CONSUMPTION EXPENDITURE AND ITS IMPLICATIONS ON REMITTANCE OF KERALITES IN UNITED ARAB EMIRATES

Thesis Submitted to the University of Calicut
For the award of the Degree of

Doctor of Philosophy in Economics

By

HIMA HARI U

Under the Supervision of
Dr. Vimala M

Associate Professor,
Department of Economics,
Vimala College, Thrissur.

DEPARTMENT OF ECONOMICS
UNIVERSITY OF CALICUT
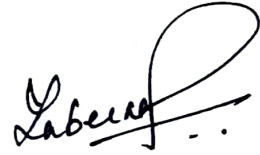**Dr. JOHN MATTHAI CENTRE**
ARANATTUKARA, THRISSUR

AUGUST 2023

CERTIFICATE

This is to certify that this thesis entitled, "Consumption Expenditure and its Implications on Remittance of Keralites in United Arab Emirates" being submitted by Hima Hari U for the award of the degree of Doctor of Philosophy, to the University of Calicut is a record of bona fide research work carried out by her under our guidance and supervision.The contents of this thesis, in full or in part, had not been submitted to any other institute or University for the award of any degree, diploma, fellowship or other similar title or recognition before. Plagiarism is checked and found within the permitted limits.

Dr. VIMALA M
(Supervising Teacher)
Associate Professor,
Department of Economics,
Vimala College, Thrissur.

Dr. Zabeena Hameed. P
(Co-Guide)
Assistant Professor (HOD),
Department of Economics
University of Calicut
Dr. John Matthai Centre
Aranattukara, Thrissur.

Place: Thrissur
Date: 07/08/2023

CERTIFICATE

This is to certify that the suggestions and corrections made by the adjudicators have been incorporated in the thesis of my research scholar, Hima Hari U, titled, "Consumption Expenditure and its Implications on Remittance of Keralites in United Arab Emirates".

Dr. VIMALA M
(Supervising Teacher)
Associate Professor,
Department of Economics,
Vimala College, Thrissur.

Dr. Zabeena Hameed. P
(Co-Guide)
Assistant Professor (HOD),
Department of Economics
University of Calicut
Dr. John Matthai Centre
Aranattukara, Thrissur.

Place: Thrissur

Date: 07/08/2023

DECLARATION

I, Hima Hari U, affirm that this thesis titled "Consumption Expenditure and its Implications on Remittance of Keralites in United Arab Emirates" submitted to the University of Calicut for the award of the degree of Doctor of Philosophy in Economics is a bona fide record of research done by me under the guidance of Dr. Vimala .M, Associate Professor of Economics, Vimala College, Thrissur, and Dr. Zabeena Hameed. P, Assistant Professor (HOD), Department of Economics, Dr. John Matthai Centre, Aranattukara, Thrissur. I declare that this thesis had not been submitted by me earlier for the award of any degree, diploma, fellowship or any other similar title or recognition of any University/Institution.

Place: Thrissur

Date:07/08/2023

Hima Hari U

Research Scholar in Economics

Dr. John Matthai Centre

Aranattukara, Thrissur

ACKNOWLEDGEMENT

CONTENTS

LIST OF TABLES

LIST OF FIGURES

ABSTRACT

CONSUMPTION EXPENDITURE AND ITS IMPLICATIONS ON REMITTANCE OF KERALITES IN UNITED ARAB EMIRATES

In 2020, India topped the list of nations with the greatest diasporas with 18 million Indians residing outside of their country as migrants. Other nations with sizable transnational populations were Syria (11 million), China (10 million), and Mexico (11 million each) (8 million). (2021 UN DESA). India has emerged as the nation that receives highestremittance sent by migrants during the last decade. According to estimates, approximately 2.2 million Indian migrants (mainly from the southern Indian states of Kerala and Tamil Nadu) make up over 30% of all residents in the UAE. The three biggest cities in the UAE, Abu Dhabi, Dubai, and Sharjah, are home to the majority of Indians. Most of the Indian ex-pats in the United Arab Emirates are still from Kerala.Middle East Migration or Gulf Migration assumes a vital place in the development scenario of Kerala. Among the states, Kerala comes in the first position followed by Gujarat and Punjab.

Twenty years of the Kerala Migration Survey (KMS) experience has shown an increase in emigration, although with a declining rate of growth – a trend that has been consistent throughout the various inter-survey periods. The 2018 survey found an estimate of about 2.12 million Keralites living out of the state, an increase from 1.4 million in 1998. We can see an increasing trend in the amount of remittance even though the data on migrants shows a declining trend in recent years due to Covid 19. This is because of the structural shift caused by the shift in the number of unskilled or semiskilled migrants to skilled migrants on account of the educational qualification of Kerala emigrants**.**

We have collected the data from 350 Malayalee families in Dubai, Abu Dhabi, Sharjah, and Ajman as most of the Kerala emigrants are living in these four emirates. Migrant families have no other source of income in the host country. In the case of spouses working families, the salary of the spouse is a good source that accentuates their family income.Food and non-food items are the major components of the Consumption expenditure of emigrant families. Among the

non-food items, house rent is the major component. Other non-food consumption expenditure includes communication expenditure, medical expenses, durable goods expenditure, education expenditure, current and water bills. We have divided the migration period into three stages such as early migration period, at the time of family migration and the present status to verify the differences in the income, expenditure, and remittance of family migrants in different periods. It is statistically verified that there are significant differences in the migrant's income, expenditure, and remittances in the above three stages. The consumption expenditure of family migrants in the host country, the employment status of spouses,the duration of family migration,and the amount of loans taken by the family migrants are the important factors that influence remittance.

Even though some of them are living with high expenditures and small remittances, they are not willing to send back their families to their home country. They have their own reasons like good infrastructure, safety, security, luxury consumption, etc in the host country which prevent them from returning to their home country. Thus, we can conclude that family migration augments the well-being of emigrants and their families along with enlightening the prospects of their home country.

Key words: Family migration, consumption expenditure, remittance, Kerala

Chapter 1
INTRODUCTION

Chapter 2

REVIEW OF LITERATURE

Chapter 3

THEORETICAL BACKGROUND OF THE STUDY

Chapter 4

TREND AND PATTERN OF MIGRATION FROM INDIA AND KERALA

Chapter 5

INCOME CONSUMPTION DYNAMICS OF FAMILY MIGRANTS

Chapter 6

IMPLICATIONS OF ABROAD CONSUMPTION EXPENDITURE ON REMITTANCES

Chapter 7

SUMMARY AND FINDINGS

ANNEXURE

CHAPTER 1

INTRODUCTION

1.1 Introduction

Consumption is the pivot around which all economic activities in an economy revolve. It refers to the consumption of goods and services by households. Consumption is the only goal and purpose of all production, according to Adam Smith. The consumer is defined as "one who consumes, one who utilizes economic things in such a way as to lessen or destroy their utilities" in Webster's New Collegiate Dictionary.

In our world, everyone is a consumer. We purchase and use a wide range of products and services. But everyone has distinct tastes, likes, and dislikes, and when it comes to purchases, we all behave differently. Every consumer is different, and this difference can be seen in the way they consume and make purchases. The performance of the economy will be impacted by consumer behaviour.

A complex combination of social, economic, cultural, psychological, ethical, and environmental factors influences consumption patterns and behaviours. All these elements work together to influence how consumers behave in a nation. The consumption habits of a nation paint an accurate image of its standard of living, degree of poverty, material well-being, and level of economic growth.

Over the course of the 20th century, global consumption increased at an unparalleled rate. Worldwide consumption increased because of quick advancements in corporate management and technology. Since 1991, India's consumption pattern has undergone a significant structural transformation. This is primarily due to the liberalization and globalization policies that India implemented, which opened the door for a number of cheap, multi-branded products to enter the Indian market. This has an impact on consumer spending, especially on durable technological products. Over the past three decades, the Indian economy has seen structural and compositional shifts in the consumption patterns of the rural and urban sectors, as well as across socioeconomic categories. Particularly in the case of Chinese items, India has been predicted to become the

next consumer superpower. Chinese goods are in great demand in the Indian market since many consumers there choose to purchase duplicate products of their preferred brands at discount costs. This increases India's economy's consumption of durable electrical items. It has been simpler to afford durable goods with the advent of new concepts in finance, such as quick and easy loans, Zero Squared monthly instalment (EMI) Charges, loans through credit, and loans over the phone.

Kerala is exceptional in several ways. According to theories, an economy's process of economic development follows a specific path from the primary to the secondary to the tertiary sectors. However, Kerala's growth process took a unique turn, focusing on the tertiary sector while ignoring the secondary sector (Pillai & Shanta 2005; Kannan 2005; Chakraborty 2005; Mohan and Shyjan, 2007). One disturbing trait that crept into this development model may be labelled consumerism. Kerala society's housing and purchasing habits are an indication of the state's dominant consumerist culture (Nair 1986; Sooryamoorthy 1977; Zachariah, et.al 2003). Kerala has long connections to many regions of the world. Even though they were purely commercial, these early exchanges were crucial in the development of Kerala culture, which was a fusion of many different religions and beliefs. Due to widespread migration, Kerala's socioeconomic environment saw significant changes. A large-scale exodus from the Gulf started in 1973. In 2011, there were 34.3 lakh non-resident Keralites (NRKs) (Zachariah & Rajan 2012). The Kerala economy received a substantial influx of remittances because of widespread migration.

Kerala displays consumption-related traits that are unfamiliar to the rest of India. Kerala has reached a level of mass consumption comparable to that of a highly developed nation. Keralites are investing a larger portion of their income in durable goods. Consumerism as a phenomenon developed in scope and transitioned into a phase known as "commodity fetishism," or "from consumerism to commodity fetishism." Marxian ideology defines fetish as the act of showing remarkable devotion to a thing or object in the conviction that it possesses extraordinary skills and powers. This Marxian idea can be used to Kerala's excessive fascination with long-lasting electronics like mobile phones, laptops, TVs, home appliances, and expensive premium cars, among other items.

Regardless of their money or need, Keralites tend to favour branded, high-end, and luxury goods. Their passion and desire for such things are growing exponentially. Customers from Kerala are in great demand for some of the newest mobile phones with a variety of features, including high RAM and ROM, expandable micro-SD capacity, email, Facebook status updates, and Twitter feeds. Prices for these mobile phones range from Rs. 20,000 to a lakh and higher. The second-generation reforms of our God's own country must be mostly to blame for this. Commodity fetishism is a new trend that has recently emerged because of globalization in general and significant foreign remittances and black money in particular (Retnaraj 2011).

Even compared to the richest states in India, Kerala's average monthly per capita spending is greater. It's possible that the presence of some state-specific traits played a significant role. High levels of urbanisation, the creation of a new, wealthy middle class with demonstrable consumption behaviour, high levels of literacy and social development in Kerala, as well as a highly developed service industry, will highlight the lavish consumer behaviour of Kerala. Particularly in metropolitan Kerala, high- and middle-income groups exhibit a bias in favour of durable items. The consumption of durable goods expanded as a result of the low-cost electronics that Gulf migrants brought back to their native nation. Foreign remittances are a major factor in sustaining Kerala's fascinated consumer behaviour.

In 2020, India led the list of nations with the largest diasporas, with 18 million of its citizens residing abroad. Other nations with sizable transnational populations were China (10 million), Russia and Mexico (11 million each) and Syria (8 million). (2021 UN DESA). India has become the sole beneficiary of private remittances from abroad over the past ten years. In this, Gujarat and Punjab have performed better than any other states, with Kerala coming in first. It is now well known that the state of Kerala's economy depends on money contributed by its residents who work abroad. In 1998, the six Gulf countries (Bahrain, Kuwait, Oman, Qatar, Saudi Arabia, and the United Arab Emirates) accounted for 96.8 percent of all emigrants; by 2018, that percentage had dropped to 89.4 percent.

(Sunny et al. 2020, 21, Kannan & Hari 2020) Emigration has thus emerged as notable characteristic of Kerala economy.

According to international migration, migrants of working age who participated in the labour force of their country of customary residence during a certain reference period—whether they were employed or unemployed—are referred to as migrants. international migrants are nationals of another country who regularly dwell there (or foreign citizens when place of birth information is not available). International migrants who are 15 years of age or older are referred to as "migrants of working age.4.9 percent of all workers on the planet are migrants from other countries. While migrant workers make up 4.9 percent of the labour force worldwide, the Arab States have the greatest percentage of migrant employees at 41.4 percent. Migrants participate in the labour force at a rate of 69.0 percent, which is greater than the rate of non-migrants, which is 60.4 percent. Both the nations of origin and the countries of destination may gain from labour migration.

In 2020, women made up almost 135 million out of the total number of international migrants (UN DESA, 2021). Although the overall number of female migrants increased significantly from 75 million in 2000 to 135 million in 2020, their percentage has decreased from 49.1 percent in 2000 to 48.1 percent in 2020. The number of female migrants has increased in all regions since 2000, even though the proportion of female migrants varies significantly by location (ibid.). Family migration is the primary factor contributing to the increase in the proportion of female migrants. Because of globalisation and liberalization, migration has significantly grown recently, especially internationally. Additionally, in recent years, the migration pattern has shifted. Many migrants are traveling with their families as well. This kind of family migration has the potential to have a significant influence on both the countries of origin and destination.

1.2 Significance of the Study

Kerala is considered to be a remittance-based economy as its development experience is linked with gulf migration from 1970s onwards. The consumer culture of Kerala is also influenced highly by gulf migration. The large-scale

migration and consequent inflow of remittances had resulted in unprecedented socioeconomic changes in Kerala since the mid-1970s. Gulf Migration assumes a vital place in the development scenario of Kerala. Migration has affected every facet of life in Kerala- economic, social, political, and even religious. Thus, the socio-economic impacts of migration are very high in Kerala because of the large stock of Kerala emigrants in the Middle East. About 50 percent of Indian emigrants in the Middle East are from Kerala. Remittances are the principal means by which emigration impacts the economy. It refers to a part of earned income sent by the migrants from abroad to support their families and to make desired investments in the home country. Remittances constitute a significant part of GDP, and it is the main source of foreign exchange earnings. These remittances are influenced by the consumption expenditure of emigrants abroad. As far as single migrants are concerned, their consumption expenditure is meagre, and has a low propensity to spend. But when the migrants are taking their families with them, they must spend a lot of money for living there. Despite this high expenditure, the number of emigrants taking their families with them is increasing recently. But it would increase their consumption expenditure there and reduce remittances to the home country. Thus, the new trend of family migration inversely affects the remittances of our economy. Hence it is important to study the consumption pattern of emigrant families in Gulf countries.

1.3 Statement of the problem

As emigration to the Gulf region is a contract-type migration, once workers have been gone for a while, they must return. Despite spending a lot of time in gulf nations, they will not be granted citizenship. They must therefore send their savings back to their native country to make the appropriate investments in different sectors. After returning to their home country, they have to live with their savings as it is difficult to get employment with a high salary in their retirement age. Therefore, having healthy saving habits is crucial for their bright future.

When the emigrants are taking their families with them, they must spend a lot of money on living due to the high rent and cost of living in gulf countries. Rent is the major component of consumption expenditure in Gulf countries. The housing rents in Dubai, Abu Dhabi, and Sharjah are on an upward swing after the Dubai

Expo 2020 win in 2013. The couples who have no employment to their counterpart will have to suffer more as their expenses have to meet by the income of one person (husband). The family migration will increase the emigrant's income only when his wife is also getting employed in the host country. But it would increase their consumption expenditure a lot. In the case of families having employment for both Husband and wife, the situations are somewhat better. They can save a little more after meeting all the expenses. Their standard of living is also high when compared to others and have a high propensity to spend. But the high cost of living in Gulf countries adversely affects their savings.

Emigrants 'Consumption pattern is influenced not only by their socioeconomic profile but also depending on the place where they are living. They are spending a large part of their income on housing rent. Rent is different in different emirates of the UAE. In Abu Dhabi and Dubai, the rent is very high whereas in Sharjah, Ajman, and Fujairah the rent is very low. Hence the consumption expenditure of people living in the UAE varies according to the place where they live. Many of the migrants who are living in Dubai choose to live in the neighboring emirate of Sharjah where rents are significantly cheaper as Dubai is the costliest city in UAE. In short, we can say that the migrant's consumption expenditure abroad will have some negative implications on remittances to the home country. In fact, the high consumption expenditure abroad poses a severe challenge to family migrants. This also reduces the impact of migration in the home country. The consumption expenditure of single migrants is meagre and have a low propensity to spend. But in the case of migrants living with their families in Gulf countries, they are having high propensity to consume and incur a high cost of living. Despite this high expenditure, the number of emigrants taking their families with them is increasing recently. In this context, the study of the Consumption Expenditure and its implications on Remittance of Keralites in United Arab Emirates is very significant as far as Kerala Economy is considered as it is a remittance-based economy. The subject of the present study is the family migrants emigrated from Kerala to UAE.

1.4 Research Questions

- Is there any difference in the trend and pattern of Gulf migration from Kerala?
- What is the trend and pattern of remittances from Kerala?
- Is there any relationship between the socioeconomic profile and consumption expenditure of migrants?
- What are the changes in the income and consumption expenditure of migrants before family migration and after family migration?
- What are the changes in the income and consumption expenditure of migrants after family migration and the present stage?
- Is there any relationship between the socioeconomic profile and the remittance of migrants?
- What are the changes in the remittance of migrants before family migration and after family migration?
- What are the changes in the remittance of migrants after family migration and the present stage?
- Is there any significant relationship between the emigrant families' consumption expenditure abroad and their remittances?

1.5 Objectives of the study

- To study the trend and pattern of Gulf Migration from Kerala.
- To analyse the income-expenditure dynamics of Kerala emigrant families in the U.A.E.
- To examine the implications of family migrants' expenditure on their remittances.

1.6 The Hypotheses of the Study

- H_0: There is no significant structural break in the Gulf migration from Kerala and the resultant remittances over the period from 1972-73 to 2019-2020.
- H_0: There is no significant difference between the migrant's income in the early period of migration and at the time of family migration.

- H_0: There is no significant difference between the migrant's income at the time of family migration and the present income.
- H_0: There is no significant difference between the migrant's expenditure in the early period of migration and expenditure at the time of family migration.
- H_0: There is no significant difference between the migrant's expenditure at the time of family migration and total expenditure in the present stage.
- H_0: There is no significant difference between the migrant's remittance in the early period of migration and at the time of family migration.
- H_0: There is no significant difference between the migrant's remittance at the time of family migration and the remittance in the present stage.
- H_0: There is no significant relationship between the migrant's consumption expenditure abroad and their remittance.
- H_0: There is no significant difference in the perception among different categories of migrant families with respect to income, employment, consumption, and remittance.

1.7 Data Source and Methodology

The methodology of the study includes concepts, definitions, data sources, sample design, statistical tools, and techniques used in the study. The study concentrated on the Consumption expenditure and remittances of Kerala emigrant families in UAE.

1.7.1 Conceptual Framework

Family migrants: The migrants who are living with their families in the host country. The sampling units of the study constitute Kerala emigrant families of UAE.

Family/ Household: A group of people having blood relationships who are normally living together and taking food from the common kitchen constitute a household/family. In the case of family migrants, the husband, wife, and children constitute a family.

Consumption: It refers to the use of goods and services for the satisfaction of human wants.

Family Income: Family income is taken as the aggregate of both husband's income and the wife's income.

Consumption Expenditure: Consumption expenditure is composed of the monthly expenditure of the household on food and non-food items.

Nonfood expenditure: Nonfood expenditure is taken as the average annual nonfood expenditure. It includes house rent, expenses on education, transportation, communication, clothing and footwear, electricity and water bills, durable goods, and miscellaneous expenditure.

Remittance: Remittance is calculated by taking the average annual remittance.

Durable Goods: Items included here all have a lifetime of one year or more and were distinguished from miscellaneous goods.

Per Capita Income: The total monthly income of the family divided by the total number of family members gives the PCI

Per Capita Consumer Expenditure (PCE): For a household, the total expenditure of one month is divided by the size of the family. This measure serves as the indicator of the household's level of living.

1.7.2 Secondary Data Source

The present study adopted both primary and secondary data for the analysis. Secondary data are collected from the publications of State Planning Board (Kerala Economic Review), Ministry of Overseas Indian Affairs (Annual Reports) Government of India, Ministry of Labour, Annual Reports, ILO, RBI Handbook of Statistics on Indian Economy, Kerala migration Surveys (KMS), World Migration Report, Ministry of External Affairs Annual Report, United Nations Department of Economic and Social Affairs, Population Division (UN DESA) and NORKA.

1.7.3 Sampling Framework for primary Data

Among the six GCC countries, we have selected UAE as the area of study. Out of the seven emirates, we have selected four that are highly populated with

migrants. They are Dubai, Abu Dhabi, Sharjah, and Ajman. Population data on family migration are collected from the Malayalee Associations in U.A.E which is the only available source. Primary data are collected from different categories of Malayalee families through the administration of structured interview schedules and telephonic interviews. The Multistage Random Sampling method is adopted for sampling. Snowball sampling is also used to identify the sample households. A total of 350 migrant families (10% of the population availed) constitute the sample of the study. Out of 350, 144 families from registered associations and 205 from unregistered associations are taken. There is no authentic source of data about family migration. The sample constitutes families from both registered and unregistered associations. Appropriate tools have been used for the analysis. The sampling frame is given in the organogram (1.1) given below.

Sampling Framework of the study
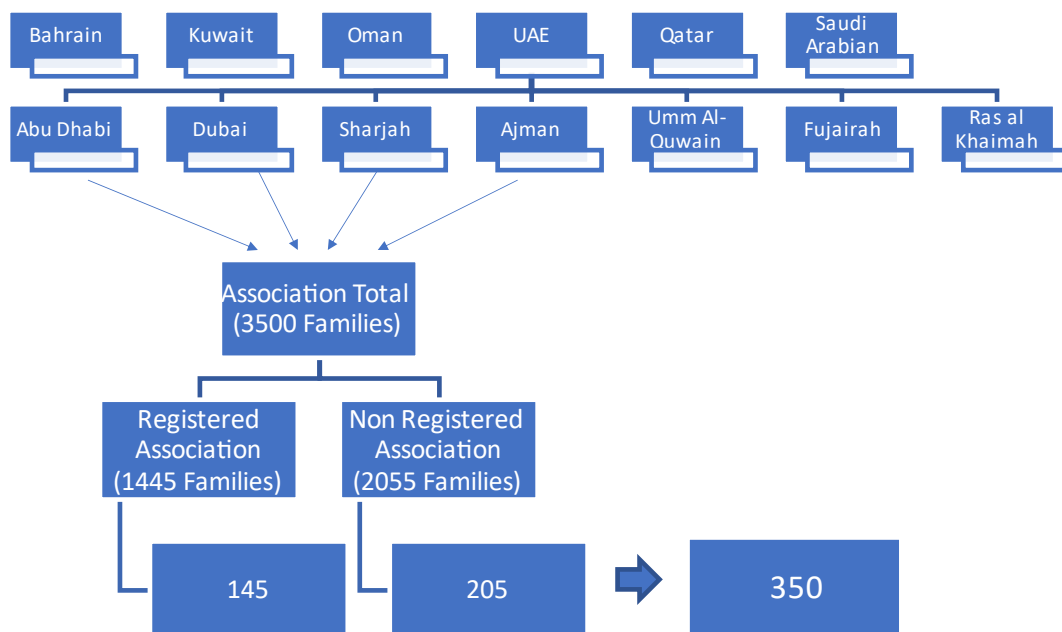
1.7.4 Tools and Techniques

We have used the statistical software IBM SPSS, Gretl and MS Excel for the analysis. The trend and pattern of Gulf migration from Kerala are analysed using the growth models. Also, structural break analysis is done for finding the point of time when significant abrupt changes occurred in the number of migrants

and remittances. Chow test has been done to find out the structural stability in the number of migrants and remittances during the period from 1972 to 2019-20.

The second objective is analysed by using Kruskal-Wallis Test, Principal Component Analysis, paired t-test, and multiple regression analysis. Several indices like Consumption Index, Income index, and Employment Index have been calculated by using the Likert Scale analysis and classified as Low, Moderate and Highly satisfied families. The principal component analysis is used for finding the important factors affecting the income, consumption, employment, and lifestyle of migrant families. MPC and elasticities are also calculated for different expenditure components like food, non-food, rent, education, communication, transportation, etc. Simple regression analysis is used for finding the variation in food expenditure, non-food expenditure, and house rent due to changes in income. A regression model is used for finding the variation in per capita expenditure due to the changes in per capita income. Kruskal Wallis test is used for finding the significant difference in migrant families' income, employment, lifestyle, and expenditure across different categories of income, occupation of the head, and employment status of spouses.

