OF LITERATURE

Unlike other Indian states including the southern ones, Kerala has a different history about movement of people across borders. Kerala has been a destination for trade from early history. Migration for employment picked up far greater momentum since independence destinations varied and the scale saw exponential improvements with emergence of the middle - east 'fueling' global growth. The phenomenon has attracted extensive attention of researchers, national and international agencies. However, rich the literature is we are, at a point of time where the paradigms are shifting. To this extent the review of available literature has its own limitations. Migration for employment has been a dream of many millions but that phase is coming to an end. "Working in a family home, in a foreign country is, for millions of men and women around the world, a potentially attractive opportunity to find work, sometimes at higher salaries than they can earn at home" (Amnesty International 2014). "The escalation in the movement of migrant women from South Asia to the Gulf calls for rigorous research and analysis, as well as policies and measures relating to this phenomenon that has wide-ranging economic and social ramifications" (Thimothy and Sasikumar 2012).

A vast and thickly populous country that remained under colonial rule for centuries, India has a complex migration history. "Since the 19th century, ethnic Indians have established communities in every continent, islands in the Caribbean and the Pacific and Indian oceans" (Daniel 2009). "The international demand of unskilled labor has increased for plantations of tea, sugar and rubber, in the colonies of Europe particularly after the abolition of slavery, in 1833 in Britain and subsequently by other colonial powers urgently needed manpower" (Dubey Ajay, ed. 2003). Poverty in India particularly among farmers was the other prime reason for migration.

In the first decades after independence, "unskilled, skilled, and professional workers (mostly male Punjabi Sikhs) migrated from India to the United Kingdom. This is commonly attributed to Britain's postwar demand for low-skilled labor, postcolonial ties, and the United Kingdom's commonwealth immigration policy, which allowed any citizen of a Commonwealth country to live, work, vote, and hold public office in the UK" (Hill K. 1947). During early 80's and 90's the labor surplus of South India, mostly in Tamil

Nadu, the managers of tea, coffee, and rubber plantations in Sri Lanka, Malaya (part of present-day Malaysia), and Burma authorized Indian headmen, known as *kangani* or *maistry*, to recruit entire families and ship them to plantations.

In late 90's, the increased flow of Indians was triggered by European governments' attempts to tap India's highly skilled labor force. For example, Germany's temporary migration scheme labeled "green card" and in place between 2000 and 2005, deliberately targeted Indian IT professionals. On the other hand, the Indian community in Italy consists largely of formerly illegal migrants, now being regularized. Most of the Indians in Italy are from Punjab and tend to work on dairy farms and in agriculture.

“The Immigration Act of United States in 1990, effective from 1995, made it possible for high-skilled immigrants, including Indians, to gain permanent residence and bring their family members by introducing the H-1B temporary worker category” (Lindsay, 2000). India's domination of computer-trained personnel mainly attributed to the large supply pool in India to IT industry.

According to Statistics of Canada, “one-quarter of adult ethnic Indians were university graduates in 2001, better than the overall population. Also, 8 percent of all workers of Indian origin were employed in the natural and applied sciences compared with 6 percent of the total workforce. However, 13 percent of the Indian labor force held manufacturing jobs, and the average income of Canadians of Indian origin was about 10 percent less than the corresponding national figure.

Since the 1990s, Australia and New Zealand have become important destinations for Indian students who, upon graduation, increasingly decide to stay on. This has been facilitated by Australian policies since 1998; these policies allow them to change their status without having to leave the country.

Malaysia's population consists largely of ethnic Malays, ethnic Chinese, and ethnic Indians, who numbered 1.8 million according to a report issued by Malaysia's prime minister. “Most of the ethnic Indians in Malaysia are descendants of *kangani* or *maistry* labor migrants. The report also states that Indians have slightly higher household incomes than Malays but lower than Chinese” (Anon 2006). Although a quarter of Malaysia's

lawyers and doctors are ethnic Indians majority of Indians are engaged in low-skill occupations.

In 2004, 8.4 percent (293,000) of Singapore's population reported Indian ethnicity. Many Indians settled there over the last 150 years; they are mainly laborers and domestic workers. Fiji, after its independence from the United Kingdom in 1970, more than 98 percent of the 300,000 Fiji-born ethnic Indians accepted Fijian citizenship but were still referred to as "Indians," a term that several Fijian constitutions uses.

“The Reserve Bank of India (RBI) has reported that Indians living abroad transferred \$24.6 billion to India in the fiscal year 2005-2006. India, thus, continues to retain its position as the leading recipient of remittances in the world. The World Bank estimates for 2005 put India in the lead at \$23.5 billion, with China and Mexico close behind at \$22.4 billion and \$21.7 billion, respectively” (Muzaffar 2007).

2.1 Indian Student Migration

The absolute number of Indian students abroad tripled from about 51,000 in 1999 to over 153,000 in 2007, according to the UNESCO Institute for Statistics. Thus, India ranks second among the world's largest sending countries for tertiary students, after China.

“Five countries accounted for 90 percent of all Indian tertiary students abroad. The United States is by far the most important destination receiving more than half of the worldwide expatriate Indian student force in 2006-2007, followed by Australia (16 percent) and the United Kingdom (15 percent)” (Anon 2008) .

Studying in the United Kingdom has been a tradition for many Indian middle-class families. The UK Higher Education Statistics Agency reports that majority of them are enrolled in graduate programs, the biggest number in business studies, followed by engineering and technology and computer science.

Student migration is often the gateway for permanent stay in the country. This is eased by policies in many destination countries that allow students to convert their student status into a residence permit if they find a job within a certain time after graduation.

2.2 Migration to Gulf

Significant migration from India to the Persian Gulf began in the 1970s, following the oil boom. Since then, an increasing number of semi and unskilled workers from South India have worked in the gulf countries on temporary migration schemes in the oil industry and in services and construction.

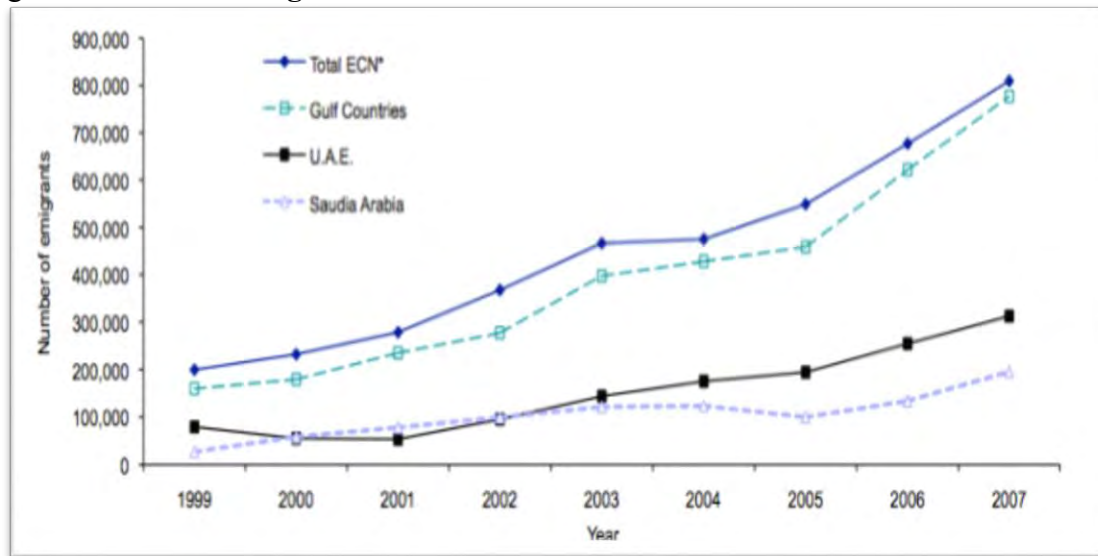
Most come from the South Indian states of Tamil Nadu, Kerala, and Andhra Pradesh. These states have a historic connection with the gulf countries, plus they have large Muslim populations and were experiencing high unemployment rates when migration picked up in the 1970s. Successful migrants, with their increased earnings, then served as role models for many others in their villages and districts.

These workers' contracts typically last between two and five years; generally, after finishing their contractual employment, they must return to India before they are eligible for a new contract and now exceptions made in certain gulf counties by enacting law from time to time. The gulf countries offer comparatively little scope either for family migration and unification or for permanent residency and citizenship.

The Supreme Court established the "right to travel" as a fundamental right under the Indian constitution, following which the Indian parliament enacted the Passports Act of 1967. India's Emigration Act of 1983 regulates emigration of Indian workers for overseas employment on a contractual basis and seeks to safeguard their interests and ensure their welfare. The Act requires all recruiting agents to register with the Protector-General of Emigrants before they can recruit for overseas employment.

“About 4.5 million Indians were living in the gulf countries in 2008, among them, 70 percent stayed the United Arab Emirates and Saudi Arabia” (Jain and Prakash 2008). Although most Indians in the gulf has been holding unskilled or semiskilled jobs, the High Level Committee on the Indian Diaspora estimates that 20 percent are white-collar workers and another 10 percent belong to the professional category. The statistics of number of Indian emigrants of low-end category is given in Fig 1.

Fig.1 Indian Labor Migration to Gulf



Source: Annual reports of the ministry of Labor and the Ministry of Overseas Indians, Adopted from Daniel Naujoks (2009) "Emigration, Immigration, and Diaspora Relations in India", October 15, 2009. (Highly Skilled and migrants in other categories are not included).

2.3 Emigration from Kerala

Kerala Migration Study (KMS 1998) is the first migration study covering the entire State of Kerala and is revealed that "Kerala is not able to create enough jobs suitable for an increasingly larger number of youngsters with a secondary or higher level of education and is revealed that as long as the employment conditions in Kerala (among the educated youths) does not improve, more of the Kerala youngsters could be expected to try their luck abroad" (Zachariah et. al. 2001). It encompasses both measurement as well as analysis of the various types and facets of migration. This study also analyses the determinants and consequences of internal and external migration

"Kerala's Gulf connection is edging towards a turning point. Emigration from Kerala in 2011 is more or less at the same level as it was in 2008, indicating that 2011 is not far from the inflexion point in the history of emigration from Kerala. Many of the major centers of emigration in Kerala are already experiencing a decline in the number of emigrants and/or emigrants per household" (Zachariah and Rajan 2011). The fifth in the series KMS revealed that "over the years, some broad patterns on migration have emerged from these studies over the years been dealt in this report".

Kerala Migration Survey (KMS) 2014 is the sixth in the series of studies on international and internal migration from Kerala undertaken by the Centre for Development Studies (CDS) as an ongoing project since 1998. The present report sheds further light on the various issues concerning migration and mobility in the region. It gathers the fruit of nearly two decades of work done at the CDS and poses a collection of chapters on various migration dynamics, from demographic, economic and socio-political perspectives. The KMS (2014) has also found that flow of Keralites abroad still continues mainly because of the state's inability to provide suitable jobs for the increasing number of educated youths. The other major finding of KMS 2014 is as follows:

The increase in migration in the latest survey was contrary to the forecast in the previous survey in 2011 that migration would decline within three to four years. Besides the glamour associated with Gulf emigration is still very strong among the Kerala youngsters. This is an important positive factor in their decision to emigrate instead of working in the state.

The United Arab Emirates which attracted 38.7 percent of the Kerala emigrants retained the first position with respect to emigration among all countries. However, its relative share declined from 41.9 percent in 2008 to 38.7 percent in 2011. On the other hand, Saudi Arabia improved its relative position accommodating 25.2 percent of the emigrants from Kerala.

Kuwait and Qatar are the other Gulf countries that have improved their relative share of Kerala emigrants. Among the countries outside the Gulf region, the principal ones are the USA and the United Kingdom. While the relative share of Kerala emigrants in the UK increased, that of has USA decreased.

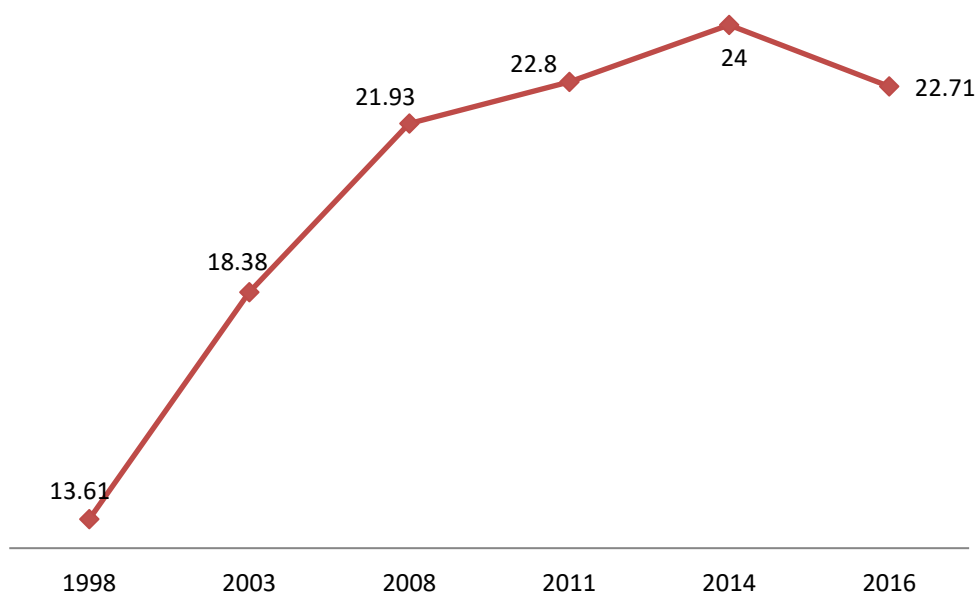
Along with the increase in migration, the number of return emigrants has also increased. The number of return emigrants (REM) to Kerala in 2014 was 12.48 lakhs, which is about 52 percent of the number of emigrants. The corresponding numbers were 11.50 lakhs in 2011.

The largest number of emigrants from Kerala in 2014 originated from Malappuram district; 444,100 or 18.8 percent of the total. Kannur District comes second with 290,000 emigrants or 12.4 percent of the total. Trivandrum district and Thrissur district comes third and fourth respectively. Wayanad and Idukki districts come last, as the 13th and the 14th in that order. Muslim-dominated Malappuram district was the origin of the largest number of emigrants in 2014; it also had the highest number of emigrants in previous years. It has been retaining its number one position in all the migration surveys.

2.4 Kerala Migration set a first reverse trend in 2016

KMS 2016 revealed that Kerala migration has set a first time decreasing trend. The number of Emigrants has been reduced from 24 to 22.7 lakhs during the period between 2014 and 2016 and which showed a decline of 1.3 lakhs since the last two years and is detailed in Fig -2.