To analyse the significant relationship between the consumption expenditure of family migrants and their remittances, a multiple regression model is used to predict the variation in remittance using independent variables like consumption expenditure, husband's salary, spouse's salary, house rent, non-food expenditure without rent, loan amount, and family migration period. A simple regression model is also used to analyse the implications of consumption expenditure on remittances of migrant families. To check whether there is any significant difference in the income, expenditure, and remittance of single migrants and family migrants, we have used paired t-tests with the data in their different stages collected from the sample families. The testing has been done with the income, expenditure, and remittances of sample migrants in three different stages given below.

(i)   Income, expenditure, and remittances of sample migrants in the early period of migration.

(ii)   Income, expenditure, and remittances of sample migrants at the time of family migration.

(iii) Income, expenditure, and remittances of sample migrants in the present stage.

The remittance Perception index and Life satisfaction index have been calculated by using the Likert Scale analysis and classified as Low, Moderate, and Highly satisfied families. The principal component analysis is used for finding the important factors affecting the remittance and life satisfaction of migrant families. Kruskal Wallis test is used to find out the significant difference in the perceptions with respect to remittance and life satisfaction of family migrants across different categories of income, occupation of the head, and employment status of spouse.

1.8 Chapter Scheme of the Study

The present study is arranged into 7 chapters.

Chapter I deals with the introduction, Statement of the problem, objectives of the study, concepts, data source and methodology, tools and analysis used, and hypotheses of the study. This includes the chapter scheme and limitations of the study also.

Chapter II focuses on the review of the literature of the study.

Chapter III explains the theoretical background of the study and discusses some of the relevant theories of consumption and migration.

Chapter IV gives an overview of migration, deals with the first objective and examines the trend and pattern of migration from Kerala to gulf countries.

Chapter V Analyses the second objective, income consumption dynamics of Kerala emigrant families in gulf countries.

Chapter VI deals with the third objective. This discussed the implications of emigrant families' consumption expenditure on remittances.

Chapter VII summarizes the discussion and offers policy implications and a conclusion.

1.9 Limitations of the Study

The major limitations of the study are the following.

1. Unavailability of data regarding family migrants from an authentic source posed a serious limitation.
2. Some of the respondents are reluctant to reveal their assets and savings.

CHAPTER 2
REVIEW OF LITERATURE

The Kerala emigration to the Gulf Countries is a topic that has received the attention of economists, sociologists, and demographers. The Centre for Development Studies (CDS), Thiruvananthapuram, has taken up the primary task of conducting a state-wide survey on migration in Kerala since 1998. A review of the literature on emigration to West Asia shows that most of the studies dealt mainly with the profiles and socioeconomic backgrounds of emigration, processes of emigration, economic and social impacts of remittances and issues and problems of return emigrants. The available review of literature is classified under three major heads.

- Socioeconomic Impact of Gulf emigration in Kerala
- Problems related to Return migration.
- Migration and Impact of Remittance in different Sectors
- Studies related to Consumption and consumer behaviour

2.1 Studies related to Socioeconomic Impacts of Gulf Migration in Kerala

The studies conducted during the late 1970's and the early 1980's were mainly micro level studies examining the profiles of migrants, their socioeconomic background, causes of migration, and the impact of remittances based on village surveys. Some studies also found that the remittances have helped the family of emigrants to improve their standard of living. About earnings, more than 90 percent of the earnings were invested in land, buildings and a substantial amount was spent on marriages revealed that the majority of the migrants were employed in unskilled or low skilled categories of jobs and worked as construction workers, military helpers or were engaged in small business affairs. The study found that the unproductive use of foreign remittances has resulted in an increase in the price of land, construction materials and wages of construction workers (Prakash, 1978; Mathew and Nair, 1978; Kurien, 1979; Radhakrishnan and Ibrahim, 1981)Another subject on which sociologists have performed a few studies is the effects of the Gulf Migration on society, particularly the effects of male emigration on women and families (Gulati, 1983; 1987; 1993; Sekhar, 1997). Economists and

demographers have given the economic effects of Gulf migration on Kerala a great deal of attention (Nair, 1989; Isaac, 1993; Prakash, impact of Gulf Migration on society especially the impact of male emigration on women and families is another topic in which a few studies were conducted by sociologists (Gulati, 1983; 1987; 1993; Sekhar, 1997). The economic impact of Gulf Migration on Kerala is a topic, which attracted considerable attention from economists and demographers (Nair, 1989; Isaac, 1993; Prakash, 1998a; 1998b; Zachariah, Mathew, and Rajan, 2001, 2012), (Premkumar 2020) (Wam 2020).

Some economists tried to evaluate the impact of Gulf migration along with the causes of emigration. They also examined the socioeconomic changes and characteristics of migrants, and the utilization of foreign remittances and analyzed the pull and push factors that compelled the socially and economically backward Keralites to migrate to the Gulf regions. Further, the study found that remittances were the major source of income for the emigrant household, and more than 50 percent of the income received from abroad was spent for consumption purposes. He also observed that the higher economic and social status of the family of emigrants may create conflicts between the newly rich (emigrants) and the old rich. (Nair 1983,1986,) Based on primary data gathered from the three districts with the highest number of emigrants to the Gulf countries—Thiruvananthapuram, Thrissur, and Malappuram. Nair (1998) analysed the use pattern of foreign remittances in the Kerala economy. The study found that foreign remittances were misused, and this had socioeconomic effects on society, such as inflation, rising land values, a more unequal distribution of income, social stratification, and conflict. The length of emigrants' stays in the destination country and the number of remittances were shown to be positively correlated, according to the study. To help emigrants, get the greatest possible benefits from the significant inflow of international remittances to society, he has urged that the government must take action in the form of a reliable and trustworthy financial intermediary.

The Directorate of Economics and Statistics (DES, 1987) tried to assess how the Gulf remittances affected both the state economy and the households of migrant workers. They noticed that the income of migrant households was much higher than that of non-migrant households and returning migrant households,

which suggested that migration had raised migrant households' incomes. Additionally, the migrant households spent more on things like food, clothing, entertainment, gasoline, and lighting than other homes. An analysis of the remittances' usage patterns revealed that migrant households were spending less on productive endeavours and more on home building, land purchases, and gold jewellery, among other things, than they were. The survey also discovered that after the move, the assets of migrant households significantly increased.

Zachariah and Rajan (2008) conducted a second study in which they looked at the patterns of expenses for services related to finance, health, childbearing, and education in Kerala in 2007. Despite not being a significant determinant in the cost of education, the study revealed that migration had a significant impact on the spending habits of emigrant, non-emigrant, and return emigrant households. Like this, the study found little variation in the average cost of treatment between households in NRK and those outside of NRK. In Kerala, the effects of emigration on the prices of essential services were essentially the same for NRKs and Non-NRKs.

Along with the geographical and religious factors of migration, Zachariah and Rajan (2012) looked at the role of Kerala's relationship to the Gulf in migration. The study discovered a decline in migration and noticed that Kerala's northern region saw a shift in the origin of emigration and remittances. One of the study's key findings was that, in recent years, relatively wealthier people have emigrated and raised their income levels, which has led to income inequality. The study also discovered that fewer people are leaving Kerala because of the demographic contraction of the population in the working age bracket, the narrowing wage gap between Kerala and the Gulf region, competition from other Indian states and foreign nations, and the rapidly rising cost of emigration.

Some of the studies examined the impact of male migration on women during the year 1990 based on primary data in a pocket of the migration-concentrated village of Trivandrum. It is observed that migration empowered the women left behind at home to a great extent. The women who were left behind handled the difficulties in life brought on by the male migration very well. When there were no males present, women, in migrant households improved in terms of

status within the family, self-esteem, and confidence. He also noted that Kerala's traditionally conservative rural setting has been significantly impacted by the male migration, which has sparked widespread empowerment of rural women in Kerala. (Gulati 1993), (Sekhar 1998)

Devi (1998) investigated the situation of migrant women workers from India in eight Middle Eastern nations: Yemen, Dammam, Bahrain, Kuwait, Oman, and Qatar. The study was based on primary information gathered from 504 migratory women. Her research indicates that most women who migrated from India to the Middle East did so and experienced far more comfort than they had in India prior to their move. However, women migrants who are unskilled, particularly those in the lowest categories like housemaids, ayahs, cleaners, etc., have a very poor position and were abused and exploited.

2.2 Studies related to Return migrants.

Nambiar (1998) uses return emigrants as examples to analyse the migration process and its results. He chose 335 Gulf returnees at random from four districts in Kerala—Thiruvananthapuram, Thrissur, Malappuram, and Kasargod—that had high concentrations of Gulf returnees for the study, which was conducted in 1992. The study, distinguishing traits of Gulf migrants are noted, such as their propensity to be young, less educated, and to originate from economically and socially disadvantaged households. The paper claims that because a sizable majority of immigrants were employed in low-paying domestic jobs, service industries, and construction jobs, they missed out on the migration-related economic boom. He also notes that the state government's restoration efforts were insufficient. Prakash (2000) conducted another study that used both primary and secondary data to examine the profile and current economic status of return emigrants, as well as the reasons for their return. The ability of returnees to save money was examined, and it was shown that the majority of them worked as construction labourers, mechanical staff and drivers, salespeople, electrical staff, and other occupations with relatively low salaries. A significant portion of their income was used to pay for their travel, lodging, and health care expenses. Lack of work possibilities, income reductions, stringent enforcement of immigration regulations, and health issues were the main causes of return from emigration. Most returnees were found

to be unemployed and to be in dire financial straits, according to the survey. He proposed several measures for their rehabilitation, including the implementation of a pension plan, the offering of bank loans to help them start their own businesses, the creation of an organization to provide accurate information about various aspects of emigration, and changes to the educational system to better suit them to the changing needs of the countries where they would be moving.

The remittances have played an important role in increasing the proportion of highly educated persons in Kerala and have converted Kerala itself into a 'Gulf'. The study observed that emigration has resulted in a high rate of unemployment in Kerala (Zachariah, et.al, 2004)

A study by Prakash (2000) used primary and secondary data to evaluate the profile, economic situation, and reasons behind return emigrants. Another study by Zachariah, et.al, (2002) evaluated the problem of return emigration in Kerala, concentrating on the socioeconomic and demographic characteristics of return emigrants before and after emigration. Their analysis showed that the return emigrants do not have much occupational mobility and the majority of them were found to be contributing little to the real development of Kerala.

In the context of a rise in oil prices, Zachariah and Rajan (2010) looked at the characteristics of emigration, return emigration, and remittances. Kerala emigrants' educational status significantly improved, and the Muslim community continued to make up more than 40% of all emigrants from Kerala. On the other hand, the study found that emigration has increased the regional imbalance and that only 16–18% of households receive remittances from overseas. Remittances are still the most dynamic component, the study revealed, despite Kerala's significantly better economic situation. Another study by Zachariah and Rajan (2010) also examined how the global economic downturn affected migration to and from Kerala. The study evaluated the effects of the recession on the loss of jobs overseas and on the migration back to Kerala of migrants, as well as the countries where the returnees had worked, the industry in which they had been employed before to the recession, and the socioeconomic traits of the returnees. The study also discovered changes in immigrants' occupations as a result of the recession, which may be one of the causes of their low jobless rate. Even though remittances rose throughout the

crisis, many subgroups experienced very big drops in remittances. Even during the height of the recession, when immigrants were returning to Kerala, there was still emigration to the Gulf.

Rajan and Narayana (2010) investigated how the global crisis affected emigrants and return emigrants from South Asia and the Gulf Cooperation Countries (GCC) in terms of the affected economic sectors, adjustments to GDP growth, and employment of foreign labourers. According to the report, the global financial crisis has had an impact on the economies of the GCC through declining oil prices, falling equity and property values, low investor confidence, and a reversal of capital flows. They also examined how the crisis affected South Asian migrant workers. According to the study, 2.64 lakh emigrants from the Gulf returned to South Asia, but the actual number of jobs lost would have been higher because some of the migrants who lost their jobs stayed in the Gulf in the hope of finding new employment. The unemployed immigrants made do with their previous savings, loans, family support, and a few sales of assets to cover bills.

The demographic effects of emigration from Kerala to the Gulf countries were examined by Zachariah et al. in 2000. The study also looked at how migration affects the elderly population and how gender issues in migrating affect Gulf wives. The study found that migration to Kerala has caused some structural, behavioural, and demographic changes. Most of the elder people in the migrant household received care and protection from their children, despite the issue of loneliness and other health issues. The study made the point that even though the Gulf wives experience psychological stress, loneliness, and additional responsibilities, their husbands' migration has made them into more capable home managers.

The first migration research to examine the entire state of Kerala was carried out by Zachariya, Irudaya Rajan, and colleagues in 2001 and examined the causes and effects of both internal and external migration. Aspects included in this analysis include the effects on housing, financial resources, human resources, and ownership of consumer durables for the home. This report is based on a large-scale sample survey that was carried out between March and December 1998 with 10,000 households drawn from 200 municipal wards and panchayaths, with 50

homes drawn from each panchayath, representing all the districts and taluks in the state. Analysis of the percentage of homes with a particular consumer durable by the length of emigration confirmed that the proportion of households with a car, TV, phone, or all of them increased with the length of emigration. A very strong statistically significant degree of relationship between consumer index and migration status was found using a three-way analysis of variance in which community and migration status served as the independent variables and index of ownership of consumer goods as the dependent variable. (Zachariya, Rajan2001,2012)

Later Zachariah and Rajan (2007) examined the short and long term development implications of migration, remittances, and employment. The survey also discovered that the emigrants and return emigrants were willing to use their income for Kerala's economic development. The poll also revealed that both returning and outgoing migrants were eager to contribute to Kerala's economic growth. They noticed that international migration remained consistent between 2003 and 2007 due to the state's declining population and improving work chances in the private and self-employment sectors. According to the poll, between 2003 and 2007, there was a 40% drop in unemployment and a gain of over 3 lakh jobs, with a 100% growth in the private sector and a 20% increase in self-employment. Zachariah and Rajan's study between 1999 and 2004 investigated the social and economic aspects of migration in Kerala's development (2007) Due to the state's shrinking population and rising employment prospects in both the private and self-employment sectors, they noticed that overseas migration remained constant between 2003 and 2007. The survey also showed a 40% decrease in unemployment between 2003 and 2007 and an increase in employment of over 3 lakh people, with a 100% increase in the private sector and a 20% increase in self-employment. The economic and social factors of migration in Kerala between 1999 and 2004 were investigated in the study by Zachariah and Rajan (2007). They gathered the information for this from the same homes that the Kerala Migration study had used in 1998. The study examined consumption patterns, patterns of employment and unemployment, migration trends, and remittance patterns. Since nearly half of the labour force changed jobs during the five-year study period, they discovered a very

dynamic employment sector in Kerala. (Zachariah and Rajan 2007, Zacharia 2006). There is a wealth of descriptive literature that describes the contributions made by Gulf-Malayalees to their home and host countries, as well as the ensuing socioeconomic effects (Rajan 2017). Many studies do not prioritise figuring out the "reasons behind reasons" (Gengler, Mulvey, and Oglethorpe 1999) that account for Malayalee migration and reverse migration, despite the importance of such research. As an example, consider Covid-19, when the Indian economy was in a near-collapse state and would ordinarily be considered an unfavourable time to migrate, according to The Economic Times (2020a) and a study by Srivastava. This data is important to understand how the state and the country could be more proactive in leveraging the diaspora by recognising, accepting, and accommodating them as an asset to the economy. It's possible that the rush to explore and analyse the effects of diaspora on Kerala's economy overshadows such research. Such information is crucial, particularly during the epidemic when think tanks forecast that an abrupt mass migration from the Gulf will have a significant negative social, economic, and political impact on India (Rooney 2019).

In the light of theories that examine reverse migration from both an economic and emotional point of view (Sabharwal and Verma 2020; Purkayastha and Sahoo 2020), it is pertinent to examine Kerala's current concerns regarding its readiness to economically accommodate the unexpected mass reverse migration as well as the provision of emotional support. There is little doubt that India's economic and demographic structure will be significantly affected by the reverse migration of Keralans from the UAE in the current desperate situation (Komireddi 2020). The effects of non-resident Malayalees moving to Gulf nations due to economic pressures have helped them acquire some personal values including self-worth, accomplishments, and social and familial acceptance. What ultimately governs reverse migrants' concerns as they return home are how to uphold these principles (Sabharwal and Verma 2020). Therefore, Kerala can prepare to minimise the economic and social uncertainties that reverse migration could bring during and after the pandemic while assisting its diaspora in resuming lives in their homeland by having a deeper understanding of the values of its expatriate population as migrants and reverse migrants.

We do not have a lot of information about the Gulf countries' labour markets, employment situations, wages, or working conditions for emigrants, even though these studies, which are based on primary data collected from migrant households, provide rich information about the issues of emigration from Kerala to the Gulf countries. Zachariah, Prakash, and Rajan accomplished this through their Working Paper, the third in a series of studies on Kerala migration conducted by the Centre for Development Studies since 1998, on the employment, wages, and working conditions of Kerala emigrants in the United Arab Emirates-based on Gulf Migration Study (GMS). Based on primary data gathered from 361 Indian emigrant employees in Abu Dhabi, Dubai, and Sharjah, Zachariah and Rajan (2004) also investigated the employment, salary, and working circumstances of Indian workers in the UAE. The nature of contract migration, the need for migrant labour, as well as the pay and working circumstances for return emigrants, were also explored in the study. They discovered that since 1996, the demand for unskilled and semi-skilled labourers has been significantly reduced due to changes in the UAE government's immigration policies, the economic downturn, and the completion of significant infrastructure projects. According to the study, most Indian emigrant workers (36.0 percent) with only primary or lower-level secondary education are employed in unskilled or semiskilled categories in the production, transportation, and construction sectors, while only about one-fifth of those with degrees were employed in professional, technical, or clerical-related positions. Three-fourths of the workforce had a regular job with a monthly salary. The majority of the Indian emigrants—close to one-third—were residing in labour camps, where there are often four to six people per room. According to the report, the UAE will require specific types of skilled people in the future, including technicians, computer specialists, heavy equipment operators, electrical workers, and professionals including doctors, nurses, engineers, teachers, and accountants. With knowledge in industries like IT, engineering, medicine, chartered accountancy, teaching, carpentry, and masonry, Indian immigrants have significantly aided the development of their host country, in this case the UAE, as well as the economy of their home country. According to Rugman and Collinson's (2008) production theory, one of the most significant factors in production— labour—determines the development of many economic sectors, including

manufacturing, agriculture, construction, and others. Less than 20% of the population of the UAE is made up entirely of foreign labor, which is essential to the economy of the country. With a relationship dating back to the 1970s and spanning decades, India's skilled, semi-skilled, and unskilled labourers have become the UAE's preferred option for economic growth.

Indian migrants in the Gulf might be categorised as unskilled, semi-skilled, or skilled depending on their employment. According to reports, extreme poverty is a factor in the migration of unskilled labour (Edumundo, Jennica, and Marcin 2011). According to Zachariah, Prakash, and Rajan (2002), among the causes of the movement of the semi-skilled labour in Kerala include post-graduate unemployment, the influence of family members, and motivations for pursuing administrative posts. Over the past few decades, there has been a noticeable increase in the migration of highly trained workers from Kerala to the Gulf states, including but not limited to academics, engineers, and doctors.

Lack of a degree or diploma and its consequences in the home country, such as low wages and increasing unemployment uncertainty (Rajan and Saxena 2019), shrinking productive lands (Fazal 2000) and resulting poverty, burdens of dowry systems and heavy marriage expenses (Rajendran 2018), expensive housing loans (Bhattacharya 2008), medical costs, and unaffordable education for children (Kaplan), could be identified as reasons that drive unskilled labour migration to the Gulf (Wright 2020). Along with this, the Emigration Certificate Requirement (ECR) exemption and quick passport services since 2012 have further increased the movement of Indian employees to Gulf countries (Martin 2012).

Few of the characteristics associated with unskilled labourers apply to the semi-skilled sector. However, more suitable characteristics include being excluded from job opportunities because of caste or income-based quota systems (Bijral 2015), not being acknowledged by family (Devasia 2020), being susceptible to political radicalization (Sanandakumar 2015), wanting independence (Firstpost.com 2020), or receiving religious affirmation (Hamza 2015), and being uninterested in menial jobs in home cities (Mohan 2017).

The highly skilled workforce's migration to the Gulf, particularly to the UAE, was motivated by a number of factors, some of which are highlighted below: fluency in both English and Arabic (van Tubergen and Kalmijn 2005), cultural and religious adaptability (Kapur 2003), a desire for a better standard of living, health insurance, a desire to be active family members (Hiller and McCaig 2007; Ku et al. 2015), job flexibility, and the chance to realise unfulfilled Additionally, there are desires for social prestige, comfort in foreign environments, the pursuit of professional goals, and helping to support the family financially (Ku, Clara, and Ajay 2017). As a result, many professionals view immigration from the Gulf as a path to individual growth.

2.3 Studies related to Migration and Remittances

The impact of Gulf migration on macro-variables like savings, investment, income distribution, and balance of payments was examined from a macroeconomic perspective of migration research. Here, we've analysed a few of the macro level research that are currently accessible on the effects of emigration on the macro variables indicated above.

The effect of international remittances on the Kerala regional economy was examined by the Commerce Research Bureau in 1978. Despite inter-regional differences in the expenditure on education among the migrant households, the survey indicated that emigrant parents lavishly invest in the education of their children. The study found that in 1975, spending per student was highest in the previously developed educationally region of Chengannoor and lowest in the educationally underdeveloped regions of Chavakkad and Tirur. However, the study found that such inter-regional variations in the amount of money migrant households spend on schooling will eventually disappear.

In their assessment of the socioeconomic traits of migrants and their families in 1978, Mathew and Nair discovered a link between migration and the growth of the educational infrastructure in the migration hubs. The establishment and expansion of technical and vocational training facilities in a variety of trades, including as construction-related courses, motor and machine operations, welding,

tailoring, etc., was facilitated by emigration. The economic backwardness of the people in the Malabar region is one of the primary causes of their educational backwardness, which in turn contributes to their economic backwardness, according to Jaleel's analysis of the function of education in the economic growth of the Malappuram district in 1982. However, the study discovered that the increase in foreign remittances to households in this region is what is driving the most recent educational advancements in the Malappuram district. (Jaleel, 1982)

Gulati (1983) studied how male migration affected the family and noted some positive improvements brought about by foreign remittances in schooling. Children from emigrant households were found to prefer the pricier English-medium schools over the state-run or state-aided private schools, according to the study, confirming that emigrant parents are motivated to enrol their kids in English-medium schools.

The study by Nayyer (1985) examined how the economy is impacted by foreign labour and the corresponding cash flows. In comparison to savings and investment in the economy, he discovered that the money flows from international labor migration are far more significant in the macroeconomic environment. The study, however, could not discover any appreciable impact of remittance inflow on domestic savings and investment. On the other hand, the analysis supported the idea that migrant remittances had helped the nation's balance of payments. The study discovered that while migration has a relatively minor impact on imports, it has a beneficial impact on exports.

An extensive study on the effect of international remittances on the economic growth of Asian countries was conducted by Stahl and Arnold in 1986. They looked at how households spend their money and discovered that remittances are primarily used for housing, consumer durables, and food, with less money going toward investments.

Nair (1986) examined the effects of migration from the Gulf and discovered that emigration resulted in a positive shift in the emigrants' attitudes regarding the education of their kids, both boys, and girls. Due to exposure to the

outside world, their expectations for their children's employment and social standing increased. He noted that 80% of migrants now have better educational goals for their children than they did in the past. However, the survey found that emigrants gave girls significantly less freedom than they did males in terms of their access to school, employment, and marriage.

When Misiriya (1990) looked at how emigration affected education, she discovered that among the Muslims of Kerala who had low levels of education, emigration helped level the playing field and promoted education. The study found that emigration was a contributing factor in Kerala's private sector's spread of English-medium education. The immigrant parents opted to send their kids to exclusive, pricey schools where they would pay extra tuition. The survey also discovered that children from non-immigrant households had high rates of school and college dropouts. The study also discovered a connection between the family members' levels of education and the year of emigration. (Misiriya,1990). Sidheeque assessed how the Gulf Migration affected the socioeconomic situation of the locals in Malappuram. The study examined the impact of Middle Eastern culture and the influence of western education and discovered that the study region's social structure underwent significant changes because of increased trade and commerce, new economic opportunities, and global interaction. He made note of the conflicting reactions the Gulf boom has sparked in the higher education sector. The survey found that, given their restricted circumstances, emigrants favour giving their kids the best education possible. Better education is being offered with the intention of assisting students in finding rewarding employment in Middle Eastern nations. They take great care to provide their kids a higher education than they received as youngsters because of their poverty. The survey also noted a sharp increase in the number of residential English-medium schools in the region, where 64 percent of the students either came from emigrant families or had relatives in the Gulf pay for their education Sidheeque (1992). Sabira examined how emigration affected Muslim women's social mobility and found that Muslim women in Malappuram were moving up the educational ladder. She ascribes this increased educational mobility among women from emigrant households compared to women from non-emigrant households to emigration. In

non-migrant families, parental education was a key influence in the educational mobility of daughters, whereas in migrant households, women were significantly mobile between generations regardless of their parents' educational position. The social conservatism and religious orthodoxy present in the society have been detrimentally promoting the mobility of women, she added, despite a notable shift in Muslim community attitudes toward modern education. Sabira (2006)

In 1999, Zachariah et al. looked at how migration affected Kerala's economy. The study found that the most obvious impact of migration was an improvement in the sector of education. However, there were variations in the cost of education between households with migrants and those without migrants. A sizable portion of remittances has been used by migrants for their children's education. The study did find that non-migrant household members had more years of education on average than emigrant household members did.

Salim (1999) examined how migration affected the region's educational growth in Malabar, and the study found that migration had a major positive impact on people's economic circumstances, which had a positive ripple effect on the region's educational landscape. Additionally, according to his study, migration has increased women's mobility in the area. According to him, migrants receive social remittances in the shape of fresh perspectives, attitudes, and a deeper appreciation of cultural diversity, all of which have had a considerable impact on the orthodoxy and rigidity of the Muslim community's outlook.

The effect of remittances and net capital flows on Kerala's trade balance was studied by Isaac et al. in 1992. The analysis was founded on secondary data gathered from numerous sources. According to the study, the influx of remittances has contributed to some degree in the reduction of the deficit. The study also noted that the advantages of inflow remittances had spread beyond the homes of migrants including their relatives. The study discovered that migration had an impact on Kerala's per capita consumer expenditure, which had been lower than the national average until the early 1970s but had been well above the national average after that. The study also concluded that although a lack of investment in productive

areas caused the economy to stagnate, migration unquestionably increased the region's physical and financial savings.

Based on data from the RBI, Nair and Pillai (1994) investigated the effect of external transfers on the regional economy of Kerala from 1975–1976 to 1988–1989 Additionally, they looked at how remittances affected various economic sectors as well as the markets for factors and goods. According to the report, the state was able to maintain a high level of spending thanks to the inflow of foreign remittances. According to the study, as the length of the stay abroad increases, investment as a percentage of total spending rises while consumption as a percentage of total expenditure declines. The study also discovered that, while investment takes precedence over consumption in the long run, consumption expenditures surpass all other expenditures in the short term.

According to Prakash's (1998) analysis of the Gulf migration's effects on Kerala's economy, the state's vocational education system has undergone a significant transformation as a result of emigration. The study found two significant trends in the state's educational landscape since the 1980s, particularly in places where migration is a major factor. The first trend was the expansion of vocational training facilities that offer courses in the construction industry, such as welding, plumbing, aluminium fabrication, lift operation, motor operation, machine operation, fire and safety, and other paramedical courses. These programs aid emigrants in locating employment in the Gulf countries. The author also noted the growth of privately run, unassisted English-medium schools and self-supporting higher education institutes in the state run by emigrants. He noted that these institutions in Kerala had been shaped by the shifting work prospects in the Gulf nations.

In their working paper titled "Kerala's Gulf Connection—Emigration, Remittances, and their Macro Economic Impact 1972–2000," Kannan and Hari (2002) tried to provide a time series assessment of remittances from overseas to the Kerala economy for the years 1972–2000. By combining the series of total remittances with the SDP, a modified state domestic product known as a modified state income for Kerala was estimated. Additionally calculated was the adjusted

state income per capita. Since the middle of the eighteenth century, Kerala had one of the highest per-capita consumer spending rates among Indian states. By combining the remittance revenue with the net state domestic product, they created a modified state income, which raised Kerala's per capita income at the end of the 1990s by 49 percent above the national average. Examining the degree to which remittances have affected income, consumption, and savings in the Kerala economy is another goal of this study. Additionally, they looked at the size of remittances in relation to macroeconomic factors such as the NST State Domestic Product, manufacturing value-added, and government. According to the study, remittances to Kerala's economy during the early 1990s took up a sizeable portion of the state's income, which varied between 17 and 24 percent from 1991–1992 to 1997–1998. They noted that the deregulation of India's foreign exchange rate directly benefited Kerala's economy. The survey also discovered that Kerala's per capita consumer expenditure was 41 percent higher than the national average over the same time. According to the report, remittances have had a considerable positive influence on Kerala's savings, putting it on a level with eastern Asian nations. They discovered that at the end of the 1990s, remittances had increased to levels that were far higher than overall government spending, manufacturing value-added, and even industrial value-added. They concluded that Kerala's current issue is to convert high savings rates into investments to speed up both employee development and the overall expansion of the economy.

Pushpangadan examined the sources of growth and its structural aspects in Kerala over the years 1980 to 2000 using NSSO data, the first section looks at the factors that contributed to the regional economy's fast expansion in the 1990s across its key sectors and subsectors. By dividing the consumption elasticity into its marginal and average components, the NPC from domestic income and from remittances has been calculated. Then, using NSSO data, MPC is used to estimate domestic demand for consumer products, including food and non-food items. For analysis, a kinked exponential model is also utilized. According to the data, the tertiary sector is the primary driver of economic acceleration. These services are found to be non-tradable in general and specifically in the areas of transportation, trade, lodging and dining, and telephony. The rise in demand for consumer

durables is the key factor driving this growth. Regional trade and transportation have developed because of the manufacturing sector's inability to meet household demands, particularly those of migrant households. The expansion of hotels and restaurants is the result of the combined impacts of forward and backward connections caused by the rise in tourism, trade, and transportation. According to an analysis of consumer spending, non-food goods account for about 50% of all spending. The study found that emigration has increased the demand for telecommunication since spouses and elderly people who are living away from their homes need telecommunication to stay in touch with their loved ones. The study also discovered that migration has led to a rise in the demand for consumer durables, expansion in the informal sector for services related to their repair, upkeep, and serving, and the emergence of numerous private institutions in the fields of health and education. The study did note, however, that commercial banks fell short in intermediating the enormous surplus produced by foreign remittances for economic growth. The study concluded that unless the state actively participates in providing labourers with access to top-notch training facilities, consumption-led growth cannot be sustained. (Pushpangadan,2003)

Using the Dutch Disease model developed by Carden and Neary in 1982, Harilal and Joseph (2003) investigated the effects of migration and remittances on the regional economy of Kerala. The analysis identified the service sector as the expanding sector of the economy due to the flow of remittances by applying the "resource mobility and the spending effect". They also noted that when the agriculture sector's contribution to the economy's Net State Domestic Product fell, the productive sectors of the economy suffered greatly. The study also revealed that because of emigration, consumption has increased, and that Kerala has become a market for surrounding states due to its low production base. They did, however, agree that Kerala is benefiting from the Gulf boom. The report recommended state intervention in the utilization of the remittances to support the area economy's commodity-producing sectors. (Carden and Neary,1982, Harilal and Joseph 2003)

Cox and Ureta (2003) examined the effects of remittance income and non-remittance income on education using household survey data from 1997. They

discovered that among El Salvadorans between the ages of 6 and 24 both remittance income and non-remittance income positively affect rates of school retention. The study also discovered that remittance income had a greater impact on schooling than non-remittance income. The study also discovered that El Salvador's dropout rates were decreased by remittance inflow. In fact, their research indicated that remittances have a greater impact on lowering dropout rates in metropolitan areas than domestic labour income. According to the study, for students in grades 1 through 6, a 10% increase in remittance inflow lowers the chance of dropping out of school by 5.4% in urban areas and 1.4% in rural areas. The likelihood of dropping out of school decreases by 2.6 percent in rural areas and 2.7 percent in urban areas from seventh through twelfth grades.

Lopez Cordova (2005) conducted research on the ability of remittances to alleviate poverty in Mexico. He discovered that as remittances rise, the prevalence of poverty decreases. Relatives of migrants benefited most from remittances, according to the study, whereas really impoverished families that cannot pay the costs of migration did not. The study also found that rising remittances had a favourable impact on Mexico's per capita income and young adolescents' literacy rates. When looking at how remittances affected inequality and poverty in Latin American nations, they found that they had lessened the prevalence of poor there. The study also discovered that remittances had an impact on people's social lives, particularly in the area of education, as they encouraged emigrants' families to make greater investments in human capital. (Leod and Molina ,2005) (Adams,2005)

Based on data gathered from Guatemalan homes, conducted a study about the effect of remittances on household spending and investment. He looked at the households' spending patterns and discovered that remittance income is more likely than other types of income to go toward education.

Yang (2006) examined the effects of exchange rate shocks on household investment and remittances. He specifically examined the impact of changes in real remittance levels on the human capital investments made by remittance-receiving households in the Philippines. He noted that as real remittances grew, more

children were attending school, and there were fewer children working in the nation.

Philippe Venier (2007) examined the business endeavours of Kerala emigrants in his article, international emigration from Kerala dates back several centuries. But the flows have significantly risen since the 1970s, and West Asia seemed to be the dominant recipient. The UAE has taken the lead role as a host nation for Keralites among the Gulf nations. The migration was predicated on the idea of a brief expatriation with an anticipated prosperous return till the end of the 1990s. To put it another way, migrants used expatriation with renewable employment contracts to improve their financial status and gain skills for a new career when they returned to Kerala. However, some socio-professional categories that view emigration as a chance to start their own businesses are currently challenging this principle.

Different traits are present, according to the analysis of the entrepreneurial initiatives. In connection with the migratory setting and the opportunities presented, many methods and routes emerge. In other ways, the UAE's political and economic reforms have aided in the birth and growth of these new migrants' strategies. In fact, Dubai is making a strong case for itself as a city with a developing post-oil economy. The expansion of the Emirate's commercial and industrial activity has also prompted Sharjah and Ajman, which are nearby, to offer some enticing incentives for investments in businesses. In tandem with this economic development, immigration policy changes to improve the environment for entrepreneurship in immigrant populations. The impact of India's connections with the Gulf is another issue that needs to be addressed.

Mallick (2008) examined how remittances affected private investment and consumption, as well as how they affected economic growth from 1966–1967 to 2003–2004. He used the general consumption model and time series models to analyse how remittances affected private spending. He discovered that remittances have a favourable impact on private consumption, debt, the availability of money, and income. The study also discovered that remittances have some negative effects on private investment, despite having a neutral impact on output growth, which

may be a key driver of inflation in the nation. To increase the rate of investment and growth of real production, he advised that the government take steps to redirect remittances from unproductive to productive uses.

The sociocultural effects of Gulf migration in the Malabar region were assessed by Jaleel (2009). He noted how migration has altered lifestyle, consumption, health care spending, and educational spending. He claims that due to Gulf emigration and inbound remittances, the Muslim population has undergone a sociological shift. The orthodox Muslim organizations that formerly violently opposed western education have now developed enormous educational complexes made up of women's colleges that offer English instruction, he continued, as a result of migration and remittances. Thus, emigration has transformed the Muslim society, which was once bound by tradition, into a modern one and given them the ability to meet the demands of modern life.

In their study, Calero et al. (2009) looked at the connection between remittances and the development of human capital in Ecuador. Despite having no discernible effect on child labour, the study found that remittances had improved school enrolment, particularly for girls and in rural regions. Additionally, they discovered that private schooling has replaced public schooling because of remittances, which they interpreted as an improvement in educational quality.

Mulligan and Bohara (2010) examined how remittance income affected Nepali child welfare in terms of its impact on young people's access to education and child labour. Two Heckman complete information maximum likelihood regressions were utilised for this. According to the report, both remittances and other types of income have made a beneficial and considerable contribution to child wellbeing. Remittance money did, however, have a substantially smaller welfare impact than did income from other sources.

Gardner (2011) examines how migration from the Gulf affects the houses and families that remain in the receiving nations. He examined the problems encountered by migrants who bring their family with them to the Gulf States. The

analysis of how these migrant movements affect local families in the Gulf States serves as the paper's conclusion.

Another area where there is research accessible is issues related to return migration, such as the reasons for return, the socioeconomic background of the returnees, their present activity level, and the issues they confront (Nair, 1986; Nambiar, 1995; Prakash, 2000; Zachariah, Nair and Rajan, 2001). Among the studies on Kerala emigration that have been done so far, Zachariah et al study's offers a precise estimation of emigrants and return emigrants at the taluk and district levels as well as a detailed economic and demographic analysis. Based on a sample survey of 10,000 homes from all of Kerala's taluks, the study was conducted (Zachariah, Mathew and Rajan, 1999).

According to a theory advanced in one of the studies, Gulf migration and migrant remittances have had a significant impact on Kerala's economy since the mid-1970s, particularly on the labour market, consumption, savings, and investment, as well as on poverty, income distribution, and economic growth (Prakash, 1998). Another study that was based on a state-wide survey came to a similar conclusion (Zachariah, Mathew, and Rajan, 2001).

The Indian state of Kerala is renowned for having a high level of social and human development while having a low level of revenue in the development studies literature. Its growth performance has now turned around, and it now ranks highly among Indian States in terms of per capita income. This has primarily been accomplished by strong growth that was made possible by sizable remittances from abroad. On annual remittances, there haven't been any reliable time-series data, though. By estimating foreign remittances to Kerala over a period of 47 years—nearly half a century—Kannan & Hari attempted to bridge this disparity. The research has evaluated the impact of Kerala's modified state income on consumption and savings using these data and presented it. It has also been made clear how important large emigration is to the state of the labour market. The effect of annual remittances on income and consumption disparity has also been noted, given that they only make up a small portion of all households' overall income. The findings point to a rising trend in inequality. Kerala has not been able to

overcome its long-standing issue of educated unemployment, especially for its women, despite a good growth performance helped by remittances. The state's inability to use the increased per capita income to maintain, much less improve, its tax-income ratio acquires enormous significance in this setting and is cause for concern. (Kanan & Hari 2020)

India has become the sole beneficiary of private remittances from abroad over the past ten years. In this, Gujarat and Punjab have performed better than any other states, with Kerala coming in first. It is now well known that the state of Kerala's economy depends on money contributed by its residents who work abroad. By 2020, there will be 2.12 million Keralans living abroad who can be identified as having a household in Kerala. This equates to slightly more than 6% of the state's total population but between 17 and 18% of its labour force. In 1998, the six Gulf countries (Bahrain, Kuwait, Oman, Qatar, Saudi Arabia, and the United Arab Emirates) accounted for 96.8% of all emigrants; by 2018, that percentage had dropped to 89.4%. (Sunny et al. 2020, 21).

2.4 Studies related to Consumption and consumer behaviour.

The state of Kerala is unique in many respects. As theories suggest, in the case of an economy, the process of economic development proceeds through a certain definite path from the primary to the secondary sector and then to the tertiary sector. But the state of Kerala exhibited a distinct form in the process of its development i.e. development of the tertiary sector bypassing the secondary sector (Pillai & Shanta, 2005; Kannan, 2005; Chakraborty, 2005; Mohan and Shyjan, 2007). Consumerism might be considered as one distressing phenomenon that crept into this development model. The housing and shopping practices that Kerala society follows are indicative of the consumerist culture prevailing in the state (Nair, 1986; Sooryamoorthy, 1977; Zachariah et.al, 2003).

Kerala had contact with various parts of the world from time immemorial. Though commercial in nature, these ancient contacts played an important role in the formation of a Kerala culture which was a symbiosis of various religions and ideologies. Kerala society experienced drastic changes in its socioeconomic

environment due to large-scale migration. Gulf migration began on a large scale in the year 1973. The number of non-resident Keralites (NRKs) was 34.3 lakh in 2011 (Zachariah & Rajan, 2012). Large-scale migration resulted in a huge inflow of remittances to the Kerala economy. Total remittances for the year 2011 were 49695 crores which was 31.2 percent of the net state domestic product. The remittances thus accrued to the state have gone mainly to sustain increasing levels of consumption, acquisition of consumer durables, and purchase of construction materials. The impact of Gulf migration and subsequent foreign remittances on the consumption pattern of "Malayalees" is seen to be more severe than in any other region in India. The impacts of emigration on consumerism may be divided into two groups direct and indirect. The changing life habits and spending spree associated with the increase in income may be included in the first part. The behaviour of emigrants and their relatives is shaped by the influence of the life habits at the destination. The latter includes emulative behaviour, especially among non-migrant families. Such behaviour is often facilitated by the waves of income which also is the offspring of emigration.

The effect of migration on the possession of household consumer durables can be seen in two ways. First, it is found that the incidence of possession of household consumer durables is much higher among migrant households compared to that of non-migrant households. Secondly, a comparison of emigrant households among themselves by the duration of emigration has shown a positive association between the possession of household consumer durables and the duration of migration. A similar trend could be seen in the case of the quality of houses and their sizes as well as the number of vehicles and their types. The study by Zachariah and Rajan (2012) found that about 41.3 percent of the houses of the Non-resident Keralites (NRKs) in 2011 were either "luxurious" or "very good". The corresponding proportion was only 24.2 percent among the non-NRKs. An examination of this and related facts suggests that remittances are used mainly to acquire a variety of consumer goods as well as land and houses, vehicles, and household accessories. These findings substantiate a strong positive relationship between remittances and consumerism in Kerala.

Numerous studies relating to the Indian consumption pattern were attempted by using the National Sample Survey Organization data on household consumption (Jain, and Tendulkar (1973), Gupta (1973), Chatterjee (1976), Sen (1990), Roy (2011) & Gupta (2011)). Most of the researchers have concentrated on exploring the empirical aspect of the effects of income on consumption by taking total consumer expenditure as a proxy variable. The studies focusing on the consumer behaviour of selected durables and non-durables are also can be seen in the literature Naik and Reddy (1999), Reddy (2013), Kishor (2013), Malarmathi and Saraswathi (2011).

. Usha Devi (2011) conducted a study with the objective of assessing the social-economic profile of rural consumers, examining the pre-purchase, purchase and post-purchase behaviour towards consumer durables and non-durables and identifying the factors influencing the consumer choice towards the selected items. A multistage sampling procedure was used to collect data from 300 respondents. The product selection was confined to five durables and ten non-durables. TV pressure cooker, Gas stove, Wristwatch, and Fan were taken under the durable category. The selection of non-durables was made by classifying the products under five common categories. The study exposed the dynamic consumer behaviour of rural consumers in Kerala. The study highlights the facts that, Price conscious rural consumers are shifting to quality-conscious consumers, their preference towards low unit packing the concern for security aspects of durables like after-sale service and guarantee/warranty offers, and the difference in the factors influencing the purchase choice of consumer durables and non-durables. The social economic status of the consumers has an impact on their purchase behavior. It was also observed that the awareness level was very high for brands advertised through electronic media.

The study found that most of the rise in the levels has been mainly due to the price rise. There had been a dimension of consumption expenditure in real terms in many cases and the disparity across the expenditure classes had also not reduced. Regarding individual items of consumption, the study observed that the decline in expenditure on food grains was mainly due to its substitution by other

more costly and preferable food items for clothing and fuel and light the percentage of expenditure was nearly the same. (6.61 and 6.24 respectively) at the beginning but did not experience any significant increase over the period under the survey.

Sharon Nagy (2010) in Migration and the Gulf Viewpoints published an article named "Families and Bachelors: Visa Status, Family Lives, and Community Structure among Bahrain's Foreign Residents" in which She explored how immigration and employment practices in the Gulf states can directly impact the personal or family status of individual residents and shape the social structure of the various foreign population residents in Bahrain. The distinction between family status and single-status immigration is shown to have a direct impact on the personal and family lives of individual migrants and to be an important axis of differentiation within the foreign population of residents in Bahrain. Bahrain, like other Gulf states, hosts large populations of foreign residents. Migration to the region predates the discovery of oil and natural gas in 1936

Nithya (2013) in her article "Changing Trend of Consumerism in Kerala" explored the emergence and recent trend in the Consumption pattern of Kerala using NSSO data from the 27th to the 66th Round. A tabular presentation is used for the analysis. She argues that exposure to the outer world, use of credit cards, modern technology, and advertising. Money order economy, social prestige, globalization, etc have contributed to the changes in the consumption pattern of Kerala. It is observed that there is a significant increase in the land consumption of both food and non-food commodities. According to the NSSO survey, the 66th-round consumption of household durable goods in Kerala is four times the national average. It is revealed that the percentage increase of the food and non-food expenditure in the rural area remains the same in both periods, but in the urban area more in favour of non-food items.

Sarada (2014) in her article, "Non-food Expenditure in Kerala – Experiences from urban households in Kerala", examined the trends and patterns of consumption expenditure, especially non-food expenditure in urban households in Kerala. The study is based on primary data collected from 3 districts,

Ernakulam, Thrissur, and Palakkad, through multistage random sampling. To substantiate the objectives, consumption function and ANOVA has been used. Secondary data NSSO 66th round has also been used for the analysis. It is revealed that nonfood expenditure in urban Kerala is higher compared to rural areas of Kerala. The highest MPC is recorded in Ernakulam followed by Thrissur and Palakkad districts. The analysis validated the hypothesis there is significant variation in consumption expenditure among the various items. The ratchet effect is found working in Ernakulam but in Palakkad, the higher land of non-food expenditure is a symbol of the emergency of consumerism. The survey revealed that professionals and emigrations possess a great share of consumer durable goods, which implies the role of migration in promoting consumerism. It is also inferred that factors like percapita income, family size, education, and occupation play a major role in determining consumerism in urban Kerala.

Abdulla, in his article, (2014)"Emigration and Consumerism - A Regional Experience," examined the impact of emigration on consumerism in Malabar, the northern region of Kerala. The migration effect was verified in light of data on unique consumption expenditure and the durable stock of respondents. It has substantiated a string of positive relations between emigration and consumption expenditure in the study area. It also inferred that emigration, through its direct and indirect effects, played a crucial role in nurturing and shaping consumerism in the region. The facts found are indicative of the consumerist tendency that prevails in this region irrespective of the level of education, religion, rural-urban divide, or difference in the level of income.

In terms of large-scale migration among Indian states, Kerala leads the pack with almost 10% of its 34.6 million residents living abroad (Premkumar 2020). Despite having an extraordinarily diversified expat population, the United Arab Emirates (UAE) leads the list as the country with the most Indian residents (Wam 2020). Due to the epidemic, non-resident Indians started telling local media by the middle of March 2020 that they were becoming increasingly concerned about the vulnerability of their foreign residence. Foreign nationals were suddenly faced with orders to reduce pay, fire employees, and even send them on paid or

unpaid leave as a result of having to shoulder the burden of the virus's fight (Babu 2020; Kuttappan 2020).

Even though all expats live under a non-permanent residency regime and are unable to get Emirati citizenship, the length of tenure in the Emirates was never a worrying concern for a Kerala emigrant. Some of the reasons given by NRIs for not wanting to return to India include a lack of infrastructure, power shortages, overcrowding, poor cleanliness, imposed Indian joint family traditions, and a lack of safety and security (Bhatt 2015; Gowricharn 2020) (Venir, 2007). The epidemic, however, has altered scenarios and therefore, qualities, worries, and values. However, Covid-19 has badly ruined any aspirations or preparations for a residency. (Vadakepat,2021)

Conclusion

From the literature, we can understand that majority of studies deal with the economic and social impacts of Middle East migration on Kerala's economy. Though some studies are focused on the employment, working conditions, and socioeconomic conditions of Gulf migrants, they are not providing a comprehensive account of the consumption pattern of migrants who are living with their families in the Middle East. Several studies regarding consumption can be seen in the context of India and Kerala. But none of the studies dealt with the consumption expenditure and its implications on remittances of Kerala emigrant families in Gulf countries. Hence in this context, the present study deserves attention and tries to fill the gap in the literature.