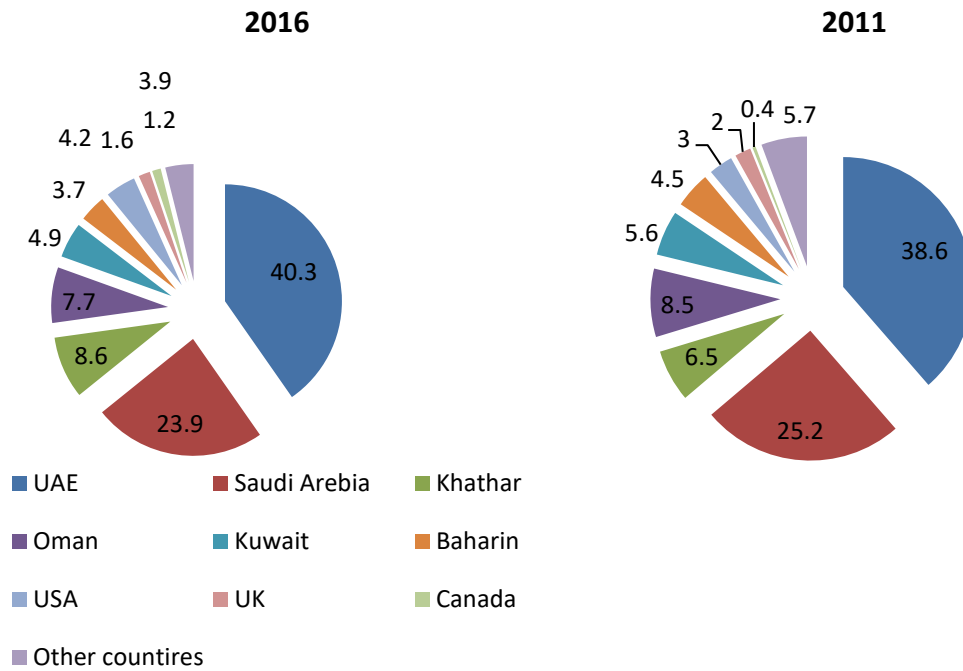
Fig 2 Trend of Emigration 1998-2016
(Number of Emigrants in lakhs)



Source: KMS Survey 2016, published in Malayalammanoram daily dated 19.6.2017 pp.6

Gulf is the major destination (89 %) of NRIs in which a large majority (64%) are in migrated to UAE(40.3%) and Saudi Arabia (23.9%) and country wise details of emigrants are given Fig -3.

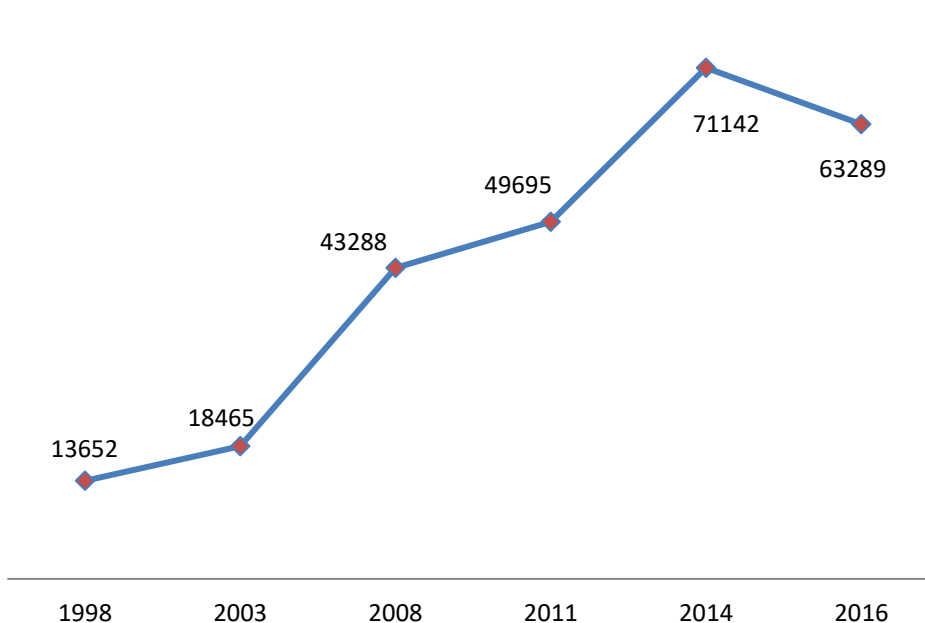
Fig 3 Destination Countries



Source: Akruti Rao, Rakesh Mehar 2017, The News Minute June 14 2017, adopted from KMS of CDS

Naturally similar decline trend in remittance is also reported by KMS 2016 which revealed a 10% decrease over the last two years and is detailed in Tab. The KMS 2016 also predicted more or less same rate of decline of 10%.

Fig- 4 Remittance of emigrants 1998-2016 (Rupees in crores)



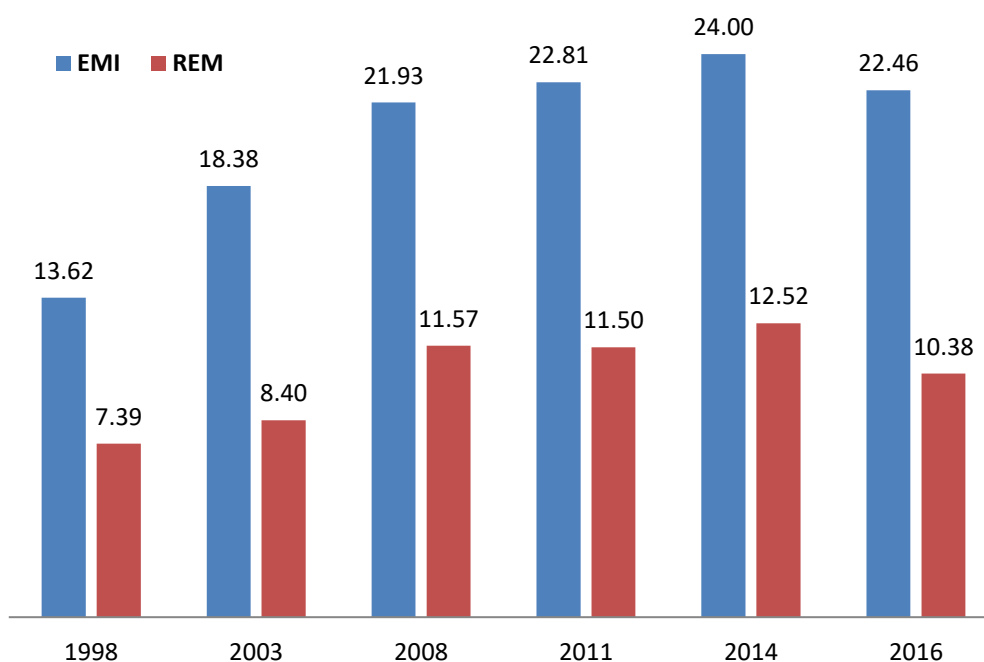
Source: KMS Survey 2016, published in Malayalammanoram daily dated 19.6.2017 pp.6

The KMS 2016 also revealed that majority of the migrants are men in gulf countries where as this was women in other countries like USA, UK and Canada. Out of total migrants nearly half (48%) acquired education up to class 10 and only 18% possess graduation.

2.5 Emigrants and Return Emigrants: The decline or fall?

The number of Emigrants (EMI) has shown an increasing trend since last 14 years from 13.6 to 24 lakhs (1998 to 2014) and shown a first time decline trend of 10% since last two years (2015- 16) and is elaborated in Fig - 5.

Fig 5 Trend of Emigration and Return (Kerala)

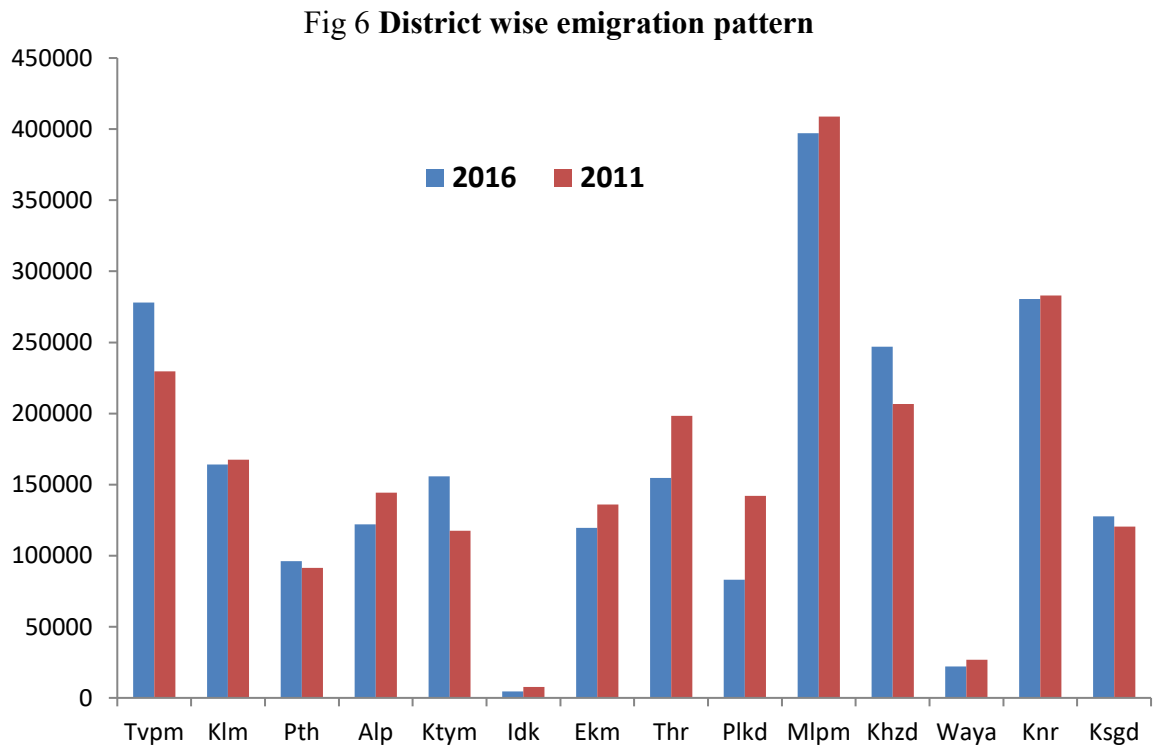


Source: Akruiti Rao, Rakesh Mehar 2017, The News Minute June 14 2017, adopted from KMS of CDS

Return Emigrants also shown more or less same trend of emigrant during these period and started with 7.39 lakhs in 1998 and maximum of 12.52 lakhs was noticed in 2014. Similar decline trend is also noticed 2016 (10.38) lakhs and is elaborated in Fig – 5.

2.6 District wise emigration pattern

Out of the 14 district 8 district shown a declining trend of migration in 2016 in which Ernakulam recorded the highest followed by followed by Malappuram and Pathanamthitta. Of the remaining 6 district shown continued growth Kottayam is the highest followed by Thiruvananthapuram and is detailed in Fig- 6.



Source: Akruiti Rao, Rakesh Mehar 2017, The News Minute June 14 2017, adopted from KMS of CDS

2.7 Return Migrants

“Out of the 12.5 lakhs returned emigrants in 2014 about 60% are engaged as Labourer in Non-Agriculture, Self-Employment and Employment in Private Sector. Five percent (67799) is remaining as unemployed and 1% each employed in Government and Semi-Government Services and out of the total 12.5 lakhs about 90% are gulf returnees” (Zachariah, Rajan 2015).

Table – 1 Economic Activity of Return Migrants (2014)

Economic Activity	Return Migrant	%
Labourer in Non-Agriculture	346261	28
Self-Employment	276040	22
Employment in Private Sector	129545	10
Household Work	79301	6
Labourer in Agriculture	64773	5
Unemployed	67799	5
Disabled	44796	4
Unpaid Family Worker	33900	3
Pensioners	34505	3
Too Old to work	81117	6
Student	26030	2
Others	20582	2
Government Services	13318	1
Semi-Government Services	9080	1
Employment not Required	17555	1
Too Young to work	7870	1
	1252471	100

Source: Kerala Migration Study of CDS 2014KMS 2015

Chapter 3
METHODOLOGY

Most of the emigrants ventured out to the middle-east on their own. Due to a variety of reasons many have returned. They do face hardships of various kinds. Some of these are occupational and many are related to the family and social issues. They also have been exposed to some harsh learning from the school of experience. These are persons with limited educational qualifications and most of them were working in extreme conditions doing low end jobs. They have also acquired on the job experience which could be leveraged for establishing productive occupations here especially in those cases where a return to other countries is not an option for various reasons. Some of these concerns are addressed by existing agencies like NORKA but there are very many issues which are not addressed by existing agencies. Though many of them may not have formal qualifications the experience gained is a valuable addition to the resource pool of the state. Thus it is imperative that the state explore ways and means by which the Gulf returnees can be rehabilitated and integrated with the Kerala Society.

3.1 Objectives

1. Identify the needs and problems of gulf returnees, especially those doing low-end jobs in the gulf.
2. How the gulf returnees can be rehabilitated and integrated with the Kerala society so as to utilize their skills/expertise effectively.
3. Conduct a review of projects implemented by the state and central governments for the migrants and suggest improvement measures.
4. Find gaps if any and suggest appropriate measures to fulfill the needs and solutions to problems of gulf returnees.

3.2 Hypothesis:

- The increasing numbers of REMs have unmet needs and face a number of problems in re-integrating with the Kerala Society.
- The projects implemented by the State and Central Governments for REMs are inadequate and limited in relevance and do not meet the requirements of creating the platform impact.
- Most of the migrants are unaware of the state sponsored program and activities intended for migrants.

3.3 Areas/Regions identified

The inquiry has been carried out in three fishing villages of Thiruvananthapuram District such as one in Corporation Ward and another two in GramaPanchayaths. Primary data collection has been conducted by simple random method from 150 households (50 each from each unit). Examination of secondary data, ¹Focus Group Discussions (FGD), personal interviews, field visits and observations are the other major methods employed. All the methodologies are adopted in the study locations. The justification of selection of coastal Ward/Panchayat is to give emphasis on returnee emigrants mostly semiskilled and of lower formal educational attainments, and who have done **low-end jobs in the middle-east**.

Locations

Two GramaPanchayats and one Corporation ward are selected. One ward each at the Northern and Southern end of Thiruvananthapuram District from rural and one from urban area from the almost central to the district are selected as listed below.

- I. Corporation: Sangumughom Ward
 1. Village: Kannanthura

- II. GramaPanchayat:
 1. Anchuthengu GramaPanchayat
Village: Anchuthengu
 2. Kulathoor GramaPanchayat
Village: Paruthiyoor

The justification for selection of coastal Ward/Panchayat is to give emphasis on Returnee emigrants who have done **low-end jobs in the Middle-east**. A preliminary assessment followed by data collection has been done in all the three villages.

1. Focus Group Discussion: "FGD is a good way to gather together people from similar backgrounds or experiences to discuss a specific topic of interest. FGDs can be used to explore the meanings of survey findings that cannot be explained statistically. In bridging research and policy, FGD can be useful in providing an insight into cumulative opinions" (Toolkits 2009).

Questionnaire Preparation:

Based on a pilot study, previous research experience in the same discipline and the secondary information, an interview schedule has been prepared and is given in Appendix II. Case studies of typical returnees were carried out which helped in arriving at the information requirement for the preparation of schedules and is elaborated in Chapter 5.

Selection of Enumerators, Training and Pre-testing of Schedule:

Two enumerators were selected for field support and data collection. Pre-testing of the schedule has been done along with them by the Coordinators. The schedule has been revised and finalized by incorporating necessary changes after the field test.

Data Collection:

Primary data collection using simple random method from 150 households (50 from each village) has been done. As a first step, the two enumerators were entrusted to visit 25 households each in the first village for data collection. They were directed to select two households each from the total 35 family units in that village by random for the complete coverage of that village, to get information of the required 50 household samples by a reasonable representation. After completion of this household survey, the two enumerators are well versed in the nuances in ensuring the quality of data from the remaining two villages. Similar procedure is followed in the other two villages as well for unbiased sample selection and coverage.

Data Processing:

Data processing of the entire three villages has been done, 30 Tables and other illustrations were generated, and are analyzed for preparation of the report.