References

1. Abdulla M.P (2014)"Emigration and Consumerism - A Regional Experience " IOSR Journal of Economics & Finance Vol.2, Issue 4 Pp41-44

2. Andrew M. Gardner (2011) Gulf Migration and the Family, Journal of Arabian Studies, 1:1, 3-25, DOI: 10.1080/21534764.2011.576043

3. Babu, R. 2020. "Covid-19: NRI Deaths Sully Kerala's Gulf Dream." Hindustan Times. June 25, 2020. Accessed July 1, 2020.

https://www.hindustantimes.com/india-news/nri-deaths-sully-kerala-s-gulfdream/story-nMoiqHEL1WLetlflDdVBlM.html. [Google Scholar]

4. Badam, R. T. 2020. "Coronavirus: About 130,000 Indians Leave UAE on Repatriation Flights." Accessed July 31, 2020. https://www.thenational.ae/uae/transport/coronavirus-about-130-000-indians-leave-uae-on-repatriation-flights-1.1043371. [Google Scholar]

5. Baker, Susan, Keith E. Thompson, and E. Julia. 2004. "Mapping the Values Driving Organic Food Choice: Germany vs the UK." *European Journal of Marketing* 38 (8): 995–1012. doi: 10.1108/03090560410539131 [Crossref], [Google Scholar]

6. Bhatt, S. 2015. "Four Reasons Why NRIs Don't Come Back." *The Economic Times*, 7 October, 2015. Accessed June 10, 2020. https://economictimes.indiatimes.com/four-reasons-why-nris-dont-come-back/articleshow/49242780.cms. [Google Scholar]

7. Bhattacharya, S. 2008. "Indian Expats Fear Economic Future." Accessed May 30, 2020. https://www.thenational.ae/uae/indian-expats-fear-economic-future-1.520096. [Google Scholar]

8. Bieberstein, A. 2014. *An Investigation of Women's and Men's Perceptions and Meanings Associated with Food Risks*. Wiesbaden: Springer VS. [Google Scholar]

9. Bijral, Q. K. B. 2015. "Affirmative Action: The System of Reservations and Quotas in India." Accessed May 13, 2020.https://thelogicalindian.com/story-feed/awareness/affirmative-action-the-system-of-reservations-and-quotas-in-india/. [Google Scholar]

10. Botschen, G., E. M. Thelen, and R. Pieters. 1999. "Using Means-End Structures for Benefit Segmentation and Application to Services." *European Journal of Marketing* 33 (1-2): 38–58. doi: 10.1108/EUM0000000004491 [Crossref], [Google Scholar]

11. C.N Krishna Naik & L. Venugopal Reddy "Consumer Behaviour"

12. Chakraborthy, Achin (2005) „Kerala‟s Changing Development Narratives‟, Economic and Political Weekly, Feb 5

13. Chatterjee G S (1976) "Disparities in Percapita Household Consumption in India", Economic and Political Weekly, Vol.II No.15 April 10, pp557-567

14. Connell, J., and R. Brown. 1995. "Migration and Remittances in the South Pacific: Towards New Perspectives." *Asian and Pacific Migration Journal* 4 (1): 1–33. doi: 10.1177/011719689500400101 [Crossref], [PubMed], [Google Scholar]

15. Coolen, H., P. Boelhouwer, and V. D. Kees. 2002. "Values and Goals as Determinants of Intended Tenure Choice." *Journal of Housing and Built Environment* 17: 215–236. doi: 10.1023/A:1020212400551 [Crossref], [Google Scholar]

16. Devaki Vadakepat Menon & Vanaja Menon Vadakepat (2021) Migration and reverse migration: GulfMalayalees' perceptions during the Covid-19 pandemic, South Asian Diaspora, 13:2, 157177, DOI: 10.1080/19438192.2020.1820668

17. Devi, Lakshmy k.R(1998)Status of Immigrant Women Workers from India to the middle East.edited by B. A Prakash

18. Dhal, S. 2018. "Indians Largest Group of Expats in UAE." Accessed 28 August 2019. https://gulfnews.com/uae/indians-largest-group-of-expats-in-uae-1.66500784. [Google Scholar]

19. Edumundo, M., L. Jennica, and S. Marcin. 2011. "Migration and Poverty: Toward Better Opportunities for the Poor." Accessed 12 March 2020. https://openknowledge.worldbank. org/handle/10986/2535. [Google Scholar]

20. Fazal, S. 2000. "Urban Expansion and Loss of Agricultural Land – A GIS Based Study of Saharanpur City, India." *Environment and Urbanization* 12 (2): 133–149. doi: 10.1177/095624780001200211 [Crossref], [Web of Science ®], [Google Scholar]

21. Featherstone, Mike (1991) Consumer Culture & Post Modernism, Sage, London & New York

22. Firstpost.com. 2020. "The Promised Land Opportunity, Discovery and How Kerala Embraced Migration." Accessed June 12, 2020. https://www.firstpost.com/long-reads/the-promised-land-part-1-opportunitydiscovery-and-how-kerala-embraced-migration-3544633.html. [Google Scholar]

23. Fitch Solutions. 2020. "UAE Likely To Hit Recession in 2020." Accessed August 8, 2020. https://www.fitchsolutions.com/country-risk-sovereigns/economics/uae-likely-hit-recession-2020-02-04-2020. [Google Scholar]

24. *Shifting Transnational Bonding in Indian Diaspora*. New York: Routledge. [Crossref], [Google Scholar]

25. Gulati, I.S., and Asoka Mody. 1983. *Remittances of Indian Migrants to the Middle East: An Assessment with Special Reference to Migrants from Kerala*. Centre for Development Studies, Working Paper No. 182.

26. Gupta, Anil (1986) 'Consumption Behaviour inj India", Anmol Publication , Delhi.

27. Gupta, Devendra B. (1973) „Consumption Pattern in India' A Study of Inter regional variations,   Tata, New Delhi.

28. Gupta, R.D. (1994). Keynes Post-Keynes Economics, Kalyani

29. Gupta, Raj Narayan (2011) "Inter State Variations in Rural & Urban Sectors " Asian Economic Review Aug 2011 Vol.53 No.2

30. Guptha D B (1973) "Consumption Pattern in India" Tata McGraw Hill Publications Co. Ltd., New Delhi

31. Gutman, J. 1982. "A Means-End Chain Model Based on Consumer Categorization Processes." *Journal of Marketing* 46 (2): 60–72. doi:10.2307/3203341 doi: 10.1177/002224298204600207 [Crossref], [Web of Science ®], [Google Scholar]

32. Ha, J., and S. Jang. 2012. "Attributes, Consequences, and Consumer Values; A Means-End Chain Approach Across Restaurant Segments." *International Journal of Contemporary Hospitality Management* 25 (3): 383–409.

doi: 10.1108/09596111311311035 [Crossref], [Web of Science ®], [Google Scholar]

33. Hamza, S. 2015. "Migrant Labor in the Arabian Gulf: A Case Study of Dubai, UAE." Accessed March 20, 2020. https://trace.tennessee.edu/cgi/viewcontent.cgi?referer=&httpsredir=1&article=1244& context=pursuit. [Google Scholar]

34. Hemanta Kumar Pradhan(2012) "Pattern of Consumption Expenditure in Rural Household: A Case study of select villages of Sundargarh District of Odisha"

35. Hiller, H. H., and K. S. McCaig. 2007. "Reassessing the Role of Partnered Women in Migration Decision-Making and Migration Outcomes." *Journal of Social and Personal Relationships* 24 (3): 457–472. doi:10.1177/0265407507077233. [Crossref], [Web of Science ®], [Google Scholar]

36. Hopkins, R.A., Powers, T.L. (2015). The Theory of Altruism and Consumer Behavior: Literature Review and Model Development. In: Choudhury, P. (eds) Proceedings of the 1996 Multicultural Marketing Conference. Developments in Marketing Science: Proceedings of the Academy of Marketing Science. Springer, Cham. https://doi.org/10.1007/978-3-319-17395-5_66

37. Irudaya Rajan, S., and K.C. Zachariah. 2019. *Emigration and Remittances: New Evidences from the Kerala Migration Survey 2018*. Working Paper No. 483. Centre for Development Studies, Thiruvananthapuram.

38. Issac, Thomas T.M. 1997. Economic Consequences of Gulf Migration. In *Kerala's Demographic Transition: Determinants and Consequences*, ed. K.C. Zacheria and S. Irudaya Rajan. New Delhi: Sage Publications.

39. Iyengar N Sreenivasa (1966) - "A Study of Differential Price Movements and Consumer behaviour - An Application of Fractile Graphical Analysis", Indian Economic Review , New Series Volume 2. No 2 PP 179 - 198

40. Iyer, A. 2017. "Indian Expats Share Why Dubai Is Home for Them." *Khaleej Times*, March 18, 2017. Accessed June 12,

2020. https://www.khaleejtimes.com/nation/dubai/indian-expats-share-why-dubai-is-home-for-them. [Google Scholar]

41. Jain L R and Tendulkar S (1973) -"Anayisis of Occupational Differences in Consumer Expenditure Pattern in India" - Sankhya, Series B. Vol 35. Part 2 PP 239-267

42. Justin Sunny & Jajati K. Parida & Mohammed Azurudeen, 2020.   ,
   " Review of Development and Change, , vol. 25(1), pages 5-29, June

43. K. Pushpangadan, 2003. "Remittances, consumption and economic growth in Kerala: 1980-2000," Centre for Development Studies, Trivendrum Working Papers 343, Centre for Development Studies, Trivendrum, India.

44. K.C. Zachariah and S. Irudaya Rajan, "Migration Monitoring Study, 2008: Emigration and Remittances in the Context of Surge in Oil Prices." Research Report, Centre for Development Studies, Thiruvananthapuram, 2009.

 [Google Scholar]

45. K.V Joseph- Keralites on the Move"

46. Kannan K P, K.S Hari Revisiting Kerala's Gulf Connection: Half a Century of Emigration, Remittances and Their Macroeconomic Impact, 1972–2020 Indian Society of Labour Economics 2020 vol.63(4),pages941-967

47. Kannan, K.P and Hari K.S (2002): "Kerala's Gulf Connection: Emigration, Remittances and their Macro Economic Impact,19722000", working paper, CDS, Tvm.

48. Kannan, K.P. 1998. Political Economy of Labour and Development in Kerala. *Economic and Political Weekly* 33 (52): L61–L70.

49. Kannan, K.P. 2005. Kerala's Turnaround in Growth. *Economic and Political Weekly* 40 (6): 548–555.

50. Kannan, K.P. 2007. From Human Development to Economic Growth: Kerala's Turnaround in Growth Powered by Human Development, Remittances, and Reform. In *Institutions and Markets in India's Development: Essays for K.N.*

Raj, ed. A. Vaidyanathan and K.L. Krishna. New Delhi: Oxford University Press.

51. Kannan, K.P., and G. Raveendran. 2019. From Jobless to Job-Loss Growth. *Economic and Political Weekly* 54 (44): 38–44.

52. Kapur, S. 2003. "Indian Diaspora as a Strategic Asset." *Economic and Political Weekly* 38 (5): 445–448. [Google Scholar]

53. Karinkurayil, M. S. 2020. "The Days of Plenty: Images of First Generation Malayali Migrants in the Arabian Gulf." *South Asian Diaspora*, doi:10.1080/19438192.2020.1767895. [Taylor & Francis Online], [Web of Science ®], [Google Scholar]

54. Kerr, S. 2020. "Dubai Fears the End of its 'build it and they will come' Model." Financial Times, April. Accessed on August 24, 2020. https://www.ft.com/content/4d169d0c-4be4-11e9-8b7f-d49067e0f50d. [Google Scholar]

55. Komireddi, K. 2020. "Modi's India Isn't Prepared for the Coronavirus." *EP*, April 10, 2020. Accessed 30 June 2020, https://foreignpolicy.com/2020/04/10/modis-india-isnt-prepared-for-the-coronavirus/. [Google Scholar]

56. Kottler, Philip, and Armstrong, Harry (1998). Principles of Management publishers, p.170

57. Kõu, A., H. M. Clara, and B. Ajay. 2017. "For the Sake of the Family and Future: the Linked Lives of Highly Skilled Indian Migrants." *Journal of Ethnic and Migration Studies* 43 (16): 2788–2805. doi:10.1080/1369183X.2017.1314608. [Taylor & Francis Online], [Web of Science ®], [Google Scholar]

58. Krishnan, T.N. 1994. *Foreign Remittances, Consumption and Income*. Thiruvananthapuram: AKG Centre for Research and Studies

59. Lakshmi G& Rengarajan P (2013) "A study on Women Consumer Decision Making Behaviour With Special Reference to Purchase of Durable Goods in

Udumalpet Town" -ABINAV -National Monthly Referred Journal of Research in Commerce and Mangement Vol. 2 Issue 8 , PP 32-40

60. Landy, F. J., and W. S. Becker. 1987. "Motivation Theory Reconsidered." *Research in Organizational Behavior* 9 (1): 38–40. [Google Scholar]

61. Mahajan B.M (1979-80)" Consumer Behaviour in india- An Econometric Study", Concept, New Delhi.

62. Malarmathi K & Saraswathi C (2011) "A Study on Factors Influencing Rural Consumer Buying Behaviour Towars Durable Goods in Erode District" Asia Pacific Journal of Research Vol.No.1 Issue 4

63. Martin, P. 2012. *"Reducing Migration Cost and Maximizing Human Development." In Irena Omelaniuk: Global Perspectives on Migration and Development, GFMD Puerto Vallarta and Beyond.* London: Springer. [Google Scholar]

64. Mathew, S. 2020. "Poses Shock to U.A.E. Economy, Says Moody's." Accessed August 1, 2020. https://www.bloombergquint.com/onweb/moody-s-says-dubai-at-risk-as-virus-poses-shock-to-u-a-e-eonomy. [Google Scholar]

65. Menon, P. 2020. "'Pravasi Really Means Absence': Gulf-Pravasis as Spectral Figures in Deepak Unnikrishnan's Temporary People." *South Asia: Journal of South Asian Studies*, doi:10.1080/00856401.2020.1719628. [Taylor & Francis Online], [Web of Science ®], [Google Scholar]

66. Mohan R and Shyjan D (2007) 'Taxing Powers and Developmental Role of the Indian States: A Study with Reference to Kerala', Review of Development and Change, Vol XII No.1 January to June 2007, pp. 99-127. (ISSN 0972-2661)

67. Mohan, A. C. 2017. "Migration to Kerala: Issues and Challenges." *Indian Journal of Research* 6 (2): 79–96. Accessed July 3, 2020. https://www.worldwidejournals.com/paripex/recent_issues_ pdf/2017/ February/February_2017_1488455290__111.pdf. [Google Scholar]

68. Moorthy, Soorya. R (1997) „Consumption to Consumerism' In the context of Kerala, Classical, New Delhi.

69. N.R Nithya (2013) "Changing Trend of Consumerism in Kerala" International Journal of Current Research ,Nov.2013 Vol.5, Issue no. II pp 3520-3523

70. Naik, Krishna C.N & Reddy Venugopal, . L (1999),"Consumer Behaviour" Discovery Publishing House, New Delhi.

71. Nair, Gopinathan (1986) Asian Migration to the Arab World – Migration from Kerala (India), CDS, Thiruvananthapuram.

72. Nair, Gopinathan (1988) Incidence, Impact and Implications of migration to the middle east from Kerala (India), Asian regional programme on international labour migration, UNDP

73. Nair, Gopinathan P.R. 1989. Incidence, Impact and Implications of Migration to the Middle East from Kerala (India). In *To the Gulf and Back: Studies on the Economic Impact of Asian Labour Migration*, ed. R. Amjad. New Delhi: ILO/ARTEP.

74. Nayyar, Deepak. 1994. *Migration, Remittances and Capital Flows: The Indian Experience*. New Delhi: Oxford University Press.

75. Pankaj, Prabhat K(1998) "Consumer Behaviour and Consumption Patterns"Deep & Deep Publications, New Delhi.

76. Philip, S. (2021, January 7). Covid effect: 8.4 lakh Migrants Back in Kerala From Abroad, 5.5 Lakh Lost Their Jobs. Indian Express.https://indianexpress.com/article/india/covideffect-8-4-lakh-migrants-back-inkerala-from-abroad-5-5-lakh-lost-their-jobs-7136016/

77. Philippe Venier. From Kerala to the UAE: Emerging Trends in A Mature Labour Migration System: The development of entrepreneurial initiatives. 2007. ⟨halshs-00324540⟩https://halshs.archivesouvertes.fr/halshs-00324540

78. Pillai, Mohanan & Shanta (2005): "Long term Trends in the Growth and Structure of the Net State Domestic Product in Kerala", Working paper, CDS, Tvm

79. Prakash, B. A. (2020). The Impact of Covid-19 on Kerala's Economy: A Preliminary Assessment. Thiruvananthapuram Economic Study Society.

http://keralaeconomy.com/admin/pdfs/Paper%20on%20COVID19%20sept%20 14%202020. pdf

80. Premkumar, S. 2020. "The Gulf Boomerang: India's Biggest Reverse Migration from A World Devastated By COVID-19." Accessed August 7, 2020. https://www.outlookindia.com/ magazine/story/india-news-the-gulf-boomerang-indias-biggest-reverse-migration-from-a-world-devastated-by-covid-19/303219. [Google Scholar]

81. Purkayastha, B., and A. K. Sahoo. 2020. "Indian Transnationalism." In *Routledge Handbook of Indian Transnationalism*, edited by Ajaya K. Sahoo and Bandana Purkayastha, 1–18. Abingdon: Routledge. [Google Scholar]

82. Pushpangadan. K (2003) Remittances, Consumption and Economic Growth in Kerala : 1980-2000"Working Paper,No.343,Centre for Development Studies

83. Rajan, S.I and K C Zachariah (2019). Emigration and Remittances: New Evidences from the Kerala Migration Survey, 2018. Centre for Development Studies Working Paper No.483. Thiruvananthapuram.

84. Rajan, S.I and K C Zachariah (2019). Emigration and Remittances: New Evidences from the Kerala Migration Survey, 2018. Centre for Development Studies Working Paper No.483. Thiruvananthapuram.

85. Rajan, I. S., and P. Saxena. 2019. *India's Low-Skilled Migration to the Middle East: Policies, Politics and Challenges*. Singapore: Palgrave Macmillan. [Crossref], [Google Scholar]

86. Rajan, I. 2017. *India Migration Report 2016-Gulf Migration*. New York: Routledge. [Google Scholar]

87. Rajan,S. Irudaya "India Migration Report 2014-Diaspora and Development"-S. Irudaya Rajan.

88. Rajan S. Irudaya "India Migration Report 2013-Social Costs of Migration"

89. Rajan S. Irudaya, "From Kerala to the Gulf: Impacts of Labour Migration," *Asia Pacific Migration Journal,* Vol. 13, No. 4 (2004), pp. 497-

509; S. Irudaya Rajan and G. Prabha Remya, "India," *Asia Pacific Migration Journal,* Vol. 17, Nos. 3-4 (2008), pp. 277-86.

90. Rajendran, K. 2018. "In Kerala, A Growing Greed for Dowry is Pushing Women into Unhappy 'Salem Marriages.'" Accessed March 4, 2020. https://scroll.in/article/867856/in-kerala-a-growing-greed-for-dowry-is-pushing-women-into-unhappy-salem-marriages. [Google Scholar]

91. Ratna Kishor N (2013)"A Study on Rural Consumer Behaviour Towards Consumer Durable Goods in India", TRANS Asian Journal of Marketing & Managerial Research Vol.2 issue 3-4, March-April 2013

92. Reddy Srinivas, P (Consumer preferences of Select Household Electronic Goods," E.P.W April 15,2013

93. Research in Commerce and Mangement vol No.2, Issue No.8, PP 32-40

94. Retnaraj .D (2011) , "Consumerism Snowballing into Commodity Fetishism and Black Money Boom- The Emergence of a New Trend in Kerala", Envisionings pp88-93

95. Retnaraj .D(1999), "Urbanisation in Kerala-Patterns,Causes and Consequences" in the edited volume of B.A Prakash, Kerala's Economic Development, Sage Publication, New Delhi.

96. Retnaraj.D(2014), "Urbanisations + Globalisation – Industrialisation = Keralisation; A Case Study"Poseidon151-155

97. Rooney, K. 2019. "India's Record-Breaking Diaspora in Numbers." *World Economic Forum.* September 30, 2019. Accessed March 21, 2020. https://www.weforum.org/agenda/2019/09/india-has-the-world-s-biggest-diaspora-here-s-where-its-emigrants-live/. [Google Scholar]

98. Roy, Satyaki (2011) "Trends and Pattern in Consumption Expenditure A Review of Class and Rural- Urban Disparities" ISID Working Paper.

99. Sam George & T.V Thomas. "Malayali Diaspora: From Kerala to the Ends of the World"-

100. Sabharwal, M., and R. Verma. 2020. "Transnationalism and Return Migration of Scientists and Engineers From the United States to India." In *Book Routledge Handbook of Indian Transnationalism*, edited by Ajaya

K. Sahoo and Bandana Purkayastha, 53–66. Abingdon: Routledge. [Google Scholar]

101. Sanandakumar, S. 2015. "A Fifty Year Old Phenomenon Explained: Malayalee Migration to Gulf Builds the New Kerala." Accessed June 20, 2020. https://economictimes.indiatimes.com/ news/ politics-and-nation/a-fifty-year-old-phenomenon-explained-malayalee-migration-to-gulf-builds-the-new-kerala/articleshow/49201357.cms?utm_source=contentofinterest&utm_mediu m=text& utmcampaign=cppst. [Google Scholar]

102. Sarada A.P "Non-Food Expenditure in Kerala- Experiences from Urban Households in Kerala" Asia Pacific Journal of Research Vol.1 issue XIII January 2014

103. Sen,R.k (1990) "The Changing Pattern and Distribution of Consumption Expenditure in India", Rabindra Bharti University, Calcutta.

104. Shanija .V (2014) "A Study on Changing Food Habits and Expenditure in Urban Kerala" Ph.D Dissertation, Calicut University.

105. Srivastava, D. K. 2020. "Coping with COVID-19 Induced Economic Collapse." *Cnbctv18.com*. Accessed July 1, 2020. https://www.cnbctv18.com/views/coping-with-covid-19-induced-economic-collapse-5893991.htm. [Google Scholar]

106. Sundaram, K., and S. Tendulkar. 2003. NAS-NSS Estimates of Private Consumption for Poverty Estima- tion: A Further Comparative Examination. *Economic and Political Weekly* 38 (4): 376–384.

107. Sunny, Justin, Jajati K. Parida, and Mohammed Azurudeen. 2020. Remittances, Investment and New Emigration Trends in Kerala. *Review of Development and Change* 25 (1): 5–21.

108. Trigunayat, A. A. 2020. "GCC and the Indian Diaspora in the Context of Covid-19." April 20. Accessed May 12, 2020. https://www.vifindia.org/2020/april/20/gcc-and-the-indian-diaspora-in-the-context-ofcovid-19. [Google Scholar]

109. Ushadevi .K..N (2011) "Dynamics of Rural Consumer Behaviour in kerala " Inflibnet.

110.   van Tubergen, F., and M. Kalmijn. 2005. "Destination-Language Proficiency in Cross-National Perspective: A Study of Immigrant Groups in Nine Western Countries." *American Journal of Sociology* 110 (5): 1412–1457. doi: 10.1086/428931 [Crossref], [Web of Science ®], [Google Scholar]

111.   Wam. 2020. "UAE Tops as Most Popular Destination for Indians." *Wam.* July 1. Accessed June 30, 2020. https://www.wam.ae/en/details/1395302822881. [Google Scholar]

112.   Wright, A. 2020. "No Good Options for Migrant Workers in Gulf COVID-19 Lockdown." *Middle East Research and Information Project.* Accessed June 28, 2020. https://merip.org/2020/04/no-good-options-for-migrant-workers-in-gulf-covid-19-lockdown/. [Google Scholar]

113.   Zacariah, KC, Mathew ET & Irudayarajan S. (2003) Dynamics of migration in Kerala—Dimensions, differentials and consequences, Orient Longman, New Delhi [9]. Zachariah K.C, Irudaya Rajan S. (2012) Inflection in Kerala's Gulf Connection: Report on Kerala's Migration Survey, 2011, CDS, Thiruvananthapuram.

114.   Zachariah K. C., E. T. Mathew, and S. Irudaya-rajan, Dynamics of Migration in Kerala, Dimensions, Differentials and Consequences, 2003.

115.   Zachariah, K. C., and Irudaya Rajan, S. (2004). Gulf revisited: Economic consequences of emigration from Kerala: Emigration and unemployment. Working Paper No. 363. Thiruvananthapuram: Centre for Development Studies.

116.   Zachariah, K. C., and Irudaya Rajan, S. (2010). Migration monitoring study, 2008: Emigration and remittances in the context of surge in oil prices. Working Paper No. 424. Thiruvananthapuram: Centre for Development Studies.

117.   Zachariah, K. C., and Irudaya Rajan, S. (2012). A decade of Kerala's Gulf connection. New Delhi: Orient Blackswan. Zachariah, K. C., and Irudaya Rajan, S. (2014). Researching international migration: Lessons from the Kerala experience. New Delhi: Routledge.

118. Zachariah, K. C., and Irudaya Rajan, S. (2015). Kerala migration study 2014. Economic and Political Weekly, 51(6), 7

119. Zachariah, K. C., Mathew, E. T., and Irudaya Rajan, S. (2001a). Impact of migration on Kerala's economy and society. International Migration, 39(1), 63–88.

120. Zachariah, K. C., Mathew, E. T., and Irudaya Rajan, S. (2001b). Social, economic and demographic consequences of migration on Kerala. International Migration, 39(2), 43–71.

121. Zachariah, K. C., Mathew, E. T., and Irudaya Rajan, S. (2003). Dynamics of migration in Kerala: Dimensions, differentials and consequences. New Delhi: Orient Longman

122. Zachariah, K.C., and Irudaya Rajan. 2015. *Dynamics of Emigration and Remittances in Kerala: Results from the KMS 2014*. Working Paper No. 463, Centre for Development Studies, Thiruvananthapuram.

123. Zachariah, K.C., and S. Irudaya Rajan. 2001. Migration Mosaic in Kerala: Trends and Determinants.

124. Zachariah, K.C., E.T. Mathew, and Irudaya Rajan. 2000. *Socio-Economic and Demoigraphic Con- sequences of Migration in Kerala*. Working Paper No. 303, Centre for Development Studies, Thiruvananthapuram.

125. Zachariah, K.C., P.R. Gopinathan Nair, and S. Irudaya Rajan. 2001. *Return Emigrants in Kerala: Reha- bilitation Problems and Development Potential*. Working Paper No. 319, Centre for Development Studies, Thiruvananthapuram.

126. Zachariah, K. C., B. A. Prakash, and I. Rajan. 2002. "Gulf Migration Study: Employment, Wages and Working Conditions of Kerala Emigrants in the United Arab Emirates". Working Paper No.13, CDS. [Google Scholar]

CHAPTER 3

THEORETICAL BACKGROUND OF THE STUDY

Though a comprehensive theory regarding migrant consumption is unattainable, we can analyse some important theories of migration and consumption which can be placed in the backdrop of this study. It remains a crucial task of demographers to explain why people migrate. Theories of migration are important because they can help us to understand population movements within their wider political and economic contexts. In all migration theories, we can see some common features which promote migration to another country.

3.1 Theories of Migration

Migration is a complex phenomenon that has been affected by many factors. Migration is broadly understood as a permanent or semi-permanent change of residence. In other words, migration may be defined as a form of relocation diffusion (the spread of people, ideas, innovations, and behaviors, from one place to another), involving permanent moves to new locations Many attempts have been made from time to time to understand the various factors influencing the process. The earliest migration models are rooted in the theory of the geographer E.G. Ravenstein (1834–1913), who proposed 11 laws of migration based on the observation of migration patterns in Great Britain and, later, the United States. He proposed that although most migrants travel short distances, longer-distance migrants prefer to go to centers of commerce or industry; each stream of migration produces a counter stream; large towns owe more of their growth to migration than to natural increase; the volume of migration increases with the development of industry and commerce and as transportation improves; most migration is from agricultural areas to centers of commerce and industry, and the main causes of migration are economic.

3.1.1 Ravenstein's law of Migration

The earliest migration theorist is generally agreed to be Ernest Ravenstein. An English geographer named Ravenstein created his "Laws of Migration" using census data from England and Wales (1889). He concluded that migration was

controlled by a "push-pull" dynamic, meaning that unfavourable conditions in one place—such as repressive regulations or high taxes—"push" people out, while favourable situations outside the area "pull" them. Better external economic opportunities were the main driver of migration, according to Ravenstein's laws, which also stated that migration happens in stages rather than all at once, that population movements are bilateral, and that migration differentials (such as gender, social class, and age) have an impact. There are several things that work to keep people in a place or draw them there. There are more elements that tend to turn them away. These are represented by (+) and (-) symbols. Others, denoted as (0)s, are ones that people are largely indifferent to. Most of these characteristics have a similar effect on most people, while others have different effects on various people's mobility. Migration is broadly described as a change of residence that is either permanent or semi-permanent. There are no limitations on the length of the journey or on whether it was voluntary or forced. There is also no distinction between internal and foreign migration. Every act of migration has an origin, a destination, and a series of intermediary barriers. Distance is always a potential barrier in the way.

For each migrant or potential migrant, the set of (+'s) and (-'s) at the origin and destination is defined independently. Potential migrants who reside in a region (i.e., the origin) are familiar with the locale immediately and frequently over a lengthy period, making it possible for them to make thoughtful and deliberate decisions about their surroundings. This isn't always the case regarding the elements connected to the intended location. Many of the benefits and drawbacks of a place can only be understood by living there, and migrant knowledge of the area of destination is rarely accurate. As a result, the variables related to the area of origin and the variables related to the area of destination differ significantly. As a result, the location of the destination has always held some level of mystery or even ignorance for the migrants. As a result, the migrants may feel unclear or concerned about how they will be received in a new place. While the forces of push and pull at the origin and destination combine to cause migration, the barriers in between work tip the scales in favour of the migrant's ability to migrate.

Distance, physical impediments, and stringent immigration regulations are among these challenges that have received the most research.

Thousands of people have migrated in search of better opportunities related to education, employment, and living standards, among other things, because of factors such as the development of modern means of transport and communication, the mixing and interacting of various cultures, globalization, and the search for higher employment. One of the factors contributing to social change is migration, which is also one of the three fundamental factors affecting demographic change, along with birth and death.

More job opportunities, better living conditions, political and/or religious freedom, superior education and welfare systems, better communication and transportation infrastructure, a better healthcare system, an attractive and stress-free environment, and security are typical examples of pull factors for a location. We can observe some of the variables in the Gulf migration situation as well. In the present study, we can see that the attitude of family migrants towards living in the host country can be associated with the pull factors of gulf migration. Even though they must spend a lot of money on their living, they want to stay there as far as possible. This is because of so many factors like good infrastructure, safety, security, luxury consumption, high quality of life, etc. In the same way, there are some push factors are also working there. The major push factor that compelled them to migrate from their home country is to acquire high-profile employment opportunities in the host country. The psychological problems faced by the spouses who are left behind because of single migration is also a push factor for family migration. After family migration, these spouses have very good prospects in the host country than in the home country. Moreover, they got empowered and become self-reliant. They consider working in UAE as more dignified than working in the mother country. They can earn more money than in their home country. From this study, we can understand the push and pull factors that are contributing to family migration.

Many theories have been created to address global migration trends on their own terms, but they are all variations of the push-pull hypothesis. First, according to neoclassical economic theory (Sjaastad 1962; Todaro 1969), there is a

connection between global labour supply and demand and migration outside. Countries with a shortage of workers and high demand will have high wages that entice immigrants from countries with a labour surplus. Second, the segmented labour-market theory (Piore 1979) contends that the structure of First World economies necessitates a certain amount of immigration. According to this idea, modern economies are dualistic. Both a primary market of safe, well-paying labour and a secondary market of low-wage work is available to them. According to the segmented labor-market theory, because of the subpar working conditions associated with the secondary labour market, immigrants are hired to fill these occupations that are crucial for the general health of the economy but are shunned by native-born people. Third, the world system theory (Sassen 1988) contends that global capitalism is a by-product of migration on a worldwide scale. The causes related to industrial development in the First World led to structural economic challenges and consequent push forces in the Third World, current patterns of international migration tend to be from the periphery (poor nations) to the core (rich nations). Economic, social, and cultural variables influence migration decisions. These factors are formalized by migration. models. They might also talk about how migration affects both its source and its destination, as well as how those effects interact with one another.

3.1.2 Economic Determinants of Migration

Many formal migration models concentrate on economic factors, including opportunities and barriers to income at migrant origins (limited capital and technology, a lack of employment, unfavourable market conditions), income opportunities at migrant destinations (demand for migrant labour in urban centers), and migration costs (travel costs, networks of contacts at prospective migrant destinations, border policies). Not all context factors are exogenous to migration; some may be affected by migration choices, as is the case when migrant remittances result in labour shortages or remove financial restrictions on production in migrant-sending locations, having implications for both migrant and nonemigrant households. An increasing amount of migration research tries to clarify these unintended or unanticipated effects of migration. We can link these factors to the present study also. The need for both skilled and unskilled labours for

the economic development of UAE followed by their enormous construction activities and other economic events are the key factors which produces so many employment opportunities there. This will create a lot of employment opportunities for Keralites in UAE. There are lot of construction activities going on in UAE. In almost all field we can see the presence of Keralites in the forefront of all such ventures. The employment efficiency and the skill of Keralites are benefitting to the host country more than that of home country. When the workers are also accompanied by their families, their spouses also will get more employment opportunities than home country. Thus, we can say that family migration can influence both home country and host country.

3.1.3 The New Economics of Labour Migration (NELM)

In the 1980s and 1990s, a new subfield of migration study known as the new economics of labour migration was inspired by the need to integrate the analysis of migration drivers and impacts. The NELM models postulate that people act collectively to maximise income as well as to minimise risks and loosen the constraints created by various inadequacies of markets in source areas, including missing or incomplete capital and insurance markets; that people make migration decisions not by isolated actors but by larger units of related people, typically households or families; that people act collectively to maximise income as well as to minimise risks and loosen the constraints created by various inadequacies of markets in source areas. NELM model can also be linked with the present study. Here also the migrants are taking the decision for bringing family due to several reasons. The crucial factors among the several factors which motivated the migrants to take their families along with them are the quality of life, better infrastructure, lifestyle of host country and employment opportunities that their spouses can avail with their educational qualification. In home country, all those spouses may not find any good employment opportunities.

Individual-decision migration models fail to consider the advantages and costs that migrants impose in the imperfect-market contexts that are typical of the majority of migration source regions. Migrants act as "financial intermediaries" by giving source households money to invest in local production and income insurance in the absence of efficient credit and insurance markets (e.g., a promise

to remit if a crop or family business fails). New migratory factors (financial limitations, risk, and community-level variables), as well as new potential consequences, are suggested by the NELM theory (positive effects of remittances on family production but also negative impacts of losing family labour to migration). It also highlights fresh approaches to influencing migration through policy. NELM modelers underline that policy interventions in the capital and insurance markets might offer households alternatives to migration to get investment capital or income security, whereas a Todaro model would call for policy interventions in labour markets to affect migration.

The simultaneous study of migration factors, remittance behaviour, and impacts is a distinguishing feature of NELM models. In terms of estimating techniques and data requirements, this makes the use of NELM models very challenging. The loss of labour due to migration has a negative impact on output and incomes in migrant source areas, but migrant remittances have a positive impact. Household and community variables as well as individual variables influence migration and remittance behaviour. Additionally, it provides evidence in favour of the idea that social group characteristics, such as inequality and average wages, both influence and are influenced by migration. Models of village-wide general equilibrium that consider migration and remittances can be used to explain how policy changes affect the overall economic performance of a community. These models show that a large portion of the causes and consequences of migration are located outside of the households that send and receive migrants (Powers and Hopkins 2015)

3.1.4 Neo-classical economic theory

The neo-classical economic theory views migration as essentially a result of geographical variations in the relative scarcity of labour. If anticipated urban income surpasses anticipated rural income, rural-urban migration will continue (Todaro1969, 1980; Harris, Todaro1970). As a result of migration, labour is scarcer at the destination and less so at the origin, and as a result, wages in the sending and receiving locations will converge more and more. According to NELM, most of the migration in developing nations can only be understood as a household decision as opposed to an individual one. Remittances, for example, are

one result of migration decisions rather than income maximization. It is an intentional effort to combat failing markets and socioeconomic disparities (agency). A micro-level theory called NELM is used to study certain types of migration. It cannot explain long-term trends in global migration or how they relate to broader development processes.

The neoclassical economic theory can be connected to the gulf migration in the sense that the service of Kerala emigrants is essential for the economic development of Gulf countries. This can be proved from the flow of migrants from 1970s onwards. Now the composition of Kerala emigrants has changed from the unskilled migrants to skilled or semiskilled migrants. Even though the migration shows a declining trend after 2013 but the remittance is always showing an increasing trend irrespective of the reduction in the number of migrants. This is because of the increase in the number of skilled migrants having high income.

3.2 Theories of Consumption

A consumer is somebody who is participating in the consumption process. The kinds of markets these customers are a part of can help identify them. Based on this, consumers can be divided into two categories: final consumers and industrial consumers. The focus of the current study is on end consumers, or those who make purchases for their own use or to satisfy the needs of their families and households.

3.2.1 Instant Gratification Theory

Instant Gratification Theory is introduced by Harvard Professor David Laibson. He is the most prominent economist who infused psychology into the study of consumption. According to Laibson, the insufficiency of saving is related to the phenomenon of instant gratification. Most of the economists assume that consumers are rational maximisers of the utility who are always evaluating their opportunities and plans to obtain the highest life satisfaction. This model of human behaviour was the basis for all the work on consumption theory from Irving Fischer to Robert Hall. More recently, economists have started to return to psychology. They have suggested that consumption decisions are not made by the

ultra-rational homo economicus but by real human beings whose behaviour can be far from rational.

Laibson notes that many consumers judge themselves to be imperfect decision-makers in one survey of the American public, 76 percent said they were not saving enough for retirement. In another survey of the baby boom generation, respondents were asked the percentage of income that they save and the percentage that they thought they should save. The saving shortfall averaged 11 percentage points. He pointed out that the pull of instant gratification is the reason behind this insufficiency of savings among people. He raised the possibility that consumers' preferences may be time-inconsistent: they may alter their decisions simply because time passes. People want to satisfy their wants immediately when a desire came to their mind. We see this kind of behaviour in many situations in life. For example, a consumer may splurge at the shopping centre, while promising himself that tomorrow he cut back his spending and start saving more for retirement. But when tomorrow arrives, the promises are in the past, and a new self takes control of the decision-making, with its own desire for instant gratification. These observations reveal that the renewed focus on psychology among economists offers a better understanding of consumer behaviour. This theory can be associated with the present study in many ways. The consumer behaviour of the family migrants is very different from others. Even with high consumption expenditure of host country, they are not willing to come back to home country. So many factors prevent them from coming back. When they return, they must face many problems related with their rehabilitation. At that time if they have not enough savings with them then they must suffer a lot. The instant gratification of wants of their family members along with the lifestyle and extravagant consumption of host country prevents them from saving a lot. The usage of credit cards, online purchases, frequent shopping from big malls etc aggravated the consumption expenditure of family migrants of Gulf countries. Moreover, the demonstration behaviour of family migrants while they are coming for leave to home country also accentuated this problem. So, to increase their savings they have to reduce their unnecessary expenditure both in host country and home country.

3.2.2 Sapiro, Clower and Johnson's Analysis

The new theories of consumption contributed substantially to the dynamic interconnections of consumption, saving, and accumulation of wealth. (Sapiro 1962) took explicit account of this relationship and showed how consumption depends on wealth. By noting that wealth is accumulated savings, Sapiro provided a justification for the assumption that in long-run stationary equilibrium, the propensity to consume would be unity, while in a growing economy, the savings ratio will depend only on the rate of growth of income. In the backdrop of this theory, we can interconnect the consumption, saving and remittance of family migrants with their accumulation of wealth. A major part of their remittance is going to the construction of houses, purchasing of land and gold etc. If they have high remittance, they can accumulate more assets in home country within the time of their return migration.

3.2.3 The Absolute Income Hypothesis

The post–World War I period symbolized the re-specification of the consumption theory in macro-economic formulations of the consumption function. The 'fundamental psychological law' of Keynes was the first serious formulation of the consumption function. It claims that when the aggregate income (Y) increases, consumption expenditure (C) will also increase but by a somewhat smaller amount. Thus,

C=f(y) and $0<\frac{dc}{dy}<1$

This means that consumption is a positive function of absolute income but does not have a proportional relationship with income. Its subsequent development is primarily associated with James Tobin and Arther Smithies. This theory states that the individual consumer determines what fraction of his current income he will devote to consumption based on the absolute level of that income. Other things being equal the rise in his absolute income will lead to a decrease in the fraction of that income devoted to consumption. Due to its focus on observed income as the driving force behind consumption, Keynes's consumption relation is termed the Absolute Income Hypothesis.

Based on these concepts, Keynes consumption function is often written as

$$C=f(y);$$

$$C=a+by;$$

$$\text{or } C=a+by+u \quad a>0, 0<b<1$$

Here C is the consumption, Y is the disposable income, a is a constant and b is the Marginal Propensity to Consume (MPC). According to Keynes, MPC is less in the short run than in the long run. In the long run, MPC will be less than the Average Propensity to Consume (APC).

We can correlate the absolute income hypothesis with the consumption of family migrants in Gulf countries. The consumption expenditure of single migrants is meagre and have a low propensity to spend. But in the case of migrants living with their families in Gulf countries, they are having high propensity to consume and incur a high cost of living. The family migrants who have employed spouses will get more income than their counterparts with unemployed spouses. In the early period of family migration their propensity to consume is very high because they must purchase all those items needed for their accommodation. But in the later stage when they got settled with high salary and amenities to head of the family and with spouse employment, their propensity to save become higher than the propensity to spend.

Economists started subjecting Keynes' formulation to data on consumer behaviour not long after he first introduced it. These efforts led to a specific, seemingly contradictory set of data. The investigation of consumer behaviour that followed was focused on resolving this seemingly contradictory evidence, and the result was a number of new theories, each of which substituted one type of income for absolute income.

The relative income hypothesis was created as a response to criticism that this theory could not reconcile saving statistics with long-term trends that had been seen. After the Second World War, it was seen that savings did not increase as salaries did. As a result, the Keynesian model was unable to account for the consumption phenomenon, and the idea of intertemporal choice was born. In his

"Sociological Theory of Capital," John Rae introduced intertemporal choice in 1834.

3.2.4 Intertemporal Choice Theory

In his book Theory of Interest, Irving Fisher created the theory of intertemporal choice (1930). In contrast to Keynes, who connected consumption to current income, Fisher's model illustrated how logical, future-focused consumers make choices about their purchasing to maximize lifetime pleasure. Fischer created the intertemporal choice model, which allows economists to examine how logical, forward-thinking customers make intertemporal decisions, or decisions involving several time periods. Fisher's model sheds light on the preferences and restrictions that consumers confront, as well as how these factors affect their decisions toward consumption and saving.

By beginning with a micro-dynamic explanation of household decision-making, Clower and Johnson (1968) sought to strengthen the theoretical foundation of the theory of consumption function. At each given moment, the choice is between consuming and saving, but since saving increases wealth, the true choice is between consumption and achieving a desirable level of wealth. Households maximize the form's utility function.

$U=U(C,W)$ where C and W are desired consumption and wealth, subject to the constraint that the planned consumption is equal to the difference between actual and desired wealth. Given the indifference curves between desired wealth and desired consumption, consumption is thus an increasing function of actual wealth.

People take both the present and the future into account when determining how much to save and how much to consume. The more people consume today, the less they will have tomorrow to enjoy. People's consumption is limited by their income, which is why they consume less than they would like to. This restriction, which counts all the resources available for consumption both now and in the future, is what Fischer referred to as an intertemporal budget constraint. Within the background of this theory, we can divide the life period of migrants in to two. The first is the migrated period in which they have high amenities, income, and

consumption with their family in host country. Then the second period is the return migration period in which they have no job and low salary with high consumption of the family in home country. Majority of the return migrants will not get a good job in home country irrespective of their experience and efficiency in host country. So that they must live with their previous savings in the remaining life period. In this way we can correlate the intertemporal choice theory with family migrants' consumption.

3.2.5 Altruistic model of Consumption

Altruism is an ethical theory of behaviour that seeks the welfare of others as the goal of moral behaviour. Auguste Comte, the creator of positivism, invented the phrase (French altruism, derived from Latin alter, "other,") in the 19th century. It was widely embraced as a useful contradistinction to egoism. When we take actions to advance the well-being of others, even at risk or expense to ourselves, we are being altruistic.

This model examines the effects of remittance transfers on immigrant households and their households of origin in the nation of origin. The first attempt is to use a matched sample of international migrants and their families of origin to give a disaggregated view of global remittance flows. It investigates two sorts of remittances: savings in the place of origin and transfers to the home family. The altruistic hypothesis of transfer behaviour is supported by empirical data. When all else is equal, wealthy origin families typically receive lesser transfers. The wealth of the origin household is, however, strongly correlated with remittances provided to finance investments in the origin country. The altruistic model can be associated with the behaviour of family migrants regarding the sending of remittances to home country. The migrants who have enough wealth and assets in home country can bring their families immediately when they get the family status. But in the case of migrants who have not many assets and other source of income in home country cannot bring their families when they got a family status salary. This is because they must look after their family members in home country along with their financial liabilities. In such cases, they must send more remittance regularly for the day-to-day expense of the family. But in the case of migrants with enough assets and other source of income for their family members in home country, they

are remitting money to home family in special occasions only. Moreover, they will have more money for making investments in home country.

The consumption patterns of migrant workers are consistent with both life cycle theory and migration theory, albeit there is a large disparity in the consumption of migrant employees with varied migratory patterns. Separated from their families, migrant workers have lower levels of consumption, and the consumption structure is characterized by "survival consumption," which is primarily dependent on "food, home, and traffic." On the other hand, migratory workers who relocate to the city with all their family members have greater levels of consumption and better-organized consumption, demonstrating a trend toward gradual modernization and transformation.

The consumption of migrant workers with various migration patterns varies significantly. Lower levels of consumption and a consumption pattern that is primarily oriented on "food, residence, and traffic" are features of migrant workers who migrate to the city apart from their families. On the other hand, migrant workers who relocate to the city with their entire families have greater levels of consumption and better-organized consumption, demonstrating a trend toward upgrading and transformation over time (Li & Luo 2021). In this study also we can see the family migrants' consumption pattern and expenditure is entirely different from the home country. This is because apart from the home country they must purchase even drinking water and other provisions. Moreover, they must hire apartments with high rent for living with their families. The lifestyle and consumption of Gulf migrants will make them differ in their attitudes in spending and saving.

We may observe that more people left the Gulf in the early days of migration without their families. But things have significantly changed since then. Nowadays, many immigrants from abroad bring their families along with them. As a result, economic research into their consumption pattern has become quite important. In economics, there are numerous theories that address consumption and migration. However, none of the hypotheses discuss how migrants are consumed.

3.3 Consumption Function of Migrants-Derivation of Hypothetical Functional Relationships in three Different stages of Migrant's life

When the existing theories are departed, we can see that emigrant and their factors of consumption are different. Normally income is the major factor that influences the consumption pattern of people. Apart from the determinants of consumption in traditional theories, there are other factors like flat/ house rent, place of residence, spouse's employment, the lifestyle of the host country, eat-out habits, dependents in the mother country, other socio-economic factors, etc. are also influencing their consumption expenditure which in turn affect the remittances to the home country. The emigrants who have left behind their families in their mother country spend a meager part of their income on consumption in the host country. They are sending a major part of their income as remittances to the home country after meeting the expenses in the host country. But in the case of migrants who are living with their families in the host country will have to spend a large part of their income on consumption. Their consumption basket is entirely different from that of single emigrants. The migrants who possess a minimum salary of AED 4000 will only get a family visa in UAE. The cost of living in UAE is very high. Their salary is the major income of the migrants which determines consumption.

. $$C = f(Y)$$

Where C is the consumption Expenditure and Y is the income of the migrant.

Remittance is the remaining part of income after deducting consumption expenditure.

$$R = Y - C$$

Where R is the remittance to the home country.

The above things are true in the case of both family migrants and single migrants. But the only difference is that the family's consumption expenditure of the single migrants is taking place in the home country whereas the family consumption expenditure of the family migrants is going on in the host country. In

the present study, we have divided the migration period of family migrants into three stages.