Personal Interviews:

Personnel interviews were held with the selected Return Migrants by the Coordinators which would be developed into case studies. This enabled us to understand the information requirements and how best to ensure the quality of data and in depth information on the needs of individuals and the problems of the gulf returnees.

Review of projects for the migrants:

Visited NORKA and had discussion with the officials of NORKA. Brochures and pamphlets were collected and examined the website of NORKA. Awareness of Return Migrants on the programs and activities NORKA and Kerala Non-Resident Keralites' Welfare Board's Welfare schemes are cross checked through schedules and personnel interviews.

Focus Group Discussions:

Two smaller FDG programs were conducted by inviting REMs of 7 to 10 group size in two villages which enabled detailed exploration of information. Later as a follow up program, FDG has continued with 182 Gulf Returnees/their immediate relatives on 23rd July 2017 Sunday by inviting the CEO of NORKA Dr. M.N. Raghavan in the Community Hall, Kannanthura. The CEO very well realized the gap in dissemination of NORKA programs activities at the grass root level, especially of the gulf returnees who have lower education and done low-end jobs in the Gulf.

Data Interpretation and Analysis

As a first step Tables for one village were generated. Replication of the same to the remaining two villages and pooling data of all the three villages and process them together enabled generation of Tables. This has been followed by detailed interpretation of data and analysis.

Chapters in the Report

Contextual background of the study report has given in Chapter 1 and Review of literature is furnished in Chapter 2. Methodology part is explained in Chapter 3, Identification of Needs and Problems of Gulf Returnees has assessed in Chapter 4. The Transformative Agenda has attempted in Chapter 5 and The Action Plan is provided in Chapter 6.

Chapter 4
IDENTIFICATION OF NEEDS AND PROBLEMS OF
LOW-END GULF RETURNEES

The focus of this study is the REM who moved from the bottom of the pyramid from the domestic setting to the bottom of the pyramid in an alien foreign setting, less educated than the rest of the migrants with a lower skill sets other than the readiness to put in arduous physical work for long hours. Their story of survival and contributions is often masked behind the ‘gulf dreams.’ They go through the fiercest battle for survival against the climate, barriers of language, loneliness, separation from near and dear ones, harassment at work, economic and emotional risks, to cite a few of them. What they go through is comparable to prisoners in jails forced by circumstances to work hard for survival in an alien culture. Most of them come home once in two or three years for a month or two and the days run out as if in a dream. The long wait for the next visit home and that he/she is giving the family a better life are the two things that enable him/her to weather these challenges. The migrants mostly spend the hard earnings primarily because they are generous in sharing and helping relatives and friends or else the norm as to what a gulf returned ought to be.

The dictionary meaning of need is “to be necessary to having to have something that a person does not have, so that person can have a satisfactory life”. An unfulfilled need eventually will develop into a problem. A problem is also a question to be answered or resolved otherwise that causes difficulty or that is hard to deal with if it is prolonged. Need could be felt need and unfelt need, and here an attempt has been made to look into unfelt needs as well.

In most cases the savings is insignificant and life style changes are imperative. It is not rare that the immigrants are worse off than prior to emigration when the duration of work abroad is shorter; the return happens unexpectedly, finances for migration were mobilized from borrowings, liabilities remain unsettled associated with housing loans, illness, and marriage of daughters or similar contingencies. It is not uncommon that at times life time savings have been diverted, families are broken and the returnee comes home to an empty nest and unsettled liabilities. Many of them return with serious health issues. The broad surveys

supported by learning from personal and collective village level meetings and case studies validate these observations and are elaborated in this Chapter.

4.1 Background Scenario of Sample Villages

The population database prepared by the BCC (Basic Christian Community) network for the management of the church in the three villages has been used as the base line population data for sampling and sample survey. The estimation of Kannanthura village revealed the total population is 4169, comprising of 1249 families, living in 911 houses that are clubbed under 35 family units. Household Samples were drawn from each family unit for the reasonable representation of population. The data analysis reveals that students (27%) and housewives (18%) are the major dependents in Kannanthura. The analysis further pinpointed that among the three dominant earning groups in the village, NRIs are the major constituent (15%) followed by fishermen (8%) and fish vendors (5%) and is elaborated in Table - 4.1.

Table 4.1 Population and Employment Status at sample villages

Category	Percentages		
	Anchuthengu	Kannanthura	Pruthiyoor
Student	20	27	22
HW	13	18	16
NRIs	13	15	11
Fishing	22	8	24
Unemployed	3	5	4
Fish vending	9	5	7
Pensioners	7	4	5
Infant	4	3	6
Pvt Job	2	3	1
Self Employed	1	3	0
Coolie	2	2	1
Driver	0	2	0
Business	1	1	1
Semi Govt. Job	0	1	0
Teachers	0	1	0
Others	3	2	2
Total	100	100	100
Population	7528	4169	6367

Source: BCC and TSSS Population Survey

Among these three villagers about 20% are job seekers and on an average 30% are employed. Education is poor at degree and post-graduation level. House wives dominate among job seekers. Engineering students are one of the constituents among the educated or have had professional education significant among job seekers as detailed in Table - 4.2.

Table 4.2 Age and Education

Age Class	Education	Percentages		
		Anchuthengu	Kannanthura	Pruthiyoor
up to 4	Infants and KGs	8	5	9
5 to 11	I to VII	8	10	12
12 to 14	VIII to XII	13	12	9
17 to 21	Degree & PG	5	7	4
22 to 28	Higher Study	3	5	4
29 to 40	Job Seekers	21	20	20
41 to 60	Employed	32	28	36
61 to 70	Retired	8	9	4
71 to 80	Old	2	3	1
>80	Very Old	0	1	1
	Total	100	100	100

Source: Source: BCC and TSS Population Survey

4.2 Family incomes of returned migrant

Two predominant income group sizes of 20% each are noticed. They are Rs. 10000-15000 (20%) and 3000-5000 (20%) monthly income groups. On average 10% are very poor income group (1000 to 3000) and another 10% comparatively higher income groups (20000-25000 and >25000). It indicates the need of proper rehabilitation of poor income gulf returnees and is detailed Table - 4.3.

Table 4.3 Household Incomes of returned migrants

Salary Range (Home)		Percentages		
		Anchuthengu	Kannanthura	Pruthiyoor
1000	3000	4	9	15
3001	5000	18	28	18
5001	8000	22	18	15
8001	10000	0	14	14
10001	15000	33	13	16
15001	20000	16	10	9
20001	25000	4	6	5
>25000		4	4	7
Total		100	100	100

The weekly job days of the gulf returnees' household showed that around 15% find work for 3 to 4 days in a week. REMs engaged in fishing and daily wages are the two major categories that were getting jobs for a few days in a week. However, more than half of the remaining gulf returnees' household members that may or may not come under REMs have 6 days job in a week and are detailed in Table - 4.4.

Table 4.4 **Number of working days per week**

Days worked per week	Frequency		
	Anchuthengu	Kannanthura	Pruthiyoor
3	11	4	7
4	9	6	10
5	23	10	24
6	53	75	45
7	5	5	14
Total	100	100	100

4.3 Preparation for Migration

Gulf Cooperation Council (GCC) formed in 1981 by six countries such as UAE, Bahrain, Kuwait, Oman, Qatar, and Saudi Arabia. GCC countries are dependent on migrant labor for their economic growth and development. These countries possess an abundance of capital while the domestic labor capacity is low and this created opportunities to unskilled semiskilled and skilled migrants.

The skill acquired prior to migration was at low end, half of them were fishermen and about less than 5% belong to skills sets such as that of electrician, plumber, welder and are detailed in Table – 4.5. Majority of them just migrated without much preparation. This lapse certainly adds hardship to stream line the initial setting up of overseas job.

Table 4.5 Occupation before Migration
(All the three Villages)

Occupation	%
Fishermen	52
Electrician	5
Construction worker/Laborer	4
Plumber	4
Shop salesman	4
Legal Service	3
Cashier/Accountant	3
Welder	3
Fabrication worker	3
Driver	2
Cook in Hotels & Restaurant	2
Carpenter	2
Tailor	2
Others	11
	100

The prime destination for migration was UAE followed by Saudi Arabia, Qatar and Oman that constitute about 75% of migrants and is detailed in Table – 4.6. The first preference to UAE may its liberal administrative formalities and procedure favorable to emigrants and also Dubai is a Freeport attracted many emigrants from all over the world. Saudi Arabia is one of the big countries in middle-east though is least preferred due to attitude towards migrant workers particularly to the low-end category, though openings are much higher. Migrants also prefer this country primarily because of low cost for living when compared to Dubai and less expenditure due to restriction of travel and controlled access to entertainment facilities.

Table 4.6 Country preferred for Migration

Country preferred	Frequency		
	Anchuthengu	Kannanthura	Pruthiyoor
United Arab Emirates *	40	48	63
Saudi Arabia (Riyadh, Jidda)	22	29	21
Baharin	8	7	2
Oman (Muscat)	9	6	2
Qatar (Doha)	12	4	8
Kuwait	9	2	4
Other Gulf countries	0	4	0
	100	100	100

Emigration to middle-east is an expensive affair particularly of low-end categories. Many of them paid higher amount as cost of migration and the intermediaries run exploitative business by charging higher. Poorly monitored labor recruitment agencies, in both the migrants' countries of origin and in the destination Gulf states, often overcharge migrant workers, deceive them about their working conditions, or fail to assist them if they encounter workplace abuses. The ever increasing cases of cheating and misusing emigrant by these agencies locally as well as abroad seek the attention of government agencies to intervene. On average rupees seventy-five thousand to one lakh have been paid by the migrant, however a few of them availed it as free of cost from their overseas relatives and friends and is detailed in Table - 4.7.

Table 4.7 Cost of Migration

Rs in lakhs	Percentages		
	Anchuthengu	Kannanthura	Pruthiyoor
Free of cost	14	20	0
up to 0.25	20	12	12
0.25 to 0.5	16	10	16
0.5 to 0.75	18	16	20
0.75 to 1	12	24	16
1 to 1.25	8	12	22
1.25 to 1.5	4	6	14
>1.5	8	0	0
	100	100	100
Average Cost	76203	86060	115800

It is obvious that low-end gulf migrants may not have sufficient savings to meet the required expenses of migration. Their immediate relatives also may not be financially sound to extend support. The easy and quick source would be the money lenders and about one third of them relied on money lenders to meet the financial requirement which is not only an expensive affair at higher rate of interest but requires surrender of assets like land and house as surety. Friends and relatives act as a network and they provide initial income support, information, accommodation, and access to jobs. Borrowing from friends and relatives (20%) and sale/ mortgage of landed property/jewels (8%) are the other means to meet the financial requirements and are detailed in Table - 4.8.

Table 4.8 Sources of Finance for Migration

Sources	Percentages (out of 50 Samples)		
	Anchuthengu	Kannanthura	Pruthiyoor
Personal Savings	38	5	5
Parent's Savings	6	7	18
Borrowing from friends and relatives	26	6	29
Loan from money lenders	54	16	38
Loan from bank	2	1	3
Sale/ mortgage of landed property / jewels	10	5	8

4.4 On set of Migration Episode

Many of the migrants emigrated without acquiring skills or with little skill; however middle-east is much generous in accepting unskilled or semi-skilled workers unlike Europe and US. After arrival and working at the bottom of the pyramid gradually they acquire knowledge and skills. The compulsions make them weather the hardships. Over time they acclimatize and become seasoned to the new environment. Here half of the migrants were fishers and fishing was their prime skill due to the peculiar nature of the sample villages. Employment diversification has taken place to many and the personal interviews revealed that many of the fishermen become successful fabricators and tradesman in oil companies and other firms. Even after return they become successful entrepreneurs and running businesses of their own which was noticed during personal interviews and such individual achievements are documented under the case study session of this report.

As mentioned in the Table – 4.9 below, occupation before migration was fishing for majority (52%) and only 14% of returnees return to fishing. The reverse is true of construction workers which increased from 4 to 13%. This may be due to the reason that this work may not need much skill particularly of the construction laborers and those who have no particular aptitude or acquired new skill may end up within this category. Much improvement in profession has

noticed in the case of Fabrication workers (3 to 15%) and is not that conspicuous in the case of Welder (3 to 7%) Plumber (4 to 6%) and Electrician (5 to 6%) and is detailed in Table-4.9.

Table 4.9 Changes in skill statuses before and after Migration
(All the three villages)

Code	Skill Before Migration (%)		Skill after Migration (%)
30	Fabrication worker	3	15
31	Fishermen	52	14
21	Construction worker/ Laborer	4	13
43	Welder	3	7
29	Electrician	5	6
36	Maid / Servant		6
59	Plumber	4	6
3	Automobile Engineering		4
7	Blacksmith		2
13	Cashier/Accountant	2	2
56	Peon		2
80	Others	27	24
		100	100

4.5 Wages/Salary while working in Gulf

The prime motive of migration is nothing but better earning; a contributing factor why the poor low-end migrant's move out to a totally strange and difficult environment leaving everything at home. When analyze the sacrifice and the returns in terms of salaries and wages, it is evident that the low end REM is a net loser. It is the free choice of migrant for a living because of the inability of the individual as well as state to provide employment opportunity. The Table – 10 shows that 80% of their salaries and wages confined to the limit of Rs.10000 to 30000 in which 4 categories of income group size of 20% each earns Rs10000 to 15000, 15000 to 20000, 20000 to 25000 and 25000 to 30000. Another 15% earn Rs 30000 to 50000 and less than 5% earn Rs above 50000 that too after a long period of service at the age of retirement (See Table – 4.10).

Table 4.10 Wages/Salary while working in Gulf

Salary Range (Gulf)		Percentages		
		Anchuthengu	Kannanthura	Pruthiyoor
5000	10000	2	0	2
10001	15000	25	22	12
15001	20000	22	20	14
20001	25000	15	23	39
25001	30000	16	13	16
30001	35000	9	6	8
35001	40000	4	3	2
45000	50000	3	6	4
>50000		4	7	3
Total		100	100	100

4.6 Reasons for return

The *kafala* system, used to varying extents across the Gulf, restricts most workers from moving to a new job before their contracts end unless they obtain their employer's consent, trapping many workers in abusive situations. Many migrant workers feel intense financial pressure not only to support their families at home but also to pay off debts incurred during recruitment. In GCC countries, migrant workers cannot leave the country without obtaining their employer's consent for an "exit permit" from the authorities. Some employers have refused to pay wages, return passports, or provide permission for "exit permits" in order to exact work from workers involuntarily.

Human Rights Watch report (October 2014), found common patterns of abuse against domestic workers in the UAE and Qatar respectively, including unpaid wages, no rest periods, excessive workloads, food deprivation, and confinement in the workplace. In several cases, domestic workers reported physical or sexual abuse and had been in situations of forced labor, including trafficking.

There are many reasons for return in which 60% are returned mainly due to 4 reasons that include poor working conditions (16%, average of 3 villages), compulsory expatriation (15%) low salary (13%) and ill health which is mainly concerned with the senior migrants (around 13%) and is detailed in Table – 4.11.

Table 4.11 Reasons for return

Reasons for Return	Percentages		
	Anchuthengu	Kannanthura	Pruthiyoor
Compulsory expatriation	10	24	12
Low wages	1	14	12
Ill health	15	14	10
Problems at Home	9	10	6
Poor working conditions	19	9	19
Harsh behavior of employer	10	9	6
No Salary	21	7	10
Expiry of contract	6	4	0
Others	9	9	25
	100	100	100

4.7 Duration of Stay

Two major streams of migrants have been noticed from Kerala they are one stream of people with professional and technical expertise and qualifications emigrating to US, Europe, Australia and Canada and low, semi-skilled and skilled workers emigrating to the Middle East. Gulf emigration is a temporary affair when compared to emigration to the industrialized nations. Historical tie-up of Arabs with India and the second largest Muslim population in India have a tradition of cultural bondage. Gulf migration intended for a short term 5 to 10 years employment contract subject to periodical renewal with yearly or biyearly visits home. Whereas European and US migration is more or less permanent in nature with home visits at far longer intervals of 5 to 10 years. Enquiries on gulf REMs revealed that 85% stay only 5 years (53%) and 10 years (32%) period and the remaining 15% will extend the stay up to 20 years more and is detailed in Table – 4.12.

Table 4.12 Stay duration of gulf migrant

Overseas Stay (Years)	Percentages			
	Anchuthengu	Kannanthura	Pruthiyoor	Average
1 to 5	65	52	42	53
6 to 10	22	34	40	32
11 to 15	7	9	6	15
16 to 20	4	1	10	
21 to 25	1	3	2	
26 to 30	1	1	0	
	100	100	100	100

The country of initial destination and final departure do not show much variation except a little hike (from 50 to 58%) in the case of UAE. Later only a few migrated from one country to another and is not that conspicuous except in the case of UAE where migrants from different countries of middle east moved to Dubai before their final return and is detailed in Table – 4.13.

Table 4.13 **Country of destination and final return**
(All the three villages)

Country	Percentages	
	Destination	Return
United Arab Emirates *	50	58
Saudi Arabia (Riyadh, Jidda)	24	23
Oman (Muscat)	6	5
Qatar (Doha)	6	3
Kuwait	8	5
Bahrain	6	5
	100	100

4.8 Gains from migration

The main motive of migration is to earn better and utilize the earnings for the improvement of quality of life. Acquirement of basic needs such as food, clothing and shelter will be the immediate requirements and many of the low-end migrants may be deprived of many basic needs. Land will be the next in priority as reflected in the ownership of land before and after migration is ascertained in this study.

Prior to migration migrants who were landless were more than half (51%) which fell to 33% after migration. 19% of the landless became owners of land due to savings from migration. Further those who owned >5 cents have increased from 5% to 15% and is detailed in Table- 4.14.

Table- 4.14 **Ownership of Land** (3 villages)

	No land	Land in Cents (%)					Total
		2	3	4	5	>5	
Before	51	17	15	6	5	5	100
After	33	14	15	10	13	15	100
Difference	19	3	0	-4	-8	-10	

Similarly, the ownership of house is also show an improvement. In Achuthengu only 36% were owned houses before migration which moved up to 86% due to migration, and is varied between villages such as 52 to 84% in Kannanthura and 28 to 62% in Paruthiyoor (See Table – 4.15)

Table- 4.15 Ownership of House:
Before and After migration

Anchuthengu	Before	Owned	36%
	After		86%
Kannanthura	Before	Owned	52%
	After		84%
Pruthiyoor	Before	Owned	28%
	After		62%

The prime driver of boom in constructing houses in Kerala has been the gulf money. The low-end category of gulf returnees also followed the same trend. The disappearance of kutcha houses is almost complete except 1% in Paruthiyoor. Fisheries department's housing program also played a role in the disappearance of kutcha houses from the coastal belt. The improvement in quality of houses such as luxurious (4 to 16%), very good (7 to 35%) and good (21 to 31%) has been noticed in all the three sample villages. Similarly, the number of poor houses has come down from 39 to 17% (See Table – 4.16).

Table 4.16 Improvement in Houses: Before and After Migration (3 villages)

Before	Luxurious	4%	Very Good	7%	Good	21%	Poor	39%	Kutcha	28%	100
After	Luxurious	16%	Very Good	35%	Good	31%	Poor	17%	Kutcha	1%	100
1 – Luxurious (3 or more bedrooms with attached bathrooms, concrete roof, Tile floor) 2 - Very Good (2 bed rooms with attached bathrooms, concrete roof, Tile floor) 3 - Good (1 bed room, brick and cement walls, concrete or tile roof) 4 - Poor (Brick walls, cement floor, tin or asbestos roof) 5 - Kutcha (Mud walls, Mud floor & Thatched roof)											

Possession of household durables is an indirect indication of quality of life. Tremendous improvement in possession of household durables has been noticed before and after migration. Increase in possession of washing machine (1 to 39%) motor cycle (3 to 47%), refrigerator (22 to 74%) is noticeable before and after migration and is further detailed in Table – 4.17.

Table 17 **Comparison of possession household durables (3 Villages)**
(Before and after migration)

Before Vs. After	Motor car	Truck / Lorry	Motor Cycle / Scooter	Air Conditioner	Washing Machine	Television	Computer / Laptops	Net connection	Refrigerator	Microwave Oven
Percentages										
Before	3	1	3	0	1	27	0	0	22	7
After	19	13	47	16	39	79	10	9	74	11

4.9 Utilization of Remittances

The next items of utilization of gulf money after meeting basic needs are education of children and medical expenses of family members. Two prominent categories have been noticed in the case of spending on education of children such as those availing free or less expensive state facilities 38% and the remaining major chunk of 62% availing private education with 17% spending more than Rs 50000 a year and the average spending of all the three villages as detailed in Table - 4.18.

Table 18 **Yearly Household Expenditure**
(Average of 3 Villages)

Expenses	Percentages							
	No or less Exp.	up to 10000	10 to 20000	20 to 30000	30 to 40000	40 to 50000	>50000	Total
Education	38	7	13	11	9	5	17	100
Medical	38	11	20	11	7	5	9	100
Alcohol	36	13	17	14	9	3	8	100

Medical expense of family members show more or less the same pattern of expenditure in which 38% utilize government free health care system and among the remaining 62%, a major share (30%) spending up to Rs 20000 in a year (See Table – 4.18).

Alcohol is a villain in many families and disturbs the peaceful atmosphere, drains the hard-earned savings of REMS. Only 36% of households are free from this menace and the remaining 64% spending on alcohol out of which most of them on occasions and 8% spending much higher (>Rs 50000 a year).

Yearly total household expenditure revealed that on an average the 27% of returned migrant of all the three sample villages spend Rs 1-1.5 lakhs in a year, followed by Rs 1.5 to 2 lakhs by 21% and 0.5 to 1 lakhs by 21% as detailed in Table – 4.19.

Table 4.19 Total Yearly Household Expenditure (Rs in lakhs)

	Percentage						Total
	0.5 to 1	1 to 1.5	1.5 to 2	2 to 2.5	2.5 to 3	>3	
Anchuthengu	24	22	20	22	8	4	100
Kannanthura	17	30	27	14	4	8	100
Pruthiyoor	21	30	21	18	8	2	100
Avg.	21	27	23	18	7	5	100

4.10 Investment

The major investment of gulf money has been on shelter which required land and building. Spending on building consumes major chunk of the gulf remittance. In the sample villages about 20% were not able to spend money on land due to two reasons; they may not have earned surplus income to invest on land and building or some might have had land and building which may need maintenance only. The remaining 80% spend their money for land and building and 45% spend lesser in the range of up to Rs 5 lakhs for house building. A minority (3%) among the low end returnees spend Rs >25 lakhs each for the purchase of land as well as building as is detailed in Table – 4.20.

Table 4.20 Investment on Land and Building (Rs in lakhs)

	No or less investment	up to 5	5 to 10	10 to 15	15 to 20	20 to 25	>25	Total
Land	19	21	25	19	7	6	3	100
Building	22	45	15	7	5	3	3	100

After spending on basic needs the surplus income goes to spending on gold. The habit of spending on Gold and Jewelers is a common practice. The traditional practice of investing on gold has many purposes; it could be an ornamental item, means of quick access to credit by pledging and a means of future saving. 20% have not invested in gold and jewels may be due to poor surplus income or may not be interested on spending on gold. The remaining 80%

households have investments in gold of which 25% invested Rs 1 to 2 lakhs and only 4% invested Rs >5 lakhs and is detailed in Table – 4.21.

Table 4.21 Investments on Gold and Jewelers (Rs in lakhs)

Gold and Jewelers	No or less investment	up to 1	1 to 2	2 to 3	3 to 4	4 to 5	>5	Total
Anchuthengu	24	26	32	12	0	4	2	100
Kannanthura	18	14	30	18	6	10	4	100
Pruthiyoor	18	22	14	20	8	12	6	100
Avg.	20	21	25	17	5	9	4	100

Savings in Banks and Post office is another means of saving in which small amounts of repetitive deposits are made by women. The major group (33%) come under the category of smaller savings of rupees up to 5000 and maximum of Rs >2 lakhs by 13%. LIC and micro-finance is also more or less same kind of periodic deposits of smaller amounts as detailed in Table – 4.22.

Table 4.22 Savings Banks and Post Office Savings including LIC and Micro-Finance

Savings	No Savings	up to 5000	5 to 10000	10 to 50000	50 to 1 lakhs	1 to 2 lakhs	>2 lakhs	Total
Banks & Post Office	22	33	15	9	4	3	13	100
LIC & Micro Finace	31	9	5	21	20	3	9	100

Investing in business or stocks is nearly unheard of as is obvious from data given in the Table 23. About 90% are not invested on any business and a few (7%) have invested up to Rs 1 lakh may be in petty business. During FDG it was revealed that a handful of gulf returnees did invest as high as Rs 50 lakhs which is less than 1% and therefore do not find a place in the Table. They mostly invested in stationary shops and that was rented out earlier while they were abroad. Lack of surplus income after meeting the primary expenditure may be one reason for negligible spending on business. Lack of entrepreneurial skill and attitude may be the prime reason for poor investment in business (See Table – 4.23).

Table 4.23 Investment on Business (Rs in lakhs)

Business	No or less investment	up to 1	1 to 2	2 to 3	3 to 4	4 to 5	>5	Total
Anchuthengu	86	12	2	0	0	0	0	100
Kannanthura	82	6	0	6	2	4	0	100
Pruthiyoor	98	2	0	0	0	0	0	100
Avg.	89	7	1	2	1	1	0	100

4.11 Indebtedness among REMs

Returnee migrants are indebted due to a variety of reasons. If he or she is unable to find a steady income to meet the ongoing expenditure they may gradually drift into the trap of debt. Investing on unfamiliar business that incurred loss and financial requirements of family such as marriage, professional and private education of children, unexpected health issues, alcohol addiction, necessity of continuous investment of assets like boats and nets in the case of fishing are the possible paths to indebtedness.

A majority (73%) of the low-end migrant are indebted for reasons listed. The variation is pronounced between villages with higher fishing intensity like Anchuthengu and Paruthiyoor with gulf returnees of 32% each with debts of Rupees >5 lakhs. Some of the gulf returnees are back to fishing which need continuous and periodical replacement of fishing implements due to higher depreciation, 27% are free from debt probably they may not be earning or investing after return and is detailed in Table – 4.24.

Table 4.24 Debt of Return Emigrants (Rs in lakhs)

Debt	No Debt	up to 1	2	3	4	>5	Total
Anchuthengu	22	12	16	10	8	32	100
Kannanthura	42	24	20	8	4	2	100
Pruthiyoor	18	12	14	14	10	32	100
Avg.	27	16	17	11	7	22	100

4.12 Overall Betterment of Households

In general the gulf returnees have the opinion that the overall betterment of their households have happened because of the gulf migration. On exploration of various aspects of factors of improvement, their opinion differs between factors to factors and village to village. Around 40% have the opinion that economic improvement of household has happened because of gulf migration. Similarly four more important factors have cross checked for the opinion and its results are given in Table – 4.25.

Table 4.25 Overall Betterment of Households

Factors	Yes: (%)			Avg
	Anchuthengu	Kannanthura	Pruthiyoor	
The economic situation of my household has improved considerably due to gulf migration	58	54	7	40
Better education of children enabled because of gulf remittance	40	28	8	25
Acquisition of land and house was enabled because of gulf migration	40	42	8	30
Marriages of girls enabled because of gulf remittance	14	38	31	28
At least one member of my household plans on opening a new business because of gulf migration	7	11	5	8

4.13 Planning for the Future

All the gulf returnees are left the job not because of retirement. Many of them have more and many responsibilities ahead. Need to meet regular household expenditure such as take care of the education of children, health care of family, marriage of children and all are required a regular earning. On ascertaining the future plan in this context many of them have different plan for future. Though returned, about one fourth of them (27%) are working and 20% wants to re-migrate, 11% under the preparation of starting new business (See Table – 4.26).

Table 4.26 Plan for the Future

Future Plan	Percentages			
	Anchuthengu	Kannanthura	Pruthiyoor	Avg.
Working	30	22	30	27
Re-migrate	22	16	22	20
Job Seeker	14	24	14	17
Retired from work	12	16	12	13
Start a new business	12	10	12	11
No Plan	10	12	10	11
	100	100	100	100

Improving the existing skill and acquiring new skill suitable to the current employment market is a pre-requisite for the gulf returnees for securing gainful re-employment. Various skills acquired by the gulf returnees are given below in Table - 4.27. If examine the skill pool the personnel required for construction work such as Fabricators (19%) Plumber (9%) Welder (7%) Electrician (4%) and Engineering (4%) are available. There is also scope for online rent car business net work due to the availability of drivers (13%).

Table 4.27 Skill Acquired while working abroad

Skills	Skills acquired %			
	Anchuthengu	Kannanthura	Pruthiyoor	Avg.
Fabricator	20	16	20	19
Driving	16	8	16	13
Plumber	8	12	8	9
Mechanic	8	8	8	8
Operators	8	4	8	7
Welder	4	12	4	7
Engineering	4	3	4	5
Electrician	4	4	6	4
Data entry	4	4	4	4
Other/no Skills	24	29	22	24
	100	100	100	100

4.14 Responses on Rehabilitation Program

“The attention of the Government of India was drawn to the rehabilitation of returnees only in 1994 when it is issued under the directions of state governments to form societies to guide and assist return emigrants’ rehabilitation through self employment, skill up gradation and wage employment. However, all these declarations of both the state and central governments have remained on paper” (Zachariah et.al, 2006). Later the Governments have realized the volume of remittance of NRIs and its economic impact in the country, also realizes role of overseas migration as a means to ease out the acute problem of unemployment in the state. Therefore, government is committed to identify the needs and problems of NRIs and REMS. This was the context in which setting up of NORKA has realized which is first attempt in the country that formulates and implements a number of programs and activities to address the issues and is briefly discussed by adopting the information available from the website of NORKA and broacher and is further elaborated in Appendix III a.

4.14a A bird eye view on NORKA Department

Non Resident Keralite’s Affairs Department established in 1996 of GoK is mandated to redress the grievances and safeguard the rights of NRKs of outside the state (other state) and country. NORKA Roots set up in 2002 as the field agency of NORKA Department. As a nodal agency has the mission to establish vibrant institutional framework to facilitate and support NRKs:

- address grievances,
- safeguarding their right,
- rehabilitating the return migrants
- enabling them to invest in and benefit from the opportunities in Kerala

4.14b **The Kerala Non-Resident Keralites’ Welfare Board:** is another organization intended to the welfare of the same category mentioned above which discussed below and elaborated in Appendix III b.

- Kerala State, to setup a welfare fund to provide welfare schemes to NRKs (abroad) and NRKs (in India) which is first of its kind in the country

- Kerala Non-Resident Keralites Welfare Board came in to existence under the Kerala Non-Resident Keralites' Welfare Act, 2008 passed in the Legislative Assembly, Government of Kerala (GoK).
- More than eighty five thousand NRKs are members in the welfare fund.