(i)The early period of migration

(ii) At the time of family migration

(iii)The present stage

(i) The early period of migration -First stage

This is the early period of a single migrant which we have taken as the first stage in the present study. In this stage, some of the migrants are not able to bring their families as they do not have enough salary for taking family status. After some time, the migrants accompany their families when they get their family status. During this period, their consumption expenditure is very low so they are remitting the maximum amount of remittance they can. They must send money to their home country for the survival of their family. Every migrant should go through this period. But the duration of this period is different among the migrants. Those who have good jobs with high salaries and family status, then they can bring their families soon than those who do not have such a salary for getting family status. When they bring their families to the host country the second stage begins.

(ii) At the time of family migration-Second Stage

In the second stage, the migrants brought their families to the host country and at that time their spouses were not employed. Hence there is no change in their income after the arrival of the family. So, the consumption expenditure of the families should be met by the income of the head of the family. They must take an apartment for the residence of a family with all amenities. This will become a heavy burden to a migrant. To lessen this liability, they will hire sharing accommodation in which they can share many of the durable goods. This will help them to reduce expenditure a lot. In this stage, due to high consumption expenditure, the remittances of migrants have reduced a lot. Moreover, the consumer behaviour of emigrants in the host country influences their remittances to the home country. If the spouse is not working, they must meet all the expenses with the income of one person. Hence the remittance of family migrants is less

than that of single migrants because of the high consumption expenditure in the host country. But the consumption expenditure is very high in the case of family migrants. In the case of family migrants, they have more salary than a single migrant. Here the change in income of the migrant is negligible as the wife is not working.

(iii)The present stage – Third Stage

After the initial stage of family migration, the family migrants move to separate flats or accommodations when they get settled with a high salary or amenities by the company. In some cases, when the spouses get employed, they will move to separate accommodations nearer to their workplace. The employment of a spouse is very important as far as a migrant is concerned. Despite the high consumption expenditure in gulf countries, a family can survive with enough savings only with the income of both husband and wife. Otherwise, the head of the family has a good salary and incentives. When the spouse is working the income of the migrant increases. But the expenditure is not the same as before. When the spouse is working some changes have taken place in the consumer behavior of migrants. In the case of spouse working families, we can see some sort of additional expenditures like expenditure on dress materials and transportation expenditure which is higher than that of families with unemployed spouses. Moreover, the frequency of shopping and eat-outs is more in the case of families with employed spouses. So, there is a change in consumption expenditure accompanied by a change in income due to the employment of spouses. So, in this case, the change in consumption expenditure is less than the increase in income. Therefore, the remittance of family migrants is higher than that of single migrants. Meanwhile, the husband's salary will also be increased with promotions in his job. When the spouse is a skilled worker and has a high salary then they can save more money. The difference between income, consumption expenditure and remittances of migrants in three stages are given in the table 3.1

Table 3.1 Difference between three stages of Migrants

Difference between I and II stages	
$Y^f > Y^s$ **where** $C^f > C^s$ $\Delta C^f \approx \Delta Y^f$ $R^f < R^s$	Y^f Income of family migrant Y^s – Income of single migrant C^s - Consumption of single migrant C^f -Consumption of family migrant ΔC^f -Change in consumption of family migrant ΔY^s -Change in income of single migrant R^f -Remittance of family migrant R^s Remittance of single migrant
Difference between II and III stages	
$Y^f < Yp^f$ **where** $C^f < Cp^f$ $\Delta Cp^f < \Delta Yp^f$ $R^f < Rp^f$	Yp^f -Income of family migrant in present stage Cp^f - Consumption of family migrant in present stage ΔYp^f- Change in income of family migrant in present stage ΔCp^f -Change in consumption of family migrant in present stage Rp^f - Remittance of family migrant in present stage

We are assuming that the expenditure in the host country is higher than that of the mother country. Single migrants are sending a major part of their income to their home country to meet the expenses of their families left behind here. Hence their utilization of remittances includes family expenditure and the expenditure on asset creation. But in the case of family migrants, their remittances are utilized only for asset creation in their home country. They are utilizing the remittances mainly for constructing houses and real estate purposes. Some of the family migrants are taking loans of huge amounts and keep them as deposits in their home

country. This increases their remittances. Thus, the volume and composition of asset creation of family migrants and single migrants are different.

Extension of the Hypothetical Relationship

We can extend the hypothetical relationship by including the investment of single and family migrants though we have not discussed much about the investments of family migrants in mother country.

If C^m implies expenditure in mother country.

C^h implies expenditure in host country

Then ,

For single migrants $C^m > C^h$

$$R^s = C^m + I^m$$

For family migrant $C^m < C^h$

$$R^f = I^m$$

$$I^f \neq I^s$$

R^f implies Remittance of family migrant

R^s means Remittance of single migrant.

I^f implies Investment of family migrant.

I^s implies Investment of single migrant

If a single migrant and a family migrant without spouse working have the same salary, then we can say that savings of single migrant is more than that of family migrant. In this case single migrants are spending more money in their mother country as consumption expenditure and investment. But in the case of family migrant, they are spending less amount in mother country as their expenses are more in host country. Even though the family migrants have a high consumption expenditure in host country, when their spouse also getting employed then they will get enough money for saving and can do more desired investments in mother country than that of single migrants.

From the equations above, we can understand that the income, consumption expenditure, remittance and investment of single migrants and family migrants are different in the three stages. The expenditure of families of single migrants is taking place in home country whereas the expenditure of family migrants is taking place in host country. The single migrant's expenditure influences the home country whereas the expenditure of family migrant influences the host country. In short, we can say that the family migration influences the economy of both origin and destination country directly or indirectly.

References

1. Migration - Theories Of Migration - Gender, Poverty, Theory, Family, Development, and Theory - JRank Articles https://family.jrank.org/pages/1170/Migration-Theories-Migration.html#ixzz7ROEB6mSv

2. Li, X., & Luo, L. (2021). Migration patterns and migrant workers' consumption. *China Agricultural Economic Review*.

3. Una Okonkwo Osili, Remittances and savings from international migration: Theory and evidence using a matched sample, Journal of Development Economics, Volume 83, Issue 2,2007,Pages 446-465,ISSN 0304-3878, https://doi.org/10.1016/j.jdeveco.2006.06.003. (https://www.sciencedirect.com/science/article/pii/S0304387806001258)

CHAPTER 4

TREND AND PATTERN OF MIGRATION FROM INDIA AND KERALA

This chapter provides an overview of migration in different scenarios. We are going to discuss the global trend and pattern of emigration and remittances. The first objective of the study focuses on the trend and pattern of Gulf migration from Kerala. After examining the migration scenario of India, a detailed analysis of migration from Kerala has been done.

4.1. International Migration – A Global Scenario

Migration is a phenomenon that has existed since the early days of human history. Migration can be defined as the movement of people from one nation to another. But with the advent of globalization, migration has assumed a new face in today's globe. Today, there are numerous factors that directly and indirectly affect migration. The growth of transnational communities and the international mobility of individuals have both significantly impacted globalization. According to estimates, 215 million individuals, or around 3 percent of the world's population, reside outside of their country of origin (IOM 2010, OECD 2010).

There were 232 million immigrants globally in 2013. 59 percent of these people lived in developed regions, compared to about 41 percent who lived in developing ones. The 2013 International Migration Report provided that overseas migrants made up a very tiny portion of the total population, making up 3.2 percent of the global population in 2013, up from 2.9 percent in 1990. International migrants constitute 10.8 percent of the population in the North in 2013 compared to 1.6 percent in developing regions. Between 1990 and 2013, international migrants as a share of the total population grew in the North but remained unchanged in the South.

In 2013, over 51 percent of all international migrants in the world were living in ten countries. The largest number of international migrants resided in the United States of America: 46 million in 2013, equal to nearly 20 percent of the world's total. As per the International Migration Report 2013, the Russian

73

Federation hosted the second largest number of migrants worldwide (11 million), followed by Germany (10 million), Saudi Arabia (9 million), the United Arab Emirates, and the United Kingdom (8 million each).

In 2019, the UNDESA estimated the stock of international migrants worldwide to be 272 million, 245 million of which are working age (aged 15 and over). The number of international migrant workers totaled 169 million in the same year. The 2019 estimate indicates an increase of 5 million migrant workers (3.0 %) from the 2017 estimate of 164 million migrant workers and an increase of 19 million (12.7%) from the 2013 estimate of 150 million migrant workers. International migrant workers are defined as migrants of working age, who during a specified reference period, were in the labour force of the country of their usual residence, either in employment or in unemployment.

In the period between 1990 and 2019, the number of international migrants worldwide grew by around 119 million. This growth had accelerated since 2005.COVID-19 has disrupted all forms of human mobility through the closing of national borders and halting travel worldwide. Preliminary estimates suggest that the pandemic may have slowed the growth in the stock of international migrants by around two million by mid-2020. 27 percent less than the growth expected since mid-2019, according to a report by the United Nations. Growth in the number of international migrants has been robust over the last two decades, reaching 281 million people living outside their country of origin in 2020, up from 173 million in 2000 and 221 million in 2010. Currently, international migrants represent about 3.6 percent of the world's population.

From table 4.1 we can infer that migrants as a percentage of the world population are showing an increasing trend over the years from 2.3 percent (1970) to 3.6 percent in 2020. At mid-year 2020, the stock of international migrants – the total number of people residing in a country other than their country of birth – was estimated at 281 million compared to about 173 million at mid-year 2000, and 153 million at mid-year 1990 (UN DESA, 2020). Despite the increase in absolute numbers, the share of international migrants in proportion to the world's population has remained relatively stable between mid-year 1990 and mid-year 2020 at around 2.9 to 3.6 percent. However, COVID-19 is believed to have

decreased the global migrant stock. Early estimates suggest a decrease of nearly 2 million international migrants globally between mid-2019 and mid-2020 (UN DESA, 2020). After the decline recorded in 2017 largely due to the drop in the number of migrant inflows, the migration flows to OECD countries started to rise again in 2018 and amounted to about 5.3 million new permanent immigrants (OECD, 2019). However, migration flows to OECD countries are expected to reach a historical low due to the COVID-19 pandemic in 2020 (OECD, 2020). Initial estimates of migration flow in 2020 indicate that the number of new residence permits granted to migrants decreased by 46 percent on average across OECD countries; this has been attributed to a decrease in flows – notably among international students – and the COVID-related economic decline.

Table 4.1 International Migrant Stock (% of the population)

year	Number	Migrants as a percentage of the World Population
1970	8,44,60,125	2.3
1975	9,03,68,010	2.2
1980	10,19,83,149	2.3
1985	11,32,06,691	2.3
1990	15,30,11,473	2.9
1995	16,13,16,895	2.8
2000	17,35,88,441	2.8
20005	19,16,15,574	2.9
2010	22,07,81,909	3.2
2015	24,88,61,296	3.4
2020	27,16,42,105	3.6

Source: UNDESA (United Nations Department of Economic and Social Affairs, Population Division)

According to the International Migration 2020 highlights report by the Population Division of the UN Department of Economic and Social Affairs, only 20 nations are home to two-thirds of all international migrants (UN DESA). With 51 million foreign migrants arriving in the United States in 2020, or 18 percent of all migrants worldwide, it remained the leading destination. Germany, which was in second place behind Saudi Arabia (13 million), the Russian Federation (12 million), and the United Kingdom, had almost 16 million migrants living there (9 million). With 18 million of its nationals living abroad in 2020, India was the country with the greatest

diaspora. Two more countries with substantial international population are Mexico and the United States. Diasporas are very important in the development of their nations.

4.1.1 Region wise Distribution of Migrants

Among the major regions of the world, the largest number of international migrants in 2020 resided in Europe, with a total of 87 million. Northern America hosted the second largest number of migrants, with almost 59 million. Northern Africa and Western Asia followed with a total of close to 50 million. Almost two-thirds of all international migrants reside in high-income nations, compared to just 31 percent in middle-income nations and roughly 4 percent in low-income nations. In contrast, 80 percent of the world's refugees were welcomed by low- and middle-income nations in 2020. In high-income nations, refugees make up about 3 percent of all foreign migrants, compared to 25 percent in middle-income countries and 50 percent in low-income countries. The percentage of migrants in each region is displayed in table 4.2. International migrants who are 15 years of age or older are referred to as "migrants of working age." While migrant workers make up 4.9 percent of the labour force worldwide, the Arab States have the greatest percentage of migrant employees at 41.4 percent. Migrants participate in the labour force at a rate of 69 percent, which is greater than the rate of non-migrants, which is 60.4 percent. Most of the migrant workers from abroad are adults in their prime, although the proportion of young people is rising. 86.5 percent of migrant workers are adults in prime age (25 to 64). From 8.3 percent in 2017 to 13 percent in 2018, the proportion of young people among foreign migrant workers has increased over time.

Table 4.2 Distribution of migrant workers in 2019 by region

Regions	Percentage of Total Migrants
Europe	32.2
North America	22.1
Latin America& Caribbean	3.5
Africa	8.1
Arab States	14.3
Asia	12.6
Southeast Asia pacific	7.2

Source: UNDESA

There were an estimated 169 million migrant workers globally in 2019, making up nearly five percent of the global labour force (ILO, 2021). Nearly two-thirds (66.2%) were in the service industry, and well over half (60.6%) of all migrant workers were in three regions: Europe (24.2%), Northern America (22.1%), and Arab States (14.3%). In the Arab States, more than 41 percent of the total labour force were migrants, making it the region with the highest proportion of migrant workers. Among all migrant workers worldwide, an estimated 70 million are women, comprising approximately 41.5 percent of migrant workers. The estimated 99 million male migrant workers thus outnumber females globally, but with significant regional variation. Most of the migrant workers are in between 25 and 64 years old, though an estimated 10 percent are aged 15 to 24 and another 3.6 percent are 65 or older.

4.1.2 Gender-wise Distribution of Global migrants

There are 70 million women and 99 million men who work as foreign migrants. Among migrant labourers, men make up 58.5 percent and women 41.5 percent. The lower representation of women among international migrants (47.9%) and their comparably lower labour market engagement rate as compared to males (59.8% vs. 77.5%) are two factors that contribute to the lower share of female migrant workers. As migrant workers, women encounter more economic and non-economic challenges, and they are more likely to travel with their families for reasons other than employment. They may encounter gender discrimination in the workplace and a lack of social networks, which makes balancing work and family obligations challenging (ILO Global Estimates on International Migrant Workers – Results and Methodology – Third edition). Table (4.3) given below illustrates the number of international migrant workers according to region and sex. From the table, we can find that the Arab states occupy only 4.2 million women, which is the lowest when compared to other regions.

Table 4.3 International migrant workers by region and gender, 2019

(millions)

Region	Men	Women	Total
Europe& Central Asia	31.8	32.0	63.8
America	23.5	19.9	43.3
Asia & Pacific	14.9	9.1	24.0
Africa	8.8	4.9	13.7
Arab States	19.9	4.2	24.1
Total	98.9	70.1	196

Source UNDESA

From the table (4.4), we can understand that about half of the migrants are women from 1990 to 2019. But in 2019 the data on women shows a decline globally. In the case of UAE, we can see a slight variation in the percentage of women from 1990 to 2019.

Table 4. 4 Distribution of Female Migrants in different Countries

Major area, region, country, or area of destination	Female migrants as a percentage of the international migrant stock						
	1990	1995	2000	2005	2010	2015	2019
WORLD	49.2	49.4	49.3	48.9	48.3	48.2	47.9
United Arab Emirates	28.7	28.2	28.2	27.2	25.3	26.3	26.3
Western Asia	41.4	40.9	40.3	38.2	34.8	35.3	35.0
Armenia	58.9	58.9	58.9	59.2	59.4	59.5	59.0
Azerbaijan	56.2	56.5	56.9	55.2	53.2	52.1	52.1
Bahrain	29.1	30.0	30.9	28.6	27.7	27.7	27.7
Cyprus	53.3	55.4	56.6	57.0	56.3	56.2	55.6
Georgia	56.2	56.2	56.2	56.2	56.2	56.2	56.2
Iraq	33.3	42.4	42.8	39.1	37.8	41.8	41.8
Israel	52.8	53.7	53.9	54.1	54.4	54.6	54.6
Jordan	48.8	48.9	49.0	49.1	49.2	49.6	49.6
Kuwait	39.0	35.8	32.5	31.1	30.0	33.6	33.6
Lebanon	48.8	48.9	49.0	48.4	47.9	51.9	51.9
Oman	20.2	22.6	21.7	20.8	19.3	16.4	16.4
Qatar	27.1	25.4	23.8	22.8	17.2	16.1	17.2
Saudi Arabia	33.5	33.3	33.2	31.3	29.6	30.7	31.4
State of Palestine	54.2	54.5	54.7	55.1	55.6	55.7	55.7
Syrian Arab Republic	49.0	49.1	48.7	48.7	48.9	48.9	48.8
Turkey	50.4	51.2	51.9	53.1	54.2	45.0	44.6
Yemen	43.6	43.0	44.5	42.5	45.9	47.5	47.5

Source: UNDESA

4.1.3 Remittances in Global Scenario

Global remittances are projected to decline sharply by about 20 percent in 2020 due to the economic crisis persuaded by the COVID-19 pandemic and shutdown. An estimate shows the low- and middle-income economies to fall by 19.7 percent to $445 billion, constituting a loss of a crucial financing lifeline for many vulnerable households (Economic Review 2021).

Table (4.5) demonstrates that the United States with 68 US$ billion occupies the first place among the top countries sending remittances. The second place goes to UAE with 43.24US$ billion. The table (4.6) illustrates that among the top countries receiving remittances, India has the first position with 83.14 US $billion followed by China.

Table 4. 5 Top countries sending remittances (2005-2020) (current USD billions)

Country	2005	2010	2015	2017	2020
United States	47.25	50.78	61.86	67.96	68.00
U A E	NA	10.57	40.33	44.37	43.24
Saudi Arabia	14.3	27.07	38.79	36.12	34.59
Germany	12.71	14.68	18.03	22.09	22.02
Switzerland	10.52	17.76	25.4	26.6	27.96
France	9.48	12.03	12.79	13.5	15.03

Source: World Migration Report 2021

Table 4. 6 Top countries receiving remittances (2005-2020) (current USD billions)

years	China	Mexico	India	Egypt	Philippines
2005	22.74	23.63	22.13	0	13.73
2010	52.46	22.08	53.48	12.45	21.76
2015	63.94	29.8	68.91	18.33	26.23
2018	67.41	35.66	78.61	28.92	33.83
2020	59.50	42.88	83.14	29.60	34.91

Source: World Migration Report 2021

4.1.4 Remittances as Percentage of GDP

The remittance of a country is an important factor in determining its economic development. Table (4.7) shows the distribution of remittances as a percentage of GDP in different countries. From the table, we can understand that Tonga has the highest percentage of remittance as GDP with 27.02 in 2017 and, shows an increasing trend with 37.7 percent in 2020. But in the case of India, it exhibits a declining trend from 3.29 in 2017 to 3.1 in 2020.

Table 4.7 Distribution of Remittances as Percentage of GDP

Country	Remittances (%GDP)2017	Remittances (%GDP) 2020
Bangladesh	7.88	6.6
Cambodia	2.20	4.9
China	0.40	0.4
Fiji	5.67	7.2
Indonesia	1.12	0.9
India	3.29	3.1
Lao	0.75	1.4
Malaysia	0.55	0.4
Maldives	0.10	0.1
Mongolia	2.22	4.2
Pakistan	7.12	9.9
Philippines	10.18	9.6
Tonga	27.02	37.7
Srilanka	8.50	8.8
Thailand	1.49	1.6
Vietnam	6.81	5.0
Vanuato	3.24	8.8

Source: World Migration Report 2021

4.2 Migration in Indian Scenario

In 2020, India led the list of nations with the largest diasporas, with 18 million of its citizens residing abroad. Other nations with sizable transnational populations were China (10 million), Mexico and Russia (11 million each) and Syria (8 million) (2021 UNDESA). According to Global Migration Report 2020, India continues to be the largest country of origin of international migrants with a 17.5 million-strong diaspora across the world, and it received the highest remittance of $78.6 billion (this amounts to a whopping 3.4 percent of India's GDP) from Indians living abroad.

Following independence, the foreign emigration of Indian workers can be roughly divided into two phases. People with administrative, technical, and professional training and experience migrated in the first stage between the 1950s and 1960s in pursuit of better work and career prospects. The United Kingdom, United States and Canada were the main destinations, with Western Europe, Australia and African nations coming in second and third. Teachers, nurses, engineers, doctors, scientists, and technicians were among the migrants, the majority of whom settled in the host nations.

Midway through the 1970s, the second wave of immigration started heading for the Middle Eastern nations with abundant oil. Large-scale commercial extraction started in the early 1950s after enormous oil deposits in the Eastern Arabia region (Arab states of the Persian Gulf) were discovered in the 1930s. These nations quickly rose to prominence as major oil exporters in the world. However, these countries suffered from limited labour forces and populations, with correspondingly low skill levels. They needed to significantly boost immigration at all levels to tackle the issue they were facing. India, which had extremely high unemployment rates, immediately recognized the chance for its inhabitants to benefit from the new employment prospects, with Kerala's manual labourers leading the way. The relationship between India and the Gulf States was forged in part by shared history and the religious identity of Indian Muslims. A significant number of immigrants, especially from Asian nations, were drawn to the Middle East in the 1970s due to the region's rapid industrialization and social upheaval. Most Asian laborers are from Pakistan and India. This Middle Eastern migration is a contract-type migration. The influx of labourers to Middle Eastern nations outpaced all other migration patterns in terms of scale.

The price hike of oil in 1973 and the subsequent earnings of large revenue had accelerated a process of industrialization and the infrastructure development in the Middle East countries necessitated the service of many foreign workers. Therefore, many migrants to the Middle East belonged to the category of unskilled workers, semiskilled or skilled workers in manual or construction-related occupations. Compared to earlier migration, the type of migration and category of migrants were different. Labour was recruited for work in Gulf on strictly limited contract terms and was expected to return home at the end of the contract period. The major destinations of the Indian workers in the Middle East were UAE, Saudi Arabia, Oman, Bahrain, Kuwait, Qatar, Yemen, and Iraq (GCC nations).

The initial phase of migration to the Middle East started in 1976 and assumed larger proportions during the 1980s. During the second half of the 1980s, there was a decline in the rate of annual outflow of Indian workers to the Gulf due to the low economic growth of the Middle East countries. The worst year in the history of Indian migration to the Middle East was 1990, when about 1.80 lakh of Indians were repatriated from Kuwait and Iraq because of the Gulf crisis due to the conquest of Kuwait in August 1990. But with the recovery of Middle East economies from the fall in oil prices and Gulf migration to the Middle East revived since 1991.

4.2.1 Indian Migrants according to the Country of Destination

There are about five million overseas Indian workers all over the world. More than 90% of these workers are in the Gulf countries and in South-East Asia. During 2012,7, 47,041 workers emigrated from India after obtaining emigration clearance. Out of this, 3, 57,503 went to Saudi Arabia, 1, 41,138 to UAE, 84,384 to Oman, 63,096 to Qatar, and 21,241 to Malaysia. Employment for Indian workers abroad continues to hold great potential. According to the World Bank, citing RBI data, "Remittances have benefited from a gradual structural shift in Indian migrants' key destinations from a dominant share of high-skilled jobs in high-income countries such as the United States, the United Kingdom, and East Asia (Singapore, Japan, Australia, and New Zealand) from a majority of low-skilled, informal employment in the Gulf Cooperation Council (GCC) countries". The

distribution of Indian Migrants according to the Country of Destination is given in table (4.8). UAE occupies the favourite destination of Indians with 3,471,000 followed by the United States with 2,724,000.

Table 4.8 Distribution of Indian Migrants according to the Country of Destination (2020)

Country of Destination	Indian Migrants
United Arab Emirates	3,471,000
United States	2,724,000
Saudi Arabia	2,502,000
Pakistan	1,597,000
Oman	1,376,000
Kuwait	1,152,000
United Kingdom	835,000
Canada	720,000
Qatar	702,000
Australia	579,00
Total	17,869,000

Source: UNDESA

The India-Gulf area is traversed by the second-largest migratory corridor in the world. According to the World Bank estimates of 2021, India receives a huge remittance of 83,149US$ million in 2020. Now India is a major country that sends lakhs of migrants for employment to the rest of the world. The ILO estimated that the number of average annual migrants leaving for jobs abroad from India was 4.66 Lakhs in 2003 has increased substantially to 8.49 Lakhs in 2008. But this has shown a declining trend in 2009(6.10 Lakhs) after the Global economic downturn of 2007. The Indian Diaspora is estimated to be the second largest in the world and has a diversified global presence. The Diaspora, estimated at over 25 million, is

spread across more than 200 countries with a high concentration in regions such as the Middle East, the United States of America, Malaysia, and South Africa. The principal destination of Indian migrants has changed from Saudi Arabia to UAE since 2003 and there was an increase in the annual outflow of labour from India to the gulf countries between 2000 and2006. Indians moved to the Gulf in large numbers following the oil boom of the 1970s, and their numbers grew further as the economies of the GCC states—Bahrain, Kuwait, Oman, Qatar, Saudi Araba and the United Arab Emirates (UAE)—expanded in the following decades. They are not only the second largest overseas Indian community situated in a geographical region, but also remit more than one-third of the annual $69 billion remittances by Indian expatriates to India.

Over the past few decades, the United Arab Emirates (UAE)—one of the world's pre-eminent oil-rich nations located in the Gulf Cooperation Council (GCC) region—has become a popular destination for temporary labor migrants seeking employment opportunities and higher standards of living. According to researchers Nasra Shah and Philippe Fargues, these migrants comprised more than 43 percent of the region's total population in 2010, and their share is expected to continue to grow over the next decade. In 2013, the UAE had the fifth-largest international migrant stock in the world with 7.8 million migrants (out of a total population of 9.2 million), according to United Nations (UN) estimates. With immigrants, who come particularly from India, Bangladesh, and Pakistan, comprising over 90 percent of the country's private workforce, the UAE attracts both low- and high-skilled migrants due to its economic attractiveness, relative political stability, and modern infrastructure—despite a drop in oil prices and the international banking crisis in 2008.

Prior to Saudi Arabia, Qatar, the US, and Oman, the UAE is the most popular overseas location for Indian workers. Nearly 7.6 million NRIs, most of them, reside in the Middle East, according to the Ministry of External Affairs. According to information provided by the Ministry of External Affairs in 2020, around 13.6 million Indians reside outside of their country. 3,471,000 of these people, or the majority, live in the United Arab Emirates.

4.2.2 State-wise distribution of Indian Migrants

The figure (4.1) shows the distribution of Indian workers from different states. From this, we can see that the states of Uttar Pradesh, Kerala, Andhra Pradesh, Bihar, Tamil Nadu, Rajasthan and Punjab were the leading sourcing states in order of the numbers who emigrated from these states. Major outflow of emigrant workers in the last few years from India has been to the Gulf countries where about four million workers are estimated to be employed. A vast majority of migrants to the Middle East, including Gulf countries, are semiskilled and unskilled workers and most of them are temporary migrants who return to India after the expiry of their contractual employment. The number of emigration clearances granted by the eight offices of the Protector of Emigrants was 6, 41,355 in 2010, in the year 2011 the figure was 6, 26,565. The year 2012 registered an increase in the number of emigrants by about 28 percent as compared to the previous year i.e., 2011 (7.47 lakhs in comparison to 6.26 lakhs). The protector of emigrants calculated the number of migrants according to the number of migrants who need emigration clearance. Passports come under two categories, ECR and ECNR. ECNR means Emigration Check is Not Required (ECNR) and ECR is Emigration required category. In general, if the migrants have passed the 10th class/grade (Matriculation or Higher Educational Pass Certificate) or have a higher degree then their passport falls under Non-ECR Category. The educational qualification of above 10th class and skilled migration from Kerala reduces the number of migrants having the emigration clearance required category. The migration of skilled workers increasing from Kerala than that of other states. Hence the people who are migrating from Kerala do not required emigration clearance from the Protectorate of Emigrants. So, the number of migrants in the ECNR category is increasing in Kerala. But the states like Uttar Pradesh, Andhra Pradesh etc have a high number of unskilled workers or workers who have not passed 10th class. So, they show a large number of migrants with ECR. That is why in the pie diagram (figure 4.1) we can see the percentage of migrants is less in the case of Kerala than in other states.

Figure 4.1Distribution of Indian Workers by sending State.
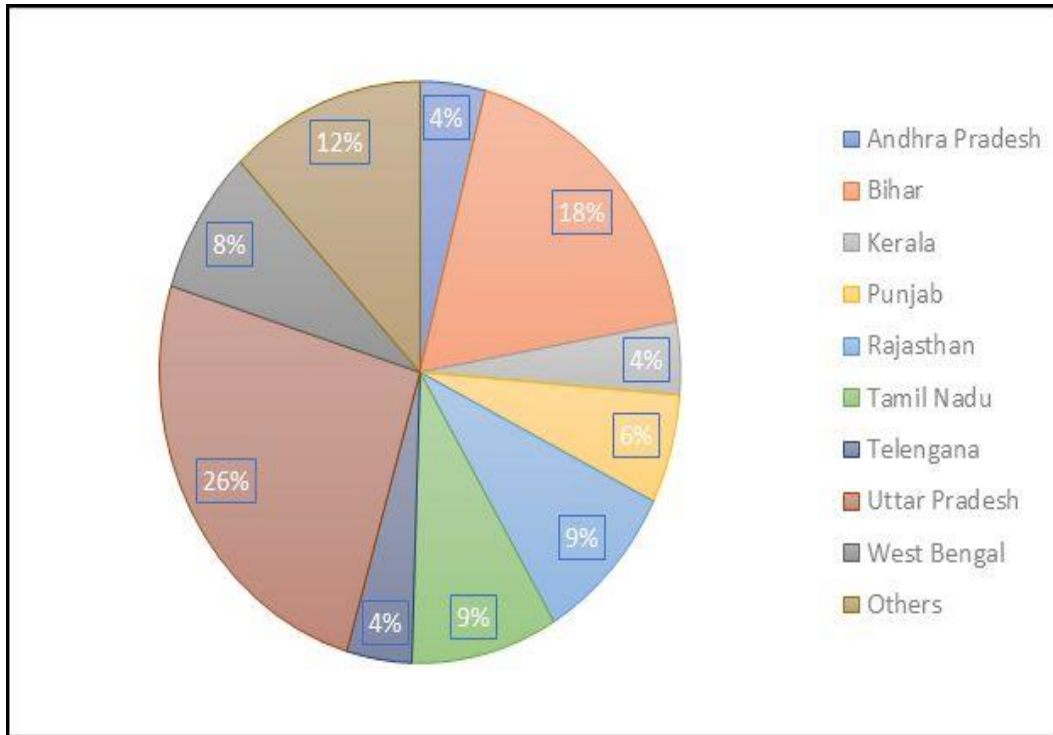
Source: GoI, Ministry of External Affairs

There are so many data sources for migrants and remittances. But we don't have any consistent time series data in all years from the 1970s onwards. So, K.P Kannan and K.S Hari tried to estimate the number of migrants and foreign remittances to Kerala for a period of 47 years that is close to half a century through constructing time series data by interpolation and extrapolation. The table (4.9) gives us a clear picture of their estimation of Indian emigrants in Gulf countries from 1973 to 2019. On an average, it is showing an increasing trend from 1.96 lakhs of Indian Gulf migrants in 1973 to 89.06 lakhs in 2019. To analyse the change in average number of gulf migrants over the period we have done a structural break analysis.

Table 4.9 The estimated stock of Indian emigrants in Gulf(lakhs)

Years	Indian emigrants in Gulf(lakhs)	Years	Indian emigrants in Gulf (lakhs)	Years	Indian emigrants in Gulf(lakhs)
1973	1.95	1989	12.6	2005	37.17
1974	2.27	1990	14.45	2006	41.5
1975	3.05	1991	16.57	2007	46.33
1976	3.49	1992	18.58	2008	51.72
1977	3.99	1993	20.83	2009	57.74
1978	4.57	1994	23.35	2010	64.46
1979	5.23	1995	26.18	2011	67.62
1980	5.99	1996	29.35	2012	70.93
1981	5.99	1997	32.9	2013	74.4
1982	7.41	1998	36.88	2014	78.04
1983	9.17	1999	33.74	2015	81.86
1984	9.3	2000	27.43	2016	84.19
1985	9.31	2001	29.15	2017	86.59
1986	9.45	2002	30.98	2018	89.06
1987	9.58	2003	32.92	2019	89.06
1988	10.98	2004	34.98		

Source: Estimated by Kannan & Hari using KMS and UNDESA data

A structural break occurs when we see a sudden change in a time series or a relationship between two-time series. This change could involve a change in mean or a change in the other parameters of the process that produce the series. Being able to detect when the structure of the time series changes can give us insights into the problem we are studying. Structural break tests help us to determine when and whether there is a significant change in our data. It's called a structural break when a time series abruptly changes at a point in time. The most conventional approach to determine structural breaks in longitudinal data seems to be the Chow Test proposed by econometrician Gregory Chow in 1960, which is a test of whether the coefficients in two linear regressions on different data sets are

equal. In the present study, we have tested the structural break in the time series data of the number of Indian migrants.

The graph shown in the figure 4.2 depicts the trend of Indian emigrants over the period from 1973 to 2020. From the chow test, we can understand that there is a structural break in the data of Indian migrants in the year 1996. We rejected the null hypothesis as the p-value is less than the level of significance. It reveals that the average number of Indian emigrants is changing significantly with respect to this year. Also, there has been a declining pace in gulf migration during the second half of the 1990s. The result of the Chow test is given in the table (4.10) The average annual growth rate of the number of Indian emigrants is calculated as 8.16 over the years. The growth model results of the number of Indian emigrants are given in the table (4.11). The R square value of the model shows that 96 percent of the variation in the number of emigrants is explained over the years.

Figure 4.2 Trend in the Growth of Indian Emigrants
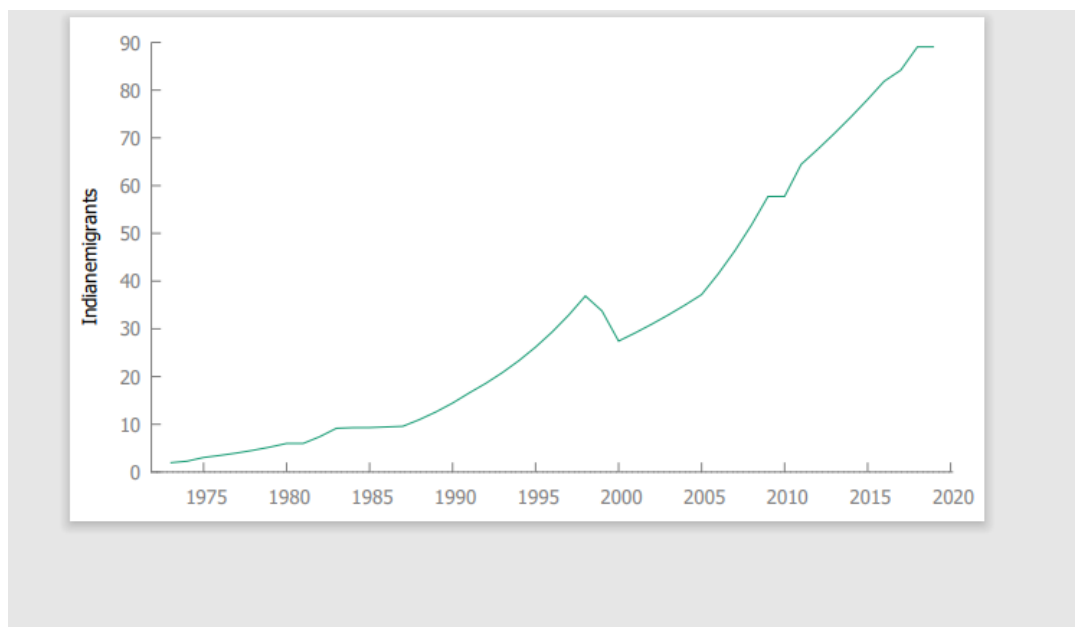
Table 4.10 Chow test results of the Number of Indian Emigrants

	Coefficient	*Std. Error*	*t-ratio*	*p-value*
const	−12.8844	2.43139	−5.299	<0.0001
time	1.87942	0.0881959	21.31	<0.0001
Mean dependent var	32.22	S.D. dependent var	27.016	
Sum squared resid	3027.09	S.E. of regression	8.206	
R-squared	0.9098	Adjusted R-squared	0.907	
F(1, 45)	454.10	P-value(F)	3.81e-25	
Log-likelihood	−164.57	Akaike criterion	333.145	
Schwarz criterion	336.84	Hannan-Quinn	334.53	
Rho	0.962	Durbin-Watson	0.075	

Chow test for structural break at observation 1996 -

Test statistic: $F(2, 43) = 50.1767$

with p-value = $P(F(2, 43) > 50.1767) = 0.000001$

Table 4.11 Regression Results of Growth Model of Number of Indian Emigrants

	Coefficients	*Standard Error*	*t Stat*	*P-value*
Intercept	1.134	0.062	18.40	0.00
Year	0.079	0.002	35.12	0.00
antilog	1.082			
CAGR	8.16			
R square	0.96			

Since the "oil boom" of the 1970s, Indian migration to the Gulf has been a crucial source of funding for the nation. Through the transfer of remittances, it has served as the economic backbone of high-migration regions like Kerala. Indian migrant workers have greatly contributed to the economic expansion of the Gulf States throughout this time. However, in recent years, the treatment of domestic and blue-collar expatriate workers in the region has drawn increased worldwide attention and condemnation, which has negatively impacted migration from India to the Gulf. The Government of India (GoI) has consequently started to focus more on worker welfare and diaspora concerns. However, migrant workers continue to

voice concerns about various forms of mistreatment, exploitation, and suffering. The influx of Indian migrants into the region has decreased while return migration has increased because of the region's slowing economy, fluctuating oil prices, and changes to Gulf labour rules. The coronavirus pandemic casts further doubt on the future of migration from India to the Gulf and presents a challenging test for the Indian government by posing unprecedented health and livelihood challenges for the millions of Indians working in the Gulf as well as for the families and communities that depend on them.

4.2.3 Remittances in India

India is ranked as the top country receiving foreign remittances sent by migrant workers. In 2004, the World Bank estimated the total remittances received in India as $ 21.7 billion. It increased to $55 billion in 2010, which ranks India at first place in the case of foreign remittances. It may be observed that there has been a steady increase in remittances from US$ 15.8 billion in 2001-02 to US$ 70 billion in 2011-12. Despite the global economic downturn, India remained the largest recipient of inward remittances for a fourth year in a row, estimated $ 70 billion by the World Bank. The labour outflow in the Emigration checks required category from India amounted to 747,000 people in 2012 compared to 626,000 in 2011 (MOIA Annual Report 2012-13). India continues to reign supreme as both the world's top sender of migrants and receiver of remittances. There were 16.6 million Indians residing abroad in 2017 (UN, 2017). The World Bank Migration and Development Brief estimates that India received remittances worth USD 69 billion in 2018. Increased remittances to India are a result of the rupee's declining value. (KMS 2018). According to the World Bank estimates of 2021, India receives a huge remittance of 83,149US$ millions in 2020.

4.2.4 Country Wise Distribution of Remittances in India

The India-Gulf area is traversed by the second-largest migratory corridor in the world. Of the over 31 million NRIs, the Gulf region employs 8.5 million, according to estimates. Indians make up more than 30 percent of the expatriate labour in the Gulf States, where the proportion of foreign workers is among the highest in the world. In accordance with a recent World Bank report, India is

anticipated to collect $100 billion in remittances by 2022, an increase of 12 percent every year. India will continue to be the leading beneficiary of remittances around the globe. In 2020, remittances to India were more than $83 billion. According to data from the RBI Remittances Survey, 2021, the United States, the United Arab Emirates (UAE), the United Kingdom and Singapore are the top four nations for sending money to India. Together, the four are responsible for up to 54 percent of India's remittance inflows. Between 2016–17 and 2020–21, there was a considerable decrease in the combined share of Saudi Arabia, the UAE, Kuwait, Oman, and Qatar. During that time, their share of remittances to India decreased from 54 percent to 28 percent.

With a share that increased from 22.9 percent in 2017 to 23.4 percent in 2021, the US has surpassed the UAE as the largest provider of remittances to India. The UAE's share has decreased from 26.9 percent to 18 percent. From the table (4.12), we can infer that the coming of remittance from all the GCC countries shows a declining trend in these years.

Table 4. 12 Country Wise Distribution of Remittances in India

Country/ source of remittance	2016-17(%)	2020-21(%)
United Arab Emirates	26.9	18
United States	22.9	23.4
Saudi Arabia	11.6	5.1
Qatar	6.5	1.5
Kuwait	5.5	2.4
Oman	3.0	1.6
United Kingdom	3.0	6.8
Malaysia	2.3	0.7
Canada	1.0	0.6
Hong kong	0.9	0
Australia	0.7	0.7
Germany	0.6	0.6
Italy	0.05	0
Philippines	0.03	0
Singapore	0	5.7
Others	14.8	31.6

Source: RBI Remittance Survey 2021

The table (4.13) shows the total inward remittances to India in US $ million. This shows that the remittances are increasing from 2384 US$ Million in 1990 to 89375 US$ Million in 2021 and the percentage share of GDP is 2.9 percent. The average annual growth rate of total remittance to India is calculated as 12.61 percent over the years. The regression model results of the number of Indian emigrants are given in the tables (4.14) The R square value of the model shows that 94 percent of the variation in the total remittances is explained over the years.

Table 4.13 Total inward Remittances to India (US$ Million)

Year	Total inward Remittances to India	Year	Total inward Remittances to India
1990	2,384	2006	28,291
1991	3,289	2007	37,079
1992	2,897	2008	49,627
1993	3,523	2009	49,129
1994	5,857	2010	53,362
1995	6,223	2011	61,250
1996	8,483	2012	68,202
1997	10,609	2013	69,658
1998	9,487	2014	70,003
1999	11,029	2015	68,787
2000	12,861	2016	62,764
2001	14,289	2017	68,184
2002	15,758	2018	78,524
2003	20,991	2019	82,689
2004	18,512	2020	82,732
2005	22,212	2021	89,375

Source: World Bank 2021

Table 4.14 Regression Coefficients of the model of Indian Remittances

	Coefficients	Standard Error	t Stat	P-value	Lower 95%	Upper 95%
Intercept	8.07	0.09	80.88	0.00	7.86	8.27
X year	0.11	0.00	22.41	0.00	0.107	0.129
Antilog	1.12					
CAGR	12.61					
R Square	0.944					

Source: World Bank 2021

4.2.5 State-wise Share in Inward Remittances

The economic and social impacts arising out of the labour outflows and inflows of remittances are substantial in India. The magnitude of the impact of migration differs among different states depending on the magnitude of migration. Compared to other states in India, the socio-economic impacts of migration are very great in Kerala because of the large stock of migrants in the Middle East. Available evidence shows that a major share of remittances from the Middle East was sent by migrants belonging to Kerala state. This is illustrated in table (4.15). High-skilled migration in Kerala increases the remittance more than that of other states. The share of Kerala is the highest among the states of India with 19 percent followed by Maharashtra with 16.7 percent.

Table 4.15: State-wise Share in Inward Remittances (2020)

State	Share in Total Remittances (%)
Kerala	19.0
Maharashtra	16.7
Karnataka	15.0
Tamil Nadu	8.0
Delhi	5.9
Andhra Pradesh	4.0
Uttar Pradesh	3.1
West Bengal	2.7
Gujarat	2.1
Punjab	1.7
Bihar	1.3
Rajasthan	1.2
Goa	0.8
Haryana	0.8
Madhya Pradesh	0.4
Orissa	0.4
Jharkhand	0.3
Uttarakhand	0.2
Puducherry	0.2
Chandigarh	0.2
Jammu and Kashmir	0.2
Assam	0.1
Himachal Pradesh	0.1
Chhattisgarh	0.1
Others	15.5
Total	100.0
Note: "Others" also includes those remittances for which banks could not identify the specific destination and, therefore, covered such transactions under "Others".	

Source: RBI (2021)

India has become the sole beneficiary of private remittances from abroad over the past ten years. In this, Gujarat and Punjab have performed better than any other states, with Kerala coming in first. It is now well known that the state of Kerala's economy depends on money contributed by its residents who work abroad. In 1998, the six Gulf countries (Bahrain, Kuwait, Oman, Qatar, Saudi Arabia, and the United Arab Emirates) accounted for 96.8 percent of all emigrants; by 2018, that percentage had dropped to 89.4 percent (Sunny et al. 2020, 21, Kannan & Hari 2020). Emigration has thus emerged as Kerala's economy's most notable characteristic. Even if employees move to other parts of India in search of jobs, those from Kerala have some comparative advantages. They have unique skills because they are from a State with a long history of educational excellence. They have demonstrated their ability to master new technologies and are flexible to a technologically challenging and evolving work environment. The contributions of migrant workers are distinct and recognizable in Gulf countries and worldwide.

For many years, Keralites have migrated in quest of work to other States in India and other nations. There are more than 20 million immigrants in the world; according to the World Bank (2015), Kerala is the Indian State with the greatest NRI population and the country that receives the most overseas remittances. Age, education, length of stay, earnings, migrant status, working and living conditions, the reason for remitting, size of household, and other interrelated characteristics all have an impact on remittance behaviour (Ruksana 2016).

4.3 Trend and pattern of Gulf Migration from Kerala

The United Arab Emirates has long been a favourite travel destination for Keralites within the Gulf region itself. With 40 to 50 percent of the migrants working in the GCC nations during the 1970s and 1980s, the nation was the top destination for emigration. While Saudi Arabia became the primary choice for Keralites during the second wave, this percentage essentially stagnated. Since the start of the twenty-first century, the UAE has once more emerged as the top destination among the Gulf nations (41%). Middle East or Gulf migration plays a significant role in Kerala's growth. Since the middle of the 1970s, Kerala has experienced socioeconomic transformations that are unheard of due to the large-scale migration and remittance inflow that followed. Kerala's poverty rate has

significantly decreased because of migration. The Gulf Boom refers to the large-scale movement of people from Kerala to the GCC states between 1972 and 1983. The Indian community is one of the largest in the UAE in terms of the overall population. However, due to a lack of reliable census or demographic data, it is challenging to provide a definite number So, we may say that roughly one in four people residing in this country are Indian, and one in seven people are Keralites (Venier 2007).

The most important data source of Kerala Gulf migration is the Kerala Migration Survey conducted by the Center for Development Studies Trivandrum. The KMS experience of twenty years has revealed an increase in emigration, despite a lowering rate of growth - a pattern that has persisted across several inter-survey periods. In contrast to the initial estimate of 1.4 million in 1998, the 2018 survey indicated an estimated 2.12 million Keralites living outside of the state. However, the trend in emigration patterns paints a little more confusing picture because it becomes clear that the rate of development has not always been constant. The pattern between surveys indicates that there are more emigrants in each era, although at a slower rate, indicating a decline in the rate of emigration from the state. However, the number of emigrants leaving Kerala decreased by 11.6 percent between 2013 and 2018 compared to 2013. This demonstrates that the phenomenon of return migration has already started to occur in Kerala, which is supported by the fact that there were already close to 1.3 million return emigrants living there. The table (4.16) shows the number of emigrants from Kerala according to KMS 2018. We can see an increasing trend over the years except in 2018.

Table 4.16 Number of emigrants from Kerala to the Gulf, 1998 to 2018

year	Migrants
1998	1361919
2003	1838478
2008	2193412
2013	2400375
2018	2121888

Source: KMS2018

The Kerala Migration Survey (KMS) reveals a decrease in emigration, which was anticipated in 2013. 24 lakh people left the country in total in 2013, but only 21 lakhs did so in 2018(Table 4.16). This showed a decline of almost 12 percent between 2013 and 2018. KMS 2018 estimates that 12.95 lakh emigrants from Kerala will return home or around 60 percent of all emigrants from Kerala. KMS 2018 has reaffirmed a trend that was seen in the previous round. Kerala's emigration is declining but return migration is increasing. The number of NRKs declined by 2.78 lakh between 2015 and 2018.