Eligibility for Registration

NRKs abroad but now returned to India for permanent settlement after at least two years of foreign employment, can also avail membership in this Welfare Fund. Every Non-Resident Keralite of 18-55 age is entitled to register his/her name as a member of the Fund by remitting a membership fee of Rs 200.

Welfare schemes

The Act envisages many welfare schemes such as pension schemes, family pension schemes, medical aid, death assistance, etc. and further detailed in Appendix III b

4.14c Ministry of External Affairs: MGPSY

Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY) is the initiative from the Government of India under Overseas external affairs that have introduced a Pension and Life Insurance fund scheme called Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY) for the Overseas Indian workers having Emigration Check Required (ECR) passports.

The objective of MGPSY is to encourage and enable the overseas Indian workers by giving government contribution to:

- Save for their Return and Resettlement (R&R)
- Save for their old age,
- Obtain a Life Insurance cover against natural death during the period of coverage.

The government contribution available under the MGPSY is for a period of five years or till the return of subscribed worker back to India, whichever is earlier and further detailed in Appendix III c.

Unfortunately, most of the NRIs and return emigrants are unaware of the programs of NORKA. This study also made an attempt to ascertain awareness level of gulf returnees on NORKA program and the responses on each of the item that are listed below in the Table – 4.28.

Table 4.28 Responses on rehabilitation programs of NORKA

NORKA Programmes		Responses as YES %		
		Anchuthengu	Kannanthura	Pruthiyoor
1	If you are a Job Seeker , do you feel that a re-orientation program and job placement will help you get work in Kerala after return	7	14	7
2	Are you aware of any organization that implements programs intended for the rehabilitation of Return Emigrants?	4	6	4
3	Are you aware of the following NORKA Programs			
3.1	NORKA News Letter/ Job	0		0
3.2	NORKA Programs Certificate Attestation	1	1	1
3.3	Pre – Departure Orientation Program	1	1	1
3.4	Skill Up-gradation Programs	0	0	0
3.5	Job Portal for facilitating overseas recruitment	0	0	0
3.6	NRK ID Card / Pravasi ID Card NRK Insurance Card	5	2	5
3.7	Projects for Return Emigrants (NDPREM) to Start a new business?	0	0	0
3.8	NORKA Business Facilitation Centre (NBFC)	0	0	0
3.9	NORKA program for the REM who intended to Emigrate/Re-emigrate?	0	0	0
3.1	Rehabilitation of return emigrants who Retired from work?	0	0	0

Though a few return migrants are aware of the pension scheme and possess the ID card the awareness of the welfare programs are very low. To give a feel on this situation to authority's concerned; a gathering of REM has been arranged at the village level by inviting the CEO of NORKA, Dr. M.N. Raghavan. The participants as well as the authorities identified the problems and some arrangements have been arrived at to improve the situation

Similarly awareness level on program and activities also tells the same story of that of NORKA and is detailed in Table – 4.29. In FDG meeting the participants asked another session on program and activities of Welfare Board.

Table 4.29 Responses on programs of Welfare Board

Welfare Boards Programs	Responses as YES %		
	Anchuthengu	Kannanthura	Pruthiyoor
Are you aware of the Kerala Non-Resident Keralites' Welfare Board's Welfare schemes such as: Pension schemes, Medical aid, Insurance, Assistance to Marriage, Education grant, Loan for housing and Self Employment, death assistance, etc.	7	5	3
MOIA's Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY)	0	0	0
Santhwana: financial aid for medical treatment, marriage of daughters and in the event of death of the returnees.	2	2	3
Karunyam The repatriation of dead bodies of NRKs	1	0	0
Are you a beneficiary of any one of the above listed item?	0	0	0

In response to poor awareness level of the gulf returnees they themselves put forward many suggestions such as:

- Skill Development
- Training and Financial Support
- Placement with minimum wages
- Loan to start a business
- Orientation at ward level
- Advertisement
- Extension linkages to the needy beneficiaries

Chapter 5

THE TRANSFORMATIVE AGENDA

Various studies on migration reported that ²about 24 lakhs of Keralites are out migrants, (outside the country) and there are ³over 25 lakhs of migrant labourers from other states in Kerala with an annual arrival rate of 2.35 lakhs. The remittance of out-migrant to Kerala is about ²Rs 70000 crores and remittances of in-migrants to other states are ³over Rs. 17,500 crores. Thus the state occupies a very unique position among Indian States as far as migration is concerned. Various factors prevailing in the state contribute to the compulsions to look out for opportunities for migration. These pressures continue to increase over period indicating that migration remained the dominant survival strategy particularly in the case of rural poor.

The low-end migrant in middle-east put in arduous work for longer working hours, subjected to poor living and working conditions and social isolation. Migration adds to competition in the labour market, lower the cost of labour and often results in exploitation of workers by the supply network. Low-end migrants are preferred because of their vulnerability, ease in managing and control. Migrant earnings affect income, expenditure patterns and investment and changes relations at household and community levels. “While there seems to be some positive impact on incomes and investment, the major function of migration is to act as a ‘safety valve’ in poor areas and the impact on asset and income inequality is more mixed” (Srivastava, 2003).

The developmental trajectory of Kerala is unique, an exception to the national and global trends. Historically Kerala has been a destination for immigrant. The Western Ghats and the maritime trade influenced the nature of this intermingling. The region was relatively better insulated than the rest of the sub-continent even in comparison to the *Thamizhakam* which was more turbulent for the conflicts between the three major dynasties.

2. Kerala Migration Survey (KMS) 2014 of Centre for Development Studies

3. Gulati Institute (2013) Finance and Taxation conducted a study for the Kerala Government

The Kerala school of Mathematics was ahead of the Europeans by over two centuries is indicative of the knowledge traditions of the state. The colonial period saw the reversal of the trend. Labour came to be a critical constraint to the expansionist agenda of the colonial powers. The demand picked up with the decline of the domestic economy. The coastal community has been no exception to the general trends perhaps exacerbated by the general backwardness in literacy, competencies, high risk nature of the coastal economy and poor perception of fishing as regards social status – fish may be an integral component of diet but the community does not enjoy an equal social status.

The study brings out these contradictions. Fishermen contribute 10-15 times the states per-capita income yet remain at the lowest rung next only to the tribal. In spite of the low skilled nature of the emigrants, remittances from the major source of income in the coastal areas followed by fishing, fish vending by womenfolk and a nominal share from employment and services.

The dynamics of migration for employment is fast changing. The trends show pronounced decline and the shrinkage is more in the case of unskilled labour which impacts on the coastal community much more than the general population. The general backwardness of the region points to relatively less opportunities for re-employment and re-settlement. The return is often accompanied by social and psychological trauma. In most cases the savings is insignificant and life style changes are imperative. It is not rare that the immigrants are worse off than prior to emigration when the duration of work abroad is shorter; the return happens unexpectedly, finances for migration were mobilized from borrowings, liabilities remain unsettled associated with housing loans and marriage of daughters. It is not uncommon that at times life time savings have been diverted, families are broken and the returnee comes home to an empty nest and unsettled liabilities. The broad surveys supported by learning from personal and collective village level meetings and case studies validate these observations. The case studies briefly mentioned below highlight the issues. The names have been changed.

5.1.1A case of outstanding success

Mohan hails from one of the coastal villages in the study area. He did his Pre-degree followed by ITI certification as a fitter and migrated (1994) to the Middle East and worked for eight years with a British company as a fabricator. The company was involved in scuba diving and setting up of Aquariums. His work was noticed by the management and he was further trained in scuba diving and in setting up of marine aquariums. The company had a tie up with Plymouth University of UK and he gained world class expertise in these areas. Eight years from joining the company he decided to go on his own to become a freelance consultant designing and setting up marine eco-system based aquariums with diverse species and patterns to suit specific requirements of elite residential homes, five star hotels and large institutions. Since 2010 he is based in Delhi and operates globally. He jointly owns the company and employs around twenty persons. He is fast expanding his business and knows that he operates in a very niche business.

5.1.2Return to the Roots

Rajan (56) had studied up to class four and was engaged in fishing prior to migrating to Dubai in 1989. He joined a company as helper for a short time. The company went into closure and he lost his job within a very short time of his joining. His colleagues returned but he decided to stay back without a valid visa and formal employment. He could not imagine returning home. His father had walked out of his responsibilities. His mother had passed away and he was the only one to take care of his five unmarried sisters. He carried on doing odd jobs, cleaning apartments, collecting and disposing of garbage and managed to send some money home. Misfortune caught up with him. He was nabbed by the police and jailed. In a way, this was a relief as the food was good and he was treated well. Finally, he was deported in 1993. The first episode lasted four years. Soon after the return he managed to borrow some funds and marry off one of his sisters.

Rajan joined a welding workshop, learnt the skills and returned to Dubai in 1994 to work as a welder in an Indian Company. The salary was low but he was not confident of moving ahead mainly because of his minimal school education. He stayed on and managed to send home enough money to marry off the remaining sisters. In 17 years of

working abroad Rajan could make only five trips to home. He got married at the age of 36 and was home for two months. He could manage to buy 10 cents of land with an old house besides marrying off his sisters. Meanwhile his wife fell ill and he had to return home in 2011. He invested the savings he had, Rupees three lakhs in a welding workshop. Initially the venture looked promising but it turned out to be unprofitable and was closed down. He had to take care of his sick wife and two daughters and their education. He pledged the land and borrowed Rs 5 lakhs to invest in an old fishing unit comprising of a canoe, outboard motor and fishing net. He has an income of around Rs 15000 per month which goes into education of his two children and the family living expenses. His elder daughter completed her graduation and has been married off. He closed the first loan with the cooperative bank and went in for a fresh loan of Rs 10 lakhs which went into meeting the marriage expenses and renewal of fishing implements. He has not sought for nor aware of any kind of assistance or support for migration or on return.

5.1.3 A broken family

Manoj is 40 years now. Though hailing from a fisher family he had learnt carpentry. He migrated to Kuwait in 1999 but had to return in 2015. Two of his brothers and sister in-law had cancer and the two sisters passed away. Most of his savings were spent on medical expenses. He is married and has a daughter of 14 years.

Manoj was of robust health and well built. Unlike here, machines and tools made it easier to work with higher output and quality. The foremen and supervisors expected him to lift heavy wooden door frames and windows. Over the years the heavy lifting and moving affected his health leading to persistent back pain and disc collapse. To make matters further worse he met with an accident and had to return home for surgery and treatment. He is better but not fully recovered. He returned to work but soon realized that he cannot continue as before. The pain aggravated and he returned for good in 2015. Meanwhile the relationship with his wife was under strain. She realized that Manoj's health was a problem and asked for a formal divorce. He is not allowed to even meet his daughter and she has moved the court for maintenance. Manoj had been sending all the savings to his wife and has no personal savings of his own. He lives with his aged mother and works as a carpenter when work is available despite his poor health. Manoj must wear a back support and is unable to work as before though doctors have advised him not to.

5.1.4 A slave's life

Philomena (31 years) is a widow. She was engaged as a sweeper in the local fisheries office which could hardly suffice to meet living expenses and educating her three children. Realizing the pathetic situation of Philomena her relatives working in Kuwait offered her an opportunity as a house made. Initially she refused because she could not find alternatives to take care of her children in her absence. Later her mother came forward to take care of them and she flew to Kuwait. Visa and travel expenses were met by the relatives in Kuwait.

Philomena migrated to Kuwait in 2000 and joined as a housemaid. The household comprised of 11 family members including school going children. Initially she was entrusted to cleaning the house, washing clothes, cleaning utensils and takes the children to school and back. She had to assist the cook, serve the food to all the family members from time to time. If the cook availed leave or fell sick, she had to stand in and manage the entire work. As a big family, the family had a regular stream of guests-coming and the numbers shooting up during the holiday eve of Thursdays and Fridays. The wage was 50 Kuwait dinars plus 10 dinars perk (INR around 10,000 in 1990). The extra work put in the absence of the cook, or when the guests turned up that were not considered for payment. The passport was held by house head. She was not allowed to go out of the house alone except for accompanying children to school and purchase of provisions. A separate room with Television was provided. Beating and harsh treatment by the children was intolerable, said Philomena; otherwise the family member's behaved reasonably well. The schedule starts very early in the morning, goes on to late night in addition to serving food and drinks, frequently throughout the day. Visits of guests and holidays of cook made the job restless and trying. Philomena said each dinar earned has my sweat and blood. My life is much worse than that of a prisoner. I worked for a period of six long years primarily because, as a widow, I had no option to maintain my family.

Domestic workers in Kuwait are subject to the restrictive *kafala* or sponsorship system, which gives their employer excessive control over them, including the power to deny them the right to leave the country or change jobs. Isolation in the home, long duration hectic work and extreme abuses are reported by many agencies.

A report of ⁴Amnesty international (2014), states ‘My Sleep is My Break’ “Working women aboard are not without other risks. Women in such roles are more exposed to abuses, including gender-based violence.

These include, but are not limited to:

- Deception about what their working conditions will be when they start work, particularly salary;
- Extreme working hours and lack of rest days, including on all seven-days of the week, 100-hour working weeks;
- Severe restrictions on freedom of movement and communication, including not being able to leave the house or make mobile phone calls;
- Verbal harassment and dehumanizing treatment; and;
- Physical and sexual violence”.

These five cases are illustrative of the general trends. The success stories are not that common and the issues are seldom addressed through organized effort. As in the case of migration for jobs rather than design circumstances were the imperative to venture out for employment outside the state or abroad. The cases better explain the context of the issues and in framing a strategy to address the challenges that are likely to become more pronounced and critical soon. “*Social Exclusion* is related to the scarcity of material and social opportunities and the lack of skills to participate in economic, social, political, and cultural life in an effective way and is related to alienation or estrangement from the main part of society” (Klasen 1998).

The trends in migration for employment abroad show pronounced decline. Kottayam is the only district which stands out with an increase in the number of migrants. This trend is also indicative of the shape of things to come. Low skilled work has no future. Even highly skilled workers in most developed economies are facing unemployment in the context of robotics, AI and similar technological advances. Taxi aggregators could go for driverless cars and cars could be replaced by Virtual reality when the need for travel could shrink. We are not getting into the dynamics of the technological change. But we

4. Amnesty International is a global movement of more than 3 million supporters, members and activists in more than 150 countries and territories who campaign to end grave abuses of human rights.

cannot rest and assured that the future would be an extrapolation of the past. It is no wonder that we come across serious discussions and pilot scale implementation of Universal Basic Income as one of the options to face unemployment and under-employment in some of the developed countries.

5.2 Towards Strategy

The contribution of migrants from Kerala towards foreign remittances is well accepted and find acknowledgement even in the central budget. It could be argued as to whether the migration was facilitated by proactive policies or was driven by force of circumstances. The returnees have high expectations as reflected by the attendance in our REM meetings with NORKA. Our focus here is to arrive at critical elements to be addressed towards evolving a strategy to counter the impact of pronounced trends and how best to be prepared to face emerging scenario with special reference to the coastal communities.

The REM is a high potential resource and a master of adversity exposed to the larger world outside. Though the migrants most often begin the outward journey with little education and skills, they return with a wide exposure to the world outside, acquired work experience in a competitive environment, perfecting his skill sets at work. Though formally little educated they return with rich experience from the school of life. They are aware of standards of quality and performance. In comparison to the rest, they are better learned, exposed, perceived to be better off and has a set of competencies that could be productively deployed.

5.3 The challenge

The challenge is to find the best fit with the REM's specific personal skills, competencies, savings and aptitudes with the market and resource potential and evolve an appropriate institutional and policy framework to trigger, pursue and sustain a radically different approach to address the turbulent times ahead, aligning the demographic dividend with the developmental potential. "*Social participation* could be described as one of the dimensions of social integration. A dimension could be based on exercising and having a sense of belonging and satisfaction" (Kamali 1999).

Fishing industry occupies an important role in the economy of Kerala. According to the available estimates of the potential fishery resources of the west coast, particularly in the South West coast, Kerala possesses the richest fishing grounds in the area. “The state exports fish products worth approximately Rupees 1,200 Crores and has domestic sales worth Rupees 600 crore annually, accounting for roughly three per cent of the state revenue. Kerala’s share in the national marine fish production is about 20%.” (Anon 2015).

The fish consumption in the state is estimated at 8 lakh tonnes worth Rs.12000 crores at consumer prices including that of arrivals from outside the state. In comparison to other sources of animal protein and comparative nutritional value fish has the potential to earn much higher share of the consumer expenditure. The consumer is willing to spend much more if quality and trace-ability are assured. There exists a much higher potential for value addition by moving up the value chain. We estimate that the hidden potential at a conservative level is to the tune of Rs. 24000 Crores. This is just to illustrate that though the potential exists; REMs left to themselves will shy away from taking a path that fits their roots, experience and market potential and burn their fingers.

Kerala has more water than land and unmatched marine resource potential. The state is one of the best markets for fish and a quantity equivalent to the state’s landings flow in from other states, a reflection of the market potential. The outstation arrivals negatively impact on the market realization of local production. While fish will remain on top of the menu, fishing does not enjoy the same status among the coastal communities. The better off among them move towards the city at the earliest opportunity to do so. The youth still prefer to migrate for employment rather than go for fishing unaware of the decline in prospects. Thus, be it the new entrant to the job market or the REM there exists a psychological barrier to find a fit with individual and market potential. Individual initiatives to realize the most potential opportunities will not be forthcoming unless a concerted institutional and policy framework emerges. Other than NORKA there are very few NGOs or institutional initiative to address the issues of employment and re-employment. Educational achievements of the coastal community continue to lag the mainstream. Most personal initiatives very often fail and the situation further deteriorates.

The return and transition to the new reality is often traumatic. Popular alternatives to re-engagement are most likely to go against resource and market potential. Without facilitation and a supporting institutional framework resettlement of returnees is nearly impossible and it is for the state to reorient the returnees to the new realities and facilitate the process.

Other than the NORKA initiative we have come across one promising initiative by the Trivandrum diocese as part of its coastal improvement plan. The assumptions behind the initiative might throw some light on the nature of the issues and the institutional and policy framework to address the issues. “*Empowerment*, is closely related to human or social capital, i.e. it is the formation of knowledge and skills that determine increasing participation, greater power and control in decision-making, as well as a transformative action. Generally, it is agreed that social capital comprises three main components: trust, social networks, and norms” (Lizy M D 2016).

1. Migration for employment will increasingly be more difficult and even local employment is likely to follow the same trend. Unlike in the last two decades even professionally qualified youth will find it difficult to be placed. The problem is compounded by poor employability as well as decline in opportunities triggered by technological advances.
2. Though the market potential is good returns from fishing is poor. The women fish vendor is going to be a vanishing memory. Youth will no more be interested in fishing or fish vending and the next two options that are available though they might work as delivery boys for Amazon or Flip kart or be an auto-driver?
3. Fish form the major item in the family budget and is preferred to other alternatives like chicken though there is a widespread concern of safety. Arrivals from outside the state are mixed up with the local landings. If there could be a system that delivers local supplies directly to the consumer guaranteeing quality and traceability fish could fetch higher prices and local production and consumption could turn out to be attractive to consumers as well as producers. This is the only way out for local producers to effectively compete with outstations arrivals. If successful this could turn the tide to the advantage of the local community.

4. The above could become a reality with some serious social entrepreneurship in establishing a community based business where producers and consumers come together wherein the experience of the returnees could be productively deployed and youth could find employment opportunities as the new system would call for extensive use of new technologies. The rush towards start-ups and venture capital should not be at the cost of ignoring the local opportunities. For example, these technologies could be used in direct marketing of fish to home, high sea sales and direct delivery or organizing a fleet of autos to counter the influx of multi-national aggregators. Some event based initiatives have already been market tested collaboratively organized by the coming together of a few REMs with appropriate experience, some fishermen and women and youth to provide some technology support. These promotional initiatives are used as opportunities to test the consumer expectations, build a database of consumer needs which could eventually be met by the proposed community based system. Such initiatives are distinct from familiar approaches. We have other experiences as in the case of Kudumbashree and such approaches have certain unique advantages over isolated and individual initiatives.

5.4 Recommendations

1. Transitioning REMs deserve top most priority in view of the changing global and local trends in employment. The situation is likely to turn more unfavorable in future.
2. Decentralized local level community and resource based institutions are likely to be more effective than supporting individual high-risk initiatives.
3. REMs are a valuable resource and not a liability. Their experience and exposure could be leveraged to address states developmental priorities. Some illustrative issues are promotion of local production and consumption to address food safety and security issues. We suggest this in the context of the coastal community. This need not be always the case as the local context, scope for potential interventions, market conditions do vary. The interventions need to be based on feasibility studies in specific domain areas. Individual initiatives based on popular perceptions are more likely to fail.

4. There is scope for a state level community based initiative where the REMs could come together to offer professional services. Resource persons from the community itself could be identified on a need to engage basis for providing services.
5. Transitioning to the new reality can be traumatic. Resource persons could be identified from REMs to provide re-orientation and hands hold them to a smoother resettlement.
6. Community based platforms (detailed in Chapter 5) for taking up projects, contracts and execution of outsourced work and provides unmet demand in emerging requirements like eldercare, providing part time employment and volunteering are some of the other options.

Chapter 6
THE ACTION PLAN

The coastal community of Kerala best illustrates the weaknesses of the development trajectory of the state. Among the three sample villages Shangumugham ward could be cited as the aspiration model for the other two villages, more urban and more developed against our conventional criteria for development. Fishing is nominal and the major trigger has been the contribution of NRIs and more mobile of the population. It is here that we focused more on the process aspects of the study since this could lead to pointers.

We have primarily focused only on the next gen issues and possibilities related to the primary production sector and how best the REM could catalyze the next phase of growth of the coastal community. However, this is also true of the entire state and sufficient to conclude that the next phase of the developmental strategy of the state needs to follow a similar path with appropriate variations to the specific local context as suggested here for the coastal community.

6.1a Need to be Transformative

The next phase of growth will not be driven by external remittances in view of the macro-economic and global trends. Precisely for this reason a shift in approach from the developmental and through the transitional to the transformational framework is an imperative. The transformational framework aims at measured and sustained improvements in community through capacity building to manage the collective resources of the community consistent with their own aspirations. Thus, it appeals to all sections of the community and essentially community driven. We have a large pool of REMs who are exposed to diverse work environments, entrepreneurial more professional and quality aware with real skills and competencies which could be leveraged to address the transformational challenge.

6.1b The Transitional phase

We have no precedence to go by though such transformational improvements abound in other contexts. Our process sessions with diverse segments separately and together form the basis for our suggestions for model building and further scaling up. The segments that

we covered are active Fishermen, Women fish vendors, REMs, Youth and Seniors. These segments are integral to evolving a community wide framework. Given the demographic climb down and emergence of Kerala as a blue zone in the country the issues of the elderly can no more be set aside. Besides this is a growth segment in terms of potential services and entrepreneurial. Though limited and of short term a few action learning events in community driven initiatives validates our assumptions. One of the sessions for REMs was attended by 182 REMs. The participation in process sessions points to the need for a process driven; community centered and sustained effort at capacity building.

6.1c The power of Platforms

The Platform Revolution by Sangeet Paul Choudary was ranked as a must read book by Forbes and the Huffington Post. Uber and Ola are platforms. So are Amazon and Flipkart. A platform for community action brings out hidden and unseen opportunities. Smart solutions are invariably driven by new technologies. Social networking has caught on extremely well in Kerala at least in case of activism. However, the possibilities in community action be it hygiene or primary production remain relatively unexplored. With new technologies fishermen could sell their catches directly to consumers at premium prices, assure quality and traceability, reduce effort and transform the least preferred profession to the most professional vocation. Just as friends in a social network like FB are of no use in an emergency, a community network for action will not emerge by default just because the technology is available. This can emerge when such effort is designed strategized and sustained.

6.1d The REM Dividend/Liability

Of the diverse segments of the population the REM is the ideal candidate to lead the transformational change. However, this involves dismantling the conventional assumptions, visualizing the new possibilities to replace the existing with something completely new. There are no over the counter solutions but solutions need to evolve from the process. The major task in the transition phase will be to identify and facilitate them to be facilitators at the community level. We have concluded that enough internal resources do exist who would be eager to be associated with such a transformational

vision. Left to chance or the conventional approaches the REM dividend will certainly turn out to be a liability which would only add to the weaknesses of the present state.

6.1e Pilots at model building

This study has been a rapid assessment and exploratory in nature. Scaling up would call for pilots to demonstrate the feasibility. The process could be continued and extended to at least two more locations in the central and northern regions for a longer period a prerequisite to evolving a strategy for state level action.

6.1f Community and Life Long Learning

Transformational improvements emerge from application of design, systems and process interventions that call for continuous and simultaneous learning across multiple levels and segments of the community. It is feasible to evolve technology based learning platforms or even existing applications customized to meet specific learning requirements appropriate to the context. This has the potential to leverage limited key resources to achieve time and scale efficiencies and effectiveness. When a significant number of Engineering Colleges face closure and the industry laments about the employability issue of professional graduates it will not be farfetched to conclude that present organizations have the capacity to meet this radically different requirement.

6.1g The Butterfly effect

The cumulative effect of small changes that go un-observed can be catastrophic. So also, small actions that anticipate more desirable outcomes can influence the future. The need for transformational improvements are yet to be widely recognized though some of the recent buzzwords like smart cities, smart class rooms, new literacy reflect aspirations of transformational improvements. Smartness is about Self-managed, Measured, Adult (mature) Responsive (community centered) Transformational improvements. It is time we kick off a dialogue, workshops and seminars to sensitize a wider audience and lead to institutional systems to respond to the challenge, a first step in the new direction.

6.2 ACTION PLAN

Third Generation NGO Strategies: A Key to People - centered Development, David C. Korten, is an exhaustive assessment of past efforts in problem solving initiatives in similar contexts and sets the directions for future work. The pilot project has been formulated on the basis of our experience of over three decades to meet the requirements of ‘next generation people centered developmental problem-solving’.

The vision

Each local community has the potential and resources to solve its own problems. The capacity to such problem solving is the single most critical constraint. Creating this capacity is a process of recognizing this potential by the various stake -holders, mastering the required competencies, involves identifying potential synergies and convergence to solutions hitherto unrecognized. Sustainable outcomes are not achieved overnight.

The Mission

The pilot projects is a proof of the concept prototype to demonstrate the feasibility of achieving measurable outcomes with respect to identified interventions within a period of three years.

6.2a Objectives and Programs

1. Redeploy the women fish vendors from traditional fish vending to a next generation system supported by technology and information whereby the new channel becomes attractive to youth and the women and ensured of improvement of net income and better working conditions.
2. Work towards achieving full employment for youth of the community by introducing a competency development process. The jobs could be in fishing, marketing, placement within or outside the country and will target a minimum number of 300 during the project period.
3. Identify the resource personnel from among REMS or Seniors within the community and facilitate them to be facilitators of a sustainable community driven process of continuous improvement.

6.2b Administration of the Project: KILE

Major activities:

1. State level workshop on Labour and Employment Challenges and Prospects for Kerala
2. Arriving at a strategic framework and approval of pilot projects, Review and feedback systems
3. Initial Sensitization workshops within the Project area – in this case the Shangumugham ward of Trivandrum Corporation with due representation from REMs and agencies - resident associations, women and self help groups, religious institutions, sports clubs and similar.
4. Identification of potential facilitators, around 60 in number including a provision for drop outs.
5. 2x3 days intensive workshop on the Community Improvement Project (CIP) and evolve the action plan, systems of review and communication.
6. Identifying Roles and assuming of responsibilities as envisaged in the CIP.
7. The CIP will be implemented and monitored on similar lines as a business plan and the progress reported to KILE, on a monthly basis.

6.2c Project outlay: Rs. 100 Lakhs

30 trained facilitators from REMs @ 10,000/month for 3 years = Rs. 36,00,000

Training of Women (200) Youth (300) @ 15 training days/year = Rs. 45,00,000

Other incidentals = Rs 19 Lakhs

The costs are indicative of standards and do not imply cash payouts.

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**A Study on
NEEDS AND PROBLEMS OF GULF RETURNEES,
ESPECIALLY THOSE DOING LOW-END JOBS IN THE GULF**

Interview Schedule for household sample Survey

Serial No.

Sample Household Number

A: Identification Particulars

1. District		2. Taluk	
3. City/ Panchayat		4. Locality (Rural-1, Urban-2)	
5. Ward Number		6. Ward Name	
7. House No		8. Name of Informant	
9. Full Address			
10. Land Phone		11. Mobile phone	

Notes: The respondent should be the Head of the household. If the head of the household is not present, the information should be collected from the immediate responsible person.

B. Emigration History for Maximum 4 Gulf Returnees in a HH

	Last two Emigration episode	Country to which emigrated (Use country code)	Period of stay (years)	Activity status (Use Occupational code)	Monthly Income (Rs)	Reasons for return (Code) *
I	1					
	2					
II	1					
	2					
III	1					
	2					
IV	1					
	2					

* (Code: Expiry of contract –1, Compulsory expatriation –2, Low wages –3, Ill health –4, Problems at home –5, Poor working conditions –6, Harsh behavior of employer –7, No Salary –8, Nitaqat Issue 9, Others –10)

Name of the Enumerator

Signature with date

C. Household Details

1	2	3	4	5	6	7	7.1	7.2	7.3	7.4	7.5	7.6	8
Sl. No.	Name of household members (Head of the HH first)	Relation to House Hold Head (code)	Sex (M-1, F-2)	DOB (Month and Year)	Education (code)	Economic Activity (code)	For Employed/Self-Employed persons						Marital Status (code)
					Completed		Employment status (code)	Industry* (code)	Occupation* (code)	Hours worked/day	Days worked per week	Monthly Income **	
1													
2													
3													
4													
5													
6													
7													
8													
9													
10													
Codes: Column -03 1 - Head of the HH 2 - Husband/Wife 3 - Unmarried children 4 - Married children 5 - Son-in-law/ Daughter-in-law 6 - Grandchild 7 - Father/Mother/ Mother-in-law 8 - Servant 9 - Others		Column – 06 0 - Pre primary 1 - Class 1 2 - Class 2 3 - Class 3 4 - Class 4 5 - Class 5 6 - Class 6 7 - Class 7 8 - Class 8 9 - Class 9 10 - Class 10 11 - Class 11 12 - Class 12		Column - 06 13 - ITI, Certificate course 14 - Diploma 15 - Degree (BA, BSc, Bcom, BLISc etc) 16 - PG Diploma (PGDCA etc.) 17 - Professional Degree (BTech, LLB, MBBS, BDS, BSC (N), BPHARM, BHMS, BAMS 18 - PG (MA, MSc, MCom etc) 19 - Professional PG (MTech, MBA, MCA, MLISc, MSW, MCJ, BEd, MEd, LLM, MD, MS, Medical PG Diploma, MDS, MLT, MSC (N)) 20 - M.Phil, Ph.D etc. 21 - Others (write) 22 - Illiterate 23- Literate without school education			Column - 07 1 - Employed in State /Central Govt. 2 - Employed in Semi Govt. Aided school/ college, co-operative /local admin bodies 3 - Employed in Private sector 4 - Self employment 5 - Unpaid family work 6 – Agri/Fish labour 7 - Labourers in non-agric. Sector 8 - Job seekers 9 - Job not required 10 -Students 11 - Household works 12 - Pensioners 13 – Too old to work 14 - Too young to work 15 - Disabled 16 – Gulf 17- Gulf Labour Supply 18 - Others				Column - 7.1 1 - Employer 2 – Employee 3 - Independent worker 4. Employer: Gulf 5. Employee: Gulf 6. Independent worker: Gulf 7.Returned Gulf Migrant Column - 08 1 - Never married 2 - Married 3 - Widow / Widower 4 - Divorced 5 - Separated		

**Refer respective code sheets amount followed by (D). For example Rs 150 (D)*

***If daily wages are given, enter*

D: Return Migration

1		2	3	3.1	3.2	3.3	4	5
Name of persons who lived in Gulf (more than a period of 6 months) and returned		Month and year in which the person first migrated to Gulf	In Kerala - Before Emigration			Where was the person living before returning to Kerala (Country code)	When did the person come back to Kerala last (Month and year)	
			Economic Activity (Quest C Code 7)	For Employed Persons				
				Employment status (Code 7.1)	Industry (Code)			Occupation (Code)
1								
2								
3								
4								

E. Cost of Migration

1	Cost of Migration	Last Episode			
		RM 1	RM 2	RM 3	RM 4
1.1	Payment to Recruiting Agencies				
1.2	Passport				
1.3	Visa Expenses				
1.4	Air Ticket				
1.5	Emigration Clearance				
1.6	Medical Test				
1.7	Any other, please mention				
1.8	Total Amount spent/paid for emigration? (In Rs.):				
2	Sources of Financing Emigration (Code: Yes – 1, No – 2)				
2.1	Personal Savings				
2.2	Parent's Savings				
2.3	Borrowing from friends and relatives				
2.4	Loan from money lenders				
2.5	Loan from bank				
2.6	Sale/ mortgage of landed property /jewellery				
2.7	Other sources (specify)				

F. Changes in Households BEFORE and AFTER due to Migration

		Before	After
1.	Do the HH have a ration card? (1.Yes 2.No)		
2.	If yes, what is the colour? 1. Red (BPL) 2. Blue (APL)		
3.	What type of fuel is used for cooking? 1 – Wood 2 – Electricity 3 - Kerosene 4 - L.P. Gas 5 - Others (specify)		
4.	Type of house which the household is now occupying 1 – Luxurious (3 or more bedrooms with attached bathrooms, concrete roof, Tile floor) 2 - Very Good (2 bed rooms with attached bathrooms, concrete roof, Tile floor) 3 - Good (1 bed room, brick and cement walls, concrete or tile roof) 4 - Poor (Brick walls, cement floor, tin or asbestos roof) 5 - Kutchra (Mud walls, Mud floor & Thatched roof)		
5.	Does the HH own the house? (Yes - 1, No - 2)		
5.1	If yes, in how many cents?		
6.	Does any member of this household own house / land elsewhere? (Yes - 1, No - 2)		
6.1	If yes	House (Yes - 1, No - 2)	
6.2		Land (Yes - 1, No - 2)	
6.3	If Yes for Land, how many cents		
7.	Does the household own any of the following? (Yes - 1, No - 2)		
7.1	Motor car		
7.2	Taxi / Truck / Lorry		
7.3	Motor Cycle /Scooter		
7.4	Air Conditioner		
7.5	Washing Machine		
7.6	Television		
7.7	Computer / Laptops		
7.8	Net connection		
7.9	Refrigerator		
7.10	Microwave Oven		

8.	What is your religion? (Hindu - 1, Christian - 2, Muslim - 3, Others -4)	
8.1	If Hindu, which caste do you belong to? 1 – Nair 2 – Ezhava 3 - Brahmin 4 – Nadar 5 – Viswakarma 6 - Barber/ Washerman 7 - Scheduled Caste 8 - Scheduled Tribe 9 - Others (Specify)	
8.2	If Christian, which denomination do you belong to? 1 - Syrian Malabar Catholic 2 - Malankara Syrian Catholic 3 - Latin Catholic 4 – Roman Catholic 5 - Jacobite Syrian 6 - Orthodox Syrian 7 - Marthoma Syrian 8 - C.S.I. 9 - SC (Dalit) 10 - ST (Dalit) 11 - Pentacost, Brotherin 12 - Others (Specify)	
8.3	If Muslim, which sector does you belongs to: 1 - Shiya, 2 - Sunni	

G. Household Consumer Expenditure

	Item	Value of consumption (Rs 0.00) during	
		Last month	Last Year
Consumption Expenditure			
1.	Food Items		
2.	Non-food Items		
3.	Alcoholic items		
4.	Medical expenses		
5.	Education expenses		
6.	Electricity Bill		
7.	Water Bill		
8.	LPG Bill		
9.	Internet		
10.	Cable		
11.	Any Other Expenses, specify _____		
12.	Monthly Total Expenditure		

H. Household Savings and Investment

1	Household Savings	(Rs)
1.1	Cash	
1.2	Savings account in bank or post office	
1.3	Fixed and recurring deposits	
1.4	Chitty, Kurries and similar instruments	
1.5	LIC, pension plan, etc	
1.6	Micro finance (Kudumbashree, Janshree, etc)	
1.7	Any Other, specify _____	
1.8	Total Savings	
2	Investment	(Rs)
2.1	Shares, Mutual Funds, Bonds, and similar financial instruments	
2.2	Gold, Jewelry	
2.3	Capital invested in business	
2.4	Land (market value)	
2.5	Buildings (market value)	
2.6	Other constructions (market value)	
2.7	Livestock (market value)	
2.8	Any Other, specify _____	
2.9	Total Investments	
3	Total Debt	

I. Overall Betterment of House Holds (Yes - 1, No – 2 Not Applicable - 3)

4.1	The economic situation of my household has improved considerably due to gulf migration	
4.2	Better education of children enabled because of gulf remittance	
4.3	Acquisition of land and house was enabled because of gulf migration	
4.4	Marriages of girls enabled because of gulf remittance	
4.5	At least one member of my household plans on opening a new business because of gulf migration	

(Use additional sheets for the questions given below if REM is more than one in a HH)

5	Skill Acquired: Whether skills acquired/improved from work abroad? (Code: Yes –1, No –2) If yes write Code in anyone of the skill categories as listed below	
5.1	Professional Skill: Doctor - 1, Engineer- 2, IT Professional - 3, Lecturers/Teachers- 4, Nurses - 5, Other professionals - 6, Specify	
5.2	Managerial: Managers- 1, Supervisors- 2, Accountant - 3, Cashier - 4, Clerk - 5, Data entry operator – 6 Others Specify- 7,	
5.3	Manual skill: Operators (Crane etc.) -1, Electrician -2, Plumber - 3, Carpenter - 4, Welder- 5, Mechanic Mason - 6, Floor layer- 7, Fabricator-8 Driving, - 9, Others (specify).....-10,	
5.4	Other skill: Food Processing work- 1, Contractor- 2, Tailor - 3, Security Staff - 4, Construction worker/laborer - 5, Fishermen- 6, Housekeeping- 7, Cook – 8 Others (specify)..-9	
6.	If Self-Employed , nature of self-employment (Code: Own account worker –1, Employer –2, Both -3)	
6.1	Year of starting the enterprise (yyyy)	
6.2	Number of persons working in the enterprise	
6.3	Number of Unpaid household workers	
6.4	Number of Apprentices	
6.5	Number of Paid employees	
6.6	Nature of activity of the enterprise (Code: Processing of agricultural produce –1, Repair workshop –2, Production of handicraft / pottery etc. –3, Transport / Communication services – 4, Trading establishment – 5, Hotel / restaurant – 6, Personal services – 7, Fishing – 8, Others – 9)	
7	Identify the motive for starting the enterprise (Code: Yes –1, No –2)	
7.1	Desire to be financially independent	
7.2	Finding jobs for members of the family	
7.3	Perpetuation of the family business	
7.4	Access to raw materials	
7.5	Access to markets for the outputs	
7.6	Experience /expertise gained abroad	
7.7	Incentives from government	
7.8	Others (specify)	

J. Performance of the Enterprise			
	Particulars	At the beginning	At present
8.1	Number of workers		
8.2	Size of the unit in terms of capital (Code: Rs < 1 lakh -1, 1 to 5 lakhs - 2, 5 – 10 lakhs - 3, More than 10 lakhs - 4)		
8.3	Annual turnover (Rs)		
8.4	Annual net profit (Rs)		
9	Did you get public support in starting your enterprise? (Code: Yes -1, No -2)		
9.1.	If code 1, report the type of support received		
10.	Have you pursued an economic activity at any time in the past after return? (Code: Yes -1, No -2)		
11.	If code 1, how did that activity terminate? (Code: Employer terminated job -1, Employer closed / shifted business - 2, Left the job on account of low remuneration -3, Left due to ill-health - 4, Old age - 5, Decided to start own business - 6, Others - 7, Activity continued 8)		
K. Future Plans			
1	Are you aware of any organization that implements programs intended for the rehabilitation of Return Emigrants? (Code: Yes -1, No -2)		
	If code 1, list the name of the Organizations 1..... 2..... 3.....		
2.	What is your future plan? (Report response in terms of code: Yes -1, No - 2) If NO go to Q7		
2.1	Start a new business ⇒ (got to Q3 and 3.1)		
2.2	Re-emigrate ⇒ (go to Q 4 to 4.2)		
2.3	Retired from work ⇒ (go to Q 5)		
2.4	Job seeker ⇒ (go to Q 6)		
2.5	Self Employed		
2.6	Others (specify).....		
3	Are you aware of NORKA's Department Projects for Return Emigrants (NDPREM) for the benefit of those who intended to Start a new business ? (Code: Yes -1, No -2, Know the details of the Scheme - 3)		
3.1	If code 1 or 3, how it was benefitted for your business and explain?		
4	Are you aware of the following NORKA program for the Return Emigrant who intended to Emigrate/ Re-emigrate ? (Code: Yes -1, No -2, Know the details of the Scheme - 3)		
	a. NORKA Programs Certificate Attestation		
	b. Pre – Departure Orientation Programme		
	c. Skill Up-gradation Programmes		
	If Yes, is it adequate		

	If NO what is your suggestion for improvement?	
	d. Job Portal for facilitating overseas recruitment	
	e. NRK ID Card / Pravasi ID Card NRK Insurance Card	
4.1	If code 1 or 3, specify the Q. number of the Program	
4.2	How it was benefitted for your Emigration/ Re-emigration ? ⇌	
5	Are you aware of the following government program for the rehabilitation of return emigrants who Retired from work ? (Code: Yes -1, No -2, Possess Membership - 3)	
5.1	The Kerala Non-Resident Keralites' Welfare Board's Welfare schemes such as Pension schemes, Medical aid, Insurance, Assistance to Marriage, Education grant, Loan for housing and Self Employment, death assistance, etc.	
5.2	MOIA's Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY) (Pension and Life Insurance fund scheme).	
5.3	If code 1 or 3 for Q.5.1 and 5.2, how it was benefitted for the maintenance of your life? ⇌ Q.7	
6	If you are a Job Seeker , do you feel that a re-orientation program and job placement will help you get work in Kerala after return (Code: Yes -1, No -2)	
6.1	What are the other support and orientation you expect from Government for job placement 6.1a. Support: 6.1b. Orientation:	
7	Are you aware of the following NORKA program for the benefit of the returnees and who are working out side of the Kerala? (Code: Yes -1, No -2, Know the details of the Scheme - 3)	
7.1	Santhwana: financial aid for medical treatment, marriage of daughters and in the event of death of the returnees.	
7.2	Karunyam The repatriation of dead bodies of NRKs	
7.3	NORKA Department Project for Return Emigrant (NDPREM)	
7.4	NORKA Business Facilitation Centre (NBFC)	
7.5	NORKA News Letter/ Job	
7.6	Are you a beneficiary of any one of the above listed item? (Code: Yes -1, No -2)	
7.7.	If code 1 specify the item	
7.9	If code 2, what are the areas that government could help REMs?	

NORKA (Non Resident Keralites Affairs)

*PROGRAM AND ACTIVITIES

Non Resident Keralites Affairs Department, Government of Kerala is mandated to redress the grievances and safeguard the rights of Keralites' residing/working outside Kerala within India and outside India.

Established in 1996, NORKA has been playing a vital role in the lives of NRKs by extending all sorts of support and assistance in every possible means.

NORKA ROOTS, set up in 2002, is the field agency of NORKA Department. It acts as a nodal agency for all matters relating to the Non-Resident Keralites' and the mission is to establish a robust and vibrant institutional framework to facilitate and support Government of Kerala **in addressing:**

- ➔ the NRKs' grievances,
- ➔ safeguarding their rights,
- ➔ rehabilitating the return emigrants,
- ➔ enabling them to invest in and benefit from the opportunities in Kerala.

OBJECTIVES

- Ensuring safe migration, facilitating/securing gainful and legal employment abroad
- Facilitating rehabilitation and reintegration of Return Emigrants
- Conducting skill up gradation programs for emigrants/prospective emigrants
- Extending financial assistance to needy and sick Return Emigrants
- Providing capital subsidies to business venture of Return emigrants
- Promoting philanthropic activities
- Creating database of emigrants
- Initiating appropriate interventions in policy matters regarding emigration, protection of migrant rights etc.
- Conducting economic/social engagements/NRK meets

*Adopted from Norka's Broucher and Website

I. SERVICES

1. CERTIFICATE ATTESTATION

NORKA Roots is the only authorized Government of India agency in the State to undertake attestation of educational certificates following Ministry of Human Resources Development (MHFRD) guidelines. For the sake of convenience of people of Kerala at large, this has been done through Certificate Authentication Centres (CAC) functioning at Thiruvananthapuram, Ernakulam and Kozhikode. As per the requirements of the candidate, the authenticated certificates are forwarded to the NRK Development Office, New Delhi for MEA attestation and the Embassy attestation, and to Mumbai for Consulate attestation thereon. At present, NORKA-ROOTS submit certificates to the Embassies of UAE, KSA and Kuwait for attestation.

II. SOCIAL SECURITY/INSURANCE SCHEMES

1. NRK ID card/Pravasi ID card

FEATURES

- Introduced in August 2008 to serve as an identity card for the emigrants from Kerala
- Insurance coverage up to Rs 2 lakh (maximum) for accident death, permanent/total and partial disability
- Card is valid for 3 years
- Registration fee-Rs. 300/- per person (DD in favour of the Chief Executive Officer, NORKA ROOTS payable at Thiruvananthapuram, Ernakulam and Kozhikode)

ADMINISTRATION

NRK Identity Card Cells have been constituted in Thiruvananthapuram, Kochi and Kozhikode Regional Centers (RC) for receiving applications for insurance cards. 14 districts are grouped into three zones as detailed below so that emigrants can submit their applications at the respective regional centers of NORKA-ROOTS to which their domicile district belongs.

Northern Zone: Kasargod Kannur Kozhikode(RC) Malappuram Wayanad Idukki

Central Zone: Thrissur Ernakulam (RC) Palakkad Kottayam Alappuzha

Southern Zone: Pathanamthitta Kollam Thiruvananthapuram(RC)

Renewal

NRK ID Card/Pravasi Cards can be renewed 2 months before the date of expiry of the card by submitting renewal form along with self attested copies of relevant pages of valid passport and visa and renewal fee of Rs.300. Renewal will be subject to other eligibility conditions.

2. NRK Insurance card

Features

- Introduced in June 2012 to serve as an identity card for out-migrants (NRKs' residing in other states)
- Serve as an identity for availing benefits under NORKA assistance schemes
- Insurance coverage up to Rs.2 lakh (maximum) for accident death, permanent/total disability and Rs.1 lakh for partial disability
- Card is valid for 3 years.
- Registration fee - Rs. 300/- per person (DD in favour of Chief Executive Officer, NORKA ROOTS, payable at Thiruvananthapuram).

Eligibility

- NRKs' either residing or working in other states for the last two years
- Should have completed 18 years of age
- Application should be submitted with the self attested copies of the eleventh pages of passport and visa.

III. FINANCIAL ASSISTANCE SCHEMES/PROJECTS

1. Santhwana

Santhwana is a welfare scheme under NORKA-ROOTS for providing financial assistance towards the returnees in distress with an annual income should not exceed Rupees one lakh. It covers financial aid for medical treatment, marriage of daughters, purchase of wheel chair, Crutches etc, and also in the event of death of the returnees. Financial assistance under each scheme are:

NORKA Minister's Distress Relief Fund for Return Emigrants (REM)

Extends the following assistances:

- a. Death compensation – Rs one lakh (Maximum)
- b. Assistance for treatment of serious medical condition (Cancer, heart surgery, chronic/serious kidney diseases, brain hemorrhage, paralysis, severe disabilities due to accidents Rs 50,000.

- c. Treatment for of other kinds of diseases Rs 20,000.
- d. Assistance towards marriage related expenses Rs 15000
- e. Artificial limbs crutches wheel chair etc Rs 10,000

2. Chairman Fund

As a step towards setting up of the welfare activities of NORKA-ROOTS, the Board of Directors of NORKA-ROOTS had decided to set apart 10% of the money collected through the Certificate Attestation Centres for financial assistance to the deserving NRK's with the approval of the Board.

3. Karunyam

The repatriation of dead bodies of NRKs is a humane service provided by NORKA-ROOTS. For meeting the expenditure incurred on repatriation of mortal remains of those NRKs who die abroad or those who die outside the state, a fund has been formed, under the title “ KARUNYAM ‘ by the NORKA Department.

In the case of death abroad Rs 50,000 (maximum) and Rs 15000 (maximum) in the case of death within India.

IV REHABILITATION SCHEMES

1. NORKA Department Project for Return Emigrants (NDPREM)

- To enable them to become an entrepreneur on a modest scale by giving suitable guidance and standard capital subsidy.
- To explore the possibility for existing agencies to accept the return migrants as special customers and handhold them to comply with the government procedure to start any new business.
- To develop a Sustainable Business Model for the livelihood of Return Emigrants.

2. NORKA Business Facilitation Centre (NBFC)

NBFC will help the prospective investors among NRKs and Return Emigrants who have an idea or business plan to start their own business. The project consultant at the centre will provide all necessary information guidance and advisory to them on for starting up a project and handhold them to accomplish their dreams without much transaction cost and minimum risk. Based on the inputs and details of resources with the investors the project consultant at the centre will prepare project proposal or customize the readymade projects available with repository of the centre and take them to obtain various requisite clearance and thereon submit to respective banks/lending agency for loan, if required with the help and support of various

independent consultant, sector specific expert and domain experts, government agencies like SIDCO, KIFRA KSIDC, KFC and government departments.

V. REASSURANCE SCHEME

1. Pravasi Legal Aid Cell (PLAC)

Legal assistances are providing who are imprisoned abroad. Also offer travel assistance to Keralite women to find asylum in the shelter of the Embassy including charges of vehicle hired by the Embassy for the purpose.

2. Swapna sapalyam

The lower segments of NRKS in Gulf countries are subjected to various miseries due to their ignorance of labour rules, procedures, culture and language of the foreign countries they go and quiet often they remained imprisonment for minor offences. This scheme aims at providing free air tickets to such persons released from foreign jails and not able to afford the tickets and also to persons who are in distress.

VI. Awareness and up-gradation Schemes

1. Pre – Departure Orientation Program

Integrated training programs are conducted regularly with the purpose to create awareness among overseas job aspirants aware about general job situations abroad and to impart essential information relating to visa, emigration rules, employment contract; laws/agreements travel formalities, financial literacy, legal money transfer language and culture of foreign land etiquettes customs etc.

2. Job Portal

www.jobsnorka.gov.in is an online platform for employers to hire quality talent for job seekers to land their dream job. It is a forum built to bridge the gap between overseas employers and job seekers of Kerala, enabling them to exchange information quickly and inexpensively. The portal provide job seekers with various services that facilitate them to browse through enlisted jobs apply online and register themselves to be contacted by recruiters for relevant job opportunities.

NORKA ROOTS regularly evaluates the needs of its users and works towards leveraging technology to build solutions that optimize job search and recruitment. Employers get the advantage of a diverse database of CVs from industries like Construction, Banking, Oil & Gas, IT - software and Hardware, Hospitality, Healthcare, Education, Telecom, Petrochemicals, Logistics and so on. Jobs Norka is intended to facilitate safe migration and to help the jobseekers to reduce migration cost.

3. Skill up-gradation training programme:

The objective of the programme is to upgrade the skill of young Keralites' work force to meet the challenges in the overseas employment market. The training imparts technical and soft skills and orientation on Recruiting procedures, Visa, Employment Contract and Emigration. Skill Up gradation and Re-integration Training Programs are conducted in collaboration with Industrial Training Institutes under Directorate of Industrial Training, Govt. of Kerala and also with reputed private institutes. Information on details of courses and batches of Skill Up gradation Training programs will be available in www.norkaroots.net & at NORKA ROOTS offices

4. CALL CENTRE

Call centre will give information/guidance on the various offices, services, schemes and activities of NORKA Department/NORKA ROOTS

Toll free number 1800-425-3939 (within India)

NRKs abroad may use : 0091 471 2333339 (outside India)

Timings 24X7 (365 days)

Contact Details

NORKA ROOTS (Head Office)

NORKA Centre, Thycaud, Thiruvananthapuram- 695014 Phone: 0471- 27770500

e-mail@norkaroots.net, www.norkaroots.net

The Kerala Non-**Resident Keralites' Welfare Board**
Programs and Activities

Contextual Background

- Kerala State, to setup a welfare fund to provide welfare schemes to NRKs (abroad) and NRKs (in India) which is first of its kind in the country
- Kerala Non-Resident Keralites Welfare Board came in to existence under the Kerala Non-Resident Keralites' Welfare Act, 2008 passed in the Legislative Assembly, GoK.
- More than eighty five thousand NRKs are members in the welfare fund.

Eligibility for Registration

NRKs abroad but now returned to India for permanent settlement after at least two years of foreign employment, can also avail membership in this Welfare Fund. Every Non-Resident Keralite of 18-55 age is entitled to register his/her name as a member of the Fund by remitting a membership fee of Rs 200.

Welfare schemes

The Act envisages many welfare schemes such as pension schemes, family pension schemes, medical aid, death assistance, etc.

Fund Formation

The fund is mainly created through contribution from the registered members belonging to four categories as shown below.

Monthly contribution from members

Category	Contribution	Registration Fees
Non Residential Indians (NRIs)	Rs 300 per month	Rs 200 onetime payment at the time of registration
Non Residential Keralites (NRKs)	Rs 100 per month	
Deemed NRIs	Rs 100 per month	
Deemed NRKs	Rs 50 per month	

The State Government contribution is 2% of the total contribution from members and now demanded to increase it to 10%

Other sources of Fund

Apart from that the Board can avail fund grants, loans or advances from:

- Government of India
- State Government
- Local self Government institutions

The Board also accepts donations from any individual or any organization in India or abroad or from any government agencies in India or abroad.

I. Welfare Schemes

The Non-Resident Keralites' Welfare Fund Act, 2008 has developed some welfare schemes for the benefits of Non-Resident Keralites, such as:

1. Pension scheme,
2. Family pension scheme,
3. Pension scheme for invalids,
4. Scheme for financial assistance to dependents of a deceased member,
5. Scheme for financial assistance for medical treatment,
6. Accident–cum death and health insurance scheme
7. Scheme for assistance to marriage,
8. Scheme for payment of financial assistance for maternity,
9. Scheme for payment of educational assistance,
10. Scheme for payment of loan for housing & self employment etc.

1. Pension Scheme

Those Non Resident Keralites (Abroad-Form 1A) who remitted contributions to the Welfare Fund continuously up to the age of sixty are eligible for a monthly pension of Rs. 1,000/- (Rupees One thousand only) after the age of sixty. The membership will be cancelled automatically if the monthly contributions are not continuously remitted within a period of one year.

2. Family Pension Scheme

If a member who is eligible for super annuation pension has deceased, any one of his family members (wife, children below the age of twenty one years, insane children, major unmarried daughter, dependent mother, and dependent father) shall be eligible for family pension of an amount equivalent to fifty percent of the eligible pension for the deceased member.

3. Pension Scheme for Invalids

In the case of persons who have remitted contributions continuously for a minimum period of three years and are unable to perform labour / incapable for undertaking any an employment due to conditions of physical deformity are eligible for an amount as Invalid Pension. For getting the Invalid Pension, the member is required to produce a certificate from the doctor who treated the member and also a certificate from the Medical Board.

- 4. Scheme for financial assistance to dependents of a deceased member**
In case a member of the Welfare Fund (abroad-Form 1A) deceases due to illness or accident, one of his/her dependents (wife / husband, minor children, unmarried daughter, widowed daughter, mother, father, sister, brother and other legal heirs) is eligible for a maximum financial assistance of Rs. 50,000/- (Rupees Fifty thousand only)
- 5. Scheme for Financial Assistance for Medical Treatment**
A member NRK who is afflicted with critical illness is eligible for obtaining a maximum financial assistance of Rs. 50,000/- (Rupees Fifty thousand only) during the entire period of his/her membership. However, if he/she received any financial assistance for the same claim from Central or State Govt. or any other agencies like Norka Roots, Local Self Department etc, he/she is not eligible to get financial assistance from the Welfare Fund under this scheme.
- 6. Accident cum Death and Health Insurance Scheme**
The Welfare Fund Board is competent to implement subject to sufficiency of funds, a scheme to provide assistance in the event of accidental deaths and for medical treatment of members in association with one of the Nationalized Insurance Companies. For implementation of this scheme prior sanction of the Government is necessary.
- 7. Scheme for Assistance to Marriage**
Those member NRKs who have continuously contributed to the Fund at least for a period of three years shall be eligible to get a financial assistance of Rs. 5000/- (Rupees Five Thousand only) towards marriage expenses for marriage of his/ her two daughters subject to the following conditions.
- 8. Scheme for Payment of Financial Assistance for Maternity**
Those female members who have remitted contributions continuously for two years are eligible for a financial assistance of Rs. 3000/- (Rupees Three thousand only) for meeting their maternity expenses.
- 9. Scheme for Payment of Educational Grant**
The children of member NRKs who have continuously remitted the contributions for a minimum period of two years are eligible for educational grant for higher studies. The educational courses eligible for grant range from ITI/ITC/Degree to Post Graduate professional courses.
- 10. Scheme for Payment of Loan for Housing & Self Employment**
According to the Act, a 'Relief Fund' has to be created by the Board for the payment of Loans to the members. After creating the relief fund, the Board may decide to pay housing loans to the members who have remitted contributions continuously for a minimum period of five years, for construction of houses, purchase of land with building, purchase of land for construction of house, maintenance of existing

building, etc. The Board may also decide whether such loans may be sanctioned with or without carrying interest. Similarly, from the 'Relief Fund' so created, a repatriated member who remitted contributions continuously for a minimum period of three years shall be eligible for obtaining interest - free loans from that Fund, for self employment purposes. The amount of loan and other modalities for payment of loans shall be fixed by the Board from time to time.

Those members who obtained housing loans / self employment loans from any other schemes shall not be eligible for any of the loans under this scheme.

II. Other Schemes

To those Non-Resident Keralites who could not become member of the Fund due to age restriction of fifty five years as fixed by the Act, as and when those schemes are sanctioned by Government:

- Medical treatment assistance up to a maximum of Rs. 10,000/- (Rupees Ten thousand only) and up to 25,000/- (Rupees Twenty Five thousand only) for treatment of critical illness.
- Old age Assistance (in lump or by pension) as decided by the Board.
- In the event of death of a Non-Resident Keralite who has not completed the age of sixty years and also not a member of the Fund, the dependents of the person shall be eligible for obtaining a financial assistance of a maximum of Rs.10,000/- (Rupees Ten thousand only).

Means to Access

- **Website** (info@pravasiwelfarefund.org www.pravasiwelfarefund.org)
- **Toll Free Number Facility** (1800-425-3939 during office hours).
- **Advertisement**
- **Workshops and seminars**

Service providing offices

Offices	Jurisdiction	Address	Telephone
Head Office at Thiruvananthapuram	<ul style="list-style-type: none"> ○ Thiruvananthapuram, ○ Kollam, ○ Pathanamthitta 	NORKA CENTRE [II Floor], Near Government Guest House, Thycaud PO, Thiruvananthapuram - 695014	0471-2785500
Regional Office at Ernakulam	<ul style="list-style-type: none"> ○ Kottayam, ○ Alappuzh, ○ Ernakulam, ○ Thrissur, Idukki 	Sree Sai Building, Ravipuram Road, Valanjambalam Jn, Kochi 682016	0484-2357566
Regional Office at Kozhikkode	<ul style="list-style-type: none"> ○ Palakkad, ○ Malappuram, ○ Kozhikkode, ○ Wayanadu, ○ Kannur, ○ Kasarcode 	First Floor, Zamorian Square, Link Road, Kozhikkode 02	0495-2304604
Liaison Office at Kottakkal, Malappuram District		Municipal Taxi Stand Building, Kottakkal, Malappuram District	9847961984

Ministry of External affairs
MAHATMA GANDHI
PRAVASI SURAKSHA YOJANA (MGPSY)

Overseas external affairs have introduced a Pension and Life Insurance fund scheme called Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY) for the Overseas Indian workers having Emigration Check Required (ECR) passports.

The objective of MGPSY is to encourage and enable the overseas Indian workers by giving government contribution to:

- Save for their Return and Resettlement (R&R)
- Save for their old age,
- Obtain a Life Insurance cover against natural death during the period of coverage.

The government contribution available under the MGPSY is for a period of five years or till the return of subscribed worker back to India, whichever is earlier.

The main attractions of MGPSY are:

- Government contribution of Rs.1,000 per annum in line with Swavalamban platform for all MGPSY subscriber who save between Rs.1,000 and Rs.12,000 per year in NPS-Lite.
- An additional government contribution of Rs.1,000 per annum by MOIA for the overseas Indian women workers who save between Rs.1,000 to Rs.12,000 per year in NPS-Lite.

A special government contribution of Rs.900 by MOIA towards Return and Resettlement (R&R) of the overseas Indian workers who save Rs.4,000 or more per annum

Appendix IV

FOCUS GROUP DISCUSSION WITH THE CEO NORKA