4.3.1 Country of Residence of Emigrants of Kerala

According to estimates, there were around 24.0 lakhs of Kerala exiles residing overseas in 2014, up from 22.8 lakhs in 2011, 21.9 lakhs in 2008, 18.4 lakhs in 2003, and 13.6 lakhs in 1998. (KMS 2014). These figures indicate a steadily rising rate of emigration from Kerala. Over time, Kerala has developed connections with recipient nations in the Gulf and the West due to relatively large-scale and long-term migration movements. These flows are the result of established economic linkages between Kerala and the receiving regions as well as historical, cultural, demographic, and political considerations. International migration has grown in importance as a matter of policy for both industrialized and developing nations. Kerala received remittances of a total of Rs. 71,142 crores in 2014. In 2011 it was Rs 49,695 and in 2008 it was Rs 43,288 crores. Remittances per family increased to Rs. 86,843 in 2014 from Rs. 63,315 in 2011 and Rs. 57,227 in 2008 (KMS 2014). The table (4.17) shows the destination countries of Kerala emigrants from 1998 to 2018. We can see that the favourite destination of Kerala Emigrants is UAE.

The KMS data shows that the rate of emigration growth has been continuously decreasing since 2008. Although migration decreased after 2008, there were few years, especially 2011 and 2013, where there was an uptick. The number of emigrants increased by 87,000 from 2008 to 2011 and by 1.1 lakh from 2011 to 2013. With 89.2 percent of the total migration, the Gulf region has the highest rate of emigration. The other 10 percent of emigrants are mostly found in other nations like the USA, UK, Australia, etc. Between 2016 and 2018, the Gulf had a minor dip, led by a modest decline in the UAE; however, the moderate

increases in other Gulf nations more than offset these declines, keeping the overall Gulf population from declining significantly.

Table 4.17 Country of Residence of Emigrants of Kerala, 1998-2018 (percent)

Destination Countries	2018	2016	2013	2011	2008	2003	1998
UAE	39.1	41.5	37.5	38.7	41.9	36.5	31.0
Saudi Arabia	23.0	22.5	21.8	25.2	23	26.7	37.5
Oman	8.6	7.6	7.9	8.6	7.6	8.3	10.2
Kuwait	6.0	5.5	7.6	5.6	5.9	6.2	5.0
Bahrain	3.8	3.8	6.2	4.5	4.6	5.9	5.5
Qatar	8.7	8.4	4.4	6.5	5.5	5.4	4.6
Other West Asia	0.0	0.3	0.9	0.3	0.0	0.1	0.0
Sub-Total	89.2	89.6	86.3	89.4	88.5	89.0	93.9
USA	2.2	3.8	2.9	3.0	4.7	5.3	2.2
Canada	0.7	1.2	0.5	0.4	0.6	0.3	0.0
United Kingdom	1.8	1.5	1.6	2.0	1.8	1.2	0.0
Other Europe	0.0	0.4	0.8	0.5	0.4	0.8	0.0
Africa	0.3	0.5	0.6	0.6	0.6	0.9	0.0
Singapore	0.6	0.5	0.4	0.5	0.5	0.8	0.0
Maldives	0.3	0.2	0.1	0.3	0.3	0.7	0.0
Malaysia	0.5	0.3	0.4	0.6	0.5	0.3	0.0
Other SE Asia	0.0	0.6	2.2	0.7	0.4	0.4	0.0
Australia/New Zealand	1.4	0.7	1.6	1.1	1.0	0.3	0.0
Other Countries	1.2	0.7	2.6	1.1	0.6	0.0	4.0
Total	100	100	100	100	100	100	100

Source : KMS 2018

However, there is a noticeable decrease in the emigrant population as compared to the previous five years. Without a question, the UAE has always been a top travel destination for Keralites, and 2018 was no exception. There are 1.89 million emigrants living in Gulf nations (KMS 2018). According to the survey, 89.2 percent of all migrants from Kerala are living in Middle Eastern nations. The number of migrants in the Middle East decreased from 20,70,000 in 2013 to 18,93,000 in 2018. In 2013, there were 8.9 lakh residents in the UAE, however as of 2018, there is 8.30 lakh. Saudi Arabia had 5.22 lakh residents in 2013, but that number dropped to 4.87 lakh in 2018.Bahrain saw a decline from 1.49 lakhs in 2013 to 0.81 lakhs in 2018, whereas Qatar saw an increase from 1.06 lakhs in 2013 to 1.86 lakhs in 2018. The study found that one in every five households in Kerala has a migrant, while among religious groups, one in every three households is a Muslim, one in five households is a Christian.

4.3.2 Estimated Number of Kerala Emigrants

The table (4.18) shows the estimated number of Kerala emigrants by K.P Kannan and K.S Hari based on UNDESA and KMS data. Using this data, we have done the structural break analysis of Kerala emigrants in Gulf. The results of the Chow test of Kerala emigrants in the gulf are given in the tables (4.19). It reveals that the average number of Kerala emigrants is changing significantly with respect to the year 2007. Also, there has been a declining pace in gulf migration during the second half of the 1990s. The results of the regression model are also given in the tables (4.20). The trend in the growth of Kerala Emigrants in Gulf countries is shown in figure 4.3.

Table 4.18 Estimated Number of Kerala Emigrants (lakhs)

Years	Kerala emigrants in Gulf	Kerala as % of Indian migrants	Years	Kerala emigrants in Gulf	Kerala as % of Indian
1973	0.34	17.44	1997	12.36	37.57
1974	0.39	17.18	1998	12.78	34.65
1975	0.44	14.43	1999	13.43	39.8
1976	0.51	14.61	2000	14.11	51.44
1977	0.58	14.54	2001	14.82	50.86
1978	0.67	14.66	2002	15.58	50.28
1979	0.76	14.53	2003	16.36	49.72
1980	0.79	13.19	2004	16.93	48.41
1981	0.98	16.36	2005	17.52	47.14
1982	1.52	20.51	2006	18.13	43.69
1983	1.83	19.96	2007	18.76	40.5
1984	2.01	21.61	2008	19.41	37.54
1985	2.42	25.99	2009	19.73	34.17
1986	2.76	29.21	2010	20.05	31.11
1987	3.05	31.84	2011	20.38	30.14
1988	3.82	34.79	2012	20.49	28.89
1989	4.02	31.9	2013	20.71	27.83
1990	5.09	35.22	2014	20.53	26.31
1991	5.4	32.59	2015	20.35	24.87
1992	6.45	34.71	2016	19.87	23.6
1993	7.44	35.72	2017	19.4	22.4
1994	8.6	36.83	2018	18.94	21.26
1995	9.63	36.78	2019	18.94	21.26
1996	10.97	37.38			

Source: K. P. Kannan · K. S. Hari(2020)

Table 4.19 Chow Test of Kerala Emigrants in Gulf countries

	coefficient	std. error	t-ratio	p-value
const	-3.65898	0.530142	-6.902	2.01e-08
time	0.601337	0.0264247	22.76	3.04e-025
splitdum	22.8303	16544	4.420	6.83e-05
sd_time	-0.583715	0.129142	-4.520	4.98e-05
Mean dependent var	10.26109	S.D. dependent var	7.864238	
Sum squared resid	95.972	S.E. of regression	1.511643	
R-squared	0.965516	Adjusted R-squared	0.963053	
F(3, 42)	391.9815	P-value(F)	0.000753	
Log-likelihood	-82.18588	Akaike criterion	172.3718	
Schwarz criterion	179.6863	Hannan-Quinn	175.1118	
rho	0.861673	Durbin-Watson	0.164552	

Chow test for structural break at observation 2007

   $F(2, 42) = 10.2652$ with p-value 0.0002

Table 4.20 Regression Coefficients of Kerala Emigrants in Gulf Countries

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	1979.4	1.159	1706	0.00	1977.1	1981.7	1977.1	1981.78
Year	9.43	0.524	17.9	0.00	8.38	10.49	8.38	10.49
Antilog	1.097							
CAGR	9.7							
R Square	0.877							

Figure 4.3 Trend in the Growth of Kerala Emigrants in Gulf Countries
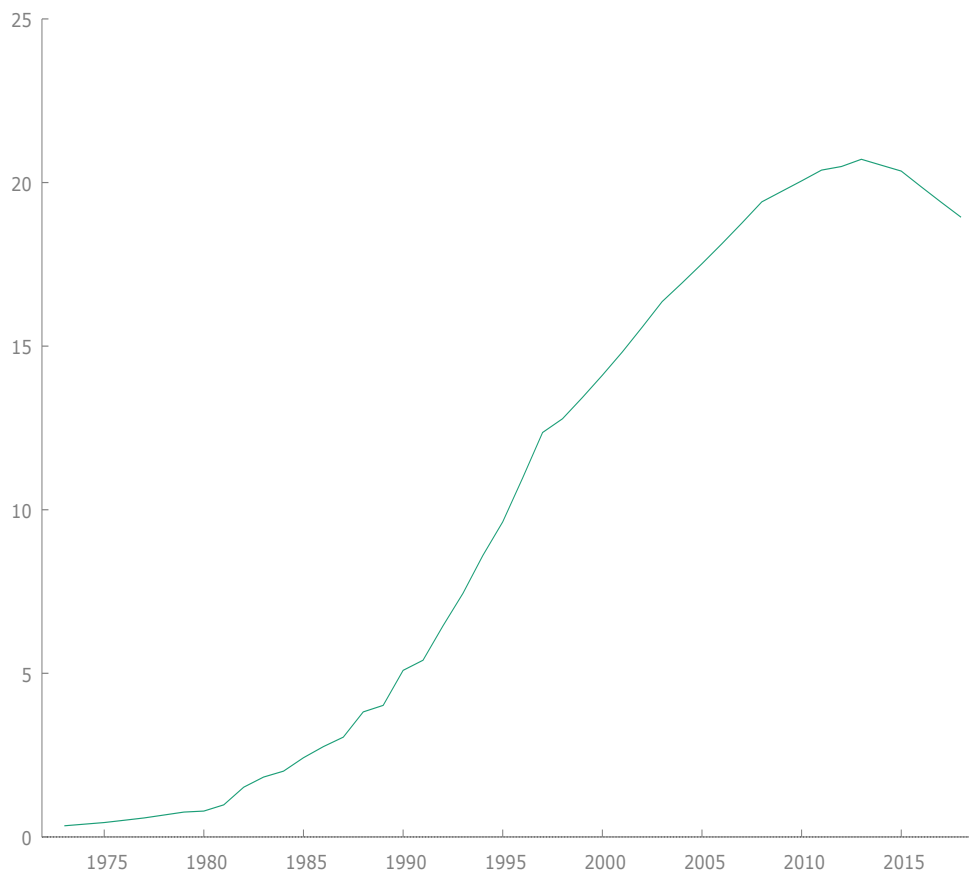
4.3.3 District-wise Emigrants of Kerala

From table (4.21) the district that sends the majority of migrants is Malappuram. Following Thrissur (11.4%) and Kollam in terms of the number of emigrants during the past ten years comes the second-ranked district, Kannur (11.3%). Since 2008, the district's emigrant population has grown significantly as a percentage. Idukki and Wayanad, the districts from the bottom of the list, are maintaining the status quo while simultaneously exhibiting a modest increase in their percentage share of the overall emigrant population**.**

Table 4.21 Emigrants by Districts (percentages)

Districts	2018	2013	2011	2008	2003	1998
Thiruvananthapuram	6.46	10.07	10.07	14.06	9.59	9.14
Kollam	11.34	8.33	7.34	9.46	7.56	8.07
Pathanamthitta	5.18	5.89	4.01	5.52	7.15	7.27
Alappuzha	6.45	3.88	6.33	6.01	4.61	4.08
Kottayam	7.85	4.50	5.15	4.07	2.60	5.80
Idukki	1.55	1.00	0.34	0.26	0.54	0.43
Ernakulam	2.52	7.97	5.97	5.52	7.61	6.59
Thrissur	11.36	9.59	8.70	12.95	11.82	9.73
Palakkad	4.20	2.94	6.23	8.65	8.51	9.68
Malappuram	19.14	18.98	17.93	15.25	21.78	14.78
Kozhikode	7.57	9.44	9.06	9.08	8.51	9.11
Wayanad	1.44	0.94	1.18	0.64	0.33	0.42
Kannur	11.77	12.14	12.41	5.43	6.46	11.01
Kasaragod	3.17	4.35	5.28	3.09	2.84	3.89
Total	100.00	100.00	100.00	100.00	100	100.00

Source: Kerala Migration Study 2018

4.3.4 Trend in Remittances to Kerala

Kerala is receiving consistent remittances, mostly from NRIs. Different institutions like RBI World bank etc. are calculating remittances in different ways. According to RBI estimates Remittances can be divided into three types. Net private transfers, NRI deposit and Remittances in kind. RBI defines net private transfers as 'Private transfers constitute remittances by non-residents for family maintenance, repatriation of savings by Indian resident's abroad and personal gifts and donations to religious and charitable institutions in India. In addition, other components such as import of gold and silver brought in as baggage by returning Indians and local withdrawals were included under private transfer receipts since 1992–1993 and 1996–1997 respectively' (Reserve Bank of India Bulletin, January 2001:28). But the KMS calculated the remittance by including the four components. They are cash remittance (in Rs.), total money value of goods received as gifts (in Rs.), special remittance to buy house/ land/ car (in Rs.), Total

money value of special remittances not included above (in Rs.) Total remittances received by the state are reached by adding these four components. Table 4.22 shows the trend in total remittance and household remittance in Kerala from 1998 to 2018. The data shows a positive trend from 1998 to 2011. But between 2011 to 2013 we can see a declining trend. But after 2013 the remittance is showing an increasing trend. Remittances per household over these years are showing a positive trend.

Even though the number of emigrants according to KMS data is showing a declining trend since the year 2013 it has not affected the flow of remittance to Kerala. Even in the covid time also we cannot see such a declining trend. This is because of the change in the composition of workers from unskilled to skilled workers who can earn more income. The depreciating value of rupee is a positive effect on increasing remittances to India. The inflow of more than 85000 crores of rupees by way of remittances has a significant effect on the state's economy and the living conditions of its people. For a total population of 3.459 crores, the total remittances of Rs 85,092 crores means, on average, a per capita remittance of Rs 24,000. The corresponding per capita remittances in 2013 were Rs. 21,000, in 2011 it was Rs14,883, and Rs. 12,840 in 2008. The increase was Rs. 3,602 during 2013-18, Rs. 6,117 during 2011 -2013 and Rs 2,043 during 2008-2011 (KMS2018).

Table 4.22 Trends in total remittances1998-2018 (crores)

Year	Remittances	Percent Increase	Remittances per household
1998	13652	-	21469
2003	18465	35.3	24444
2008	43288	134.4	57215
2011	49695	14.8	63315
2013	71142	43.2	86843
2018	85092	19.6	96185

KMS2018

4.3.5 District-wise Analysis of Remittances

From the KMS data district-wise analysis shows that Malappuram district received 21 percentage of the state's total remittances, followed by Kollam (15%), Thrissur (11%), and Thiruvananthapuram (9%). Malappuram, where remittances per household are highest, saw an increase from Rs. 1,13,865 to Rs. 1,81,781 in remittances. Ernakulam, Alappuzha, and Kasaragod are the three districts where remittances appear to be declining. We have calculated the Compound annual growth rate of household remittances of each state. The table 4.23 illustrated the CAGR. Among the districts, Idukki and Wayanad occupy the highest growth rate followed by Kasargod, Kannur and Kollam.

Table 4.23 Household remittances by districts (1998-2018) in crores

Districts	CAGR	1998	2003	2008	2011	2013	2018
Thiruvananthapuram	45.7	339	831	1388	1443	1847	2904
Kollam	62.48	286	782	1294	1346	2168	4602
Pathanamthitta	53.9	233	412	639	633	1478	2220
Alappuzha	51.7	217	578	570	699	2065	1795
Kottayam	53.3	101	250	656	737	699	1062
Idukki	130.1	4	17	45	55	228	277
Ernakulam	18.2	408	654	862	1865	3210	435
Thrissur	36.6	510	1395	1723	1307	2527	3350
Palakkad	28.3	339	495	997	1003	1009	1270
Malappuram	54.08	616	1248	1874	2752	3510	6326
Kozhikode	58.7	218	585	1153	1189	1967	2662
Wayanad	125.7	6	29	164	176	303	432
Kannur	64.7	203	421	809	1566	1976	2320
Kasaragod	76.32	52	269	337	358	1294	1061
Total	50.73	3530	7965	12511	15129	24374	30717

KMS 2018

4.3.6 Religious wise Analysis of Remittances

Among the religions in Kerala, a major part of the remittances belongs to the Muslim community (42.4%) followed by Hindus with 37.2 percent. The number of emigrants in different religions is also showing the same trend (4.24).

Table 4.24 Total Remittance by Religion from 1998-2018 (%)

Religion	2018	2014	2011	2008	2003	1998
Hindus	37.2	36.3	37.4	37.7	31.5	29.5
Christians	20.4	22.4	18.3	21.2	25.0	19.9
Muslims	42.4	41.3	44.3	41.1	43.5	50.7
Total	100.0	100.0	100.0	100.0	100.0	100.0

KMS 2018

4.3.7 Remittances and NSDP in Kerala

In the Balance of Payments statistics published by the Reserve Bank of India (RBI), remittances can be identified as credits in the current account as 'net private transfers' and also as 'net NRI deposits' in the capital account. From these figures, Kannan and Hari have estimated region-wise remittances to the Indian economy in terms of Middle East countries and other countries. Table (4.25) exhibits the total remittances and NSDP in Kerala from 2000 to 2018. From the table, we can see that NSDP, and remittances are showing an increasing trend throughout the years. KMS also shows the same trend. After 2013 the percentage increase in remittances shows a sharp decline from 43.2 percent to 19.6 percent. Neither the two Gulf Wars nor the 2008 financial crisis seems to have affected the flow of remittances. Remittance relative to state income (NSDP) also increased secularly till the end of the twentieth century but then started declining. Since 2011–2012, there has been a decline in the growth rate of remittances to a significant extent (Table 4.25). This is partly due to the net decline in Kerala emigration to the extent of 13percent between 2013 and 2019(Kannan & Hari 2020)

Table 4.25 Total Remittances and NSDP in Kerala (Rs. crores)

Years	Total remittances	NSDP	% of NSDP	Years	Total remittances	NSDP	% of NSDP
1972–1973	8.31	1457	0.57	1997–1998	11,302.03	47,924	23.58
1973–1974	10.6	1823	0.58	1998–1999	11,285.62	56,563	19.95
1974–1975	22.01	2086	1.06	1999–2000	14,157.88	62,557	22.63
1975–1976	45.94	2228	2.06	2000–2001	13,115.37	63,813	20.55
1976–1977	108.25	2398	4.51	2001–2002	16,246.70	67,963	23.91
1977–1978	161.68	2521	6.41	2002–2003	18,713.01	75,860	24.67
1978–1979	152.12	2754	5.52	2003–2004	19,812.14	84,734	23.38
1979–1980	217.07	3156	6.88	2004–2005	15,594.24	1,04,776	14.88
1980–1981	348.24	3823	9.11	2005–2006	19,996.38	1,20,269	16.63
1981–1982	382.38	4050	9.44	2006–2007	24,647.40	1,35,104	18.24
1982–1983	480.41	4712	10.2	2007–2008	23,107.61	1,53,981	15.01
1983–1984	623.69	5523	11.29	2008–2009	36,846.34	1,80,134	20.45
1984–1985	847.54	6141	13.8	2009–2010	48,094.82	2,06,070	23.34
1985–1986	581.31	6503	8.94	2010–2011	49,242.28	2,33,177	21.12
1986–1987	929.23	7354	12.64	2011–2012	63,811.19	3,28,021	19.45
1987–1988	972.27	8258	11.77	2012–2013	82,456.55	3,71,384	22.2
1988–1989	899.56	9182	9.8	2013–2014	98,083.72	4,17,265	23.51
1989–1990	1239.93	10,668	11.62	2014–2015	86,029.55	4,60,614	18.68
1990–1991	945.84	12,173	7.77	2015–2016	90,211.42	5,05,910	17.83
1991–1992	2537.33	15,102	16.8	2016–2017	79,030.93	5,70,591	13.85
1992–1993	3124.33	17,175	18.19	2017–2018	80,227.87	6,32,727	12.68
1993–1994	4028.92	23,401	17.22	2018–2019	97,712.13	7,07,542	13.81
1994–1995	6410.34	28,697	22.34	2019–2020	1,05,155.22	7,88,910	13.33
1995–1996	7434.67	35,087	21.19	Average/year	23,904.00	138,187.13	14.75
1996–1997	9999.62	40,819	24.5				

Source: Economic Review published by Government of Kerala, NSDP collected from CSO Estimates of State Domestic Product (Government of India, *Estimates of State Domestic Product,* Various Issues)

We have used the chow test for finding out the structural break in the total remittances given in the table 4.25. The trend in the growth of total remittances is shown in figure 4.4. The result of the Chow test for total remittances are given in table (4.26). From the chow test we can understand that there is a structural break in the data of total remittances in the year 2007. We rejected the null hypothesis as

the p-value is less than the level of significance. It reveals that the average amount of remittances is changing significantly with respect to this year 2007. This year, we can see a declining trend in the data on total remittances due to the impact of the global financial crisis. This crisis affected many of the migrants in a bad manner. The rupee depreciation always becomes an important cause behind the fluctuations in remittances. This is because of the difference in the exchange rate of Rupees against Dirhams. So, the migrants can send more money to their home country with the same amount of their salary. When we analyse the data to find out the compound annual growth rate, it is noted that total remittances are significantly grown to the extent of 20.6 percent over the years. The results of the regression analysis of remittances are given in the tables (4.27) R square in the regression shows that 94.6 percent of variations in total remittances is explained over the years from 1972 to 2020. Figure shows the trend in the growth of total remittances.

Figure 4.4 Trend in the Growth of Total Remittances of Kerala

Table 4.26 Chow Test on Total Remittances of Kerala

	Coefficient	Std.error	t-ratio	p-value
const	-5724.34	2370.82	-2.414	0.0200
time	647.197	114.866	5.634	1.16e-06
splitdum	−169095	21582.1	-7.835	6.97e-010
sd_time	5236.79	521.541	10.04	5.89e-013
Mean dependent var	23904.00	S.D. dependent var	33147.36	
Sum squared resid	2.07e+09	S.E. of regression	6863.209	
R-squared	0.959866	Adjusted R-squared	0.957130	
F(3, 44)	350.7767	P-value(F)	9.99e-31	
Log-likelihood	−490.0494	Akaike criterion	988.0989	
Schwarz criterion	995.5837	Hannan-Quinn	990.9274	
rho	0.565732	Durbin-Watson	0.856441	

Chow test for **structural break at observation 2007**

$F_{(2, 44)} = 132.494$ with p-value 0.0000

Table 4.27 Regression Coefficients of Total Remittances

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*
Intercept	3.729	0.181	20	0.00	3.363	4.095
Year	0.185	0.006	28	0.00	0.172	0.198
antilog	1.203					
CAGR	20.3					
R Square	0.946					

4.3.8 Net private Transfers, Net NRI deposit and Remittance in kind

The structural break analysis of the net NRI deposits shows that the null hypothesis is rejected. Through the chow test, we can identify the structural break in the year 2007. It reveals that the average net NRI deposits is changing significantly with respect to this year. This may be because of the Global financial crisis of 2007. Followed by this crisis the remittances from migrants reduced in volume as so many people lost their job. We can see negative values in the data of net NRI deposits in some years like 2004-05, 2007-08, and 2009-10(Table 4.28 & figure 4.5) During the Covid time also we can see this kind of reduction in the remittance and Net NRI deposits of Kerala. The compound annual growth rate of net private transfers during this period is 20.8 percent whereas the compound annual growth rate of the percentage of NSDP is 4.48. The compound annual growth rate of remittance in kind is 13.25 percent and that of net private transfer is 20.8 percent which is similar to that of total remittances.

Table 4.28 Net private Transfers, Net NRI deposit and Remittance in kind

Years	Net private transfers	Net NRI deposits	REMT in kind	Years	Net private transfers	Net NRI deposits	REMT in kind
1972–1973	5.77	1.7	0.84	1997–1998	8203.73	2557	541.3
1973–1974	8	1.4	1.2	1998–1999	8145.46	2672	468.16
1974–1975	13.47	5.9	2.64	1999–2000	8257.14	5395	505.74
1975–1976	33.72	3.7	8.52	2000–2001	9838.79	2707	569.58
1976–1977	56.99	35	16.26	2001–2002	12,438.14	3103	705.57
1977–1978	92.44	44	25.24	2002–2003	13,738.33	4162	812.68
1978–1979	93.36	36	22.76	2003–2004	17,547.73	1404	860.41
1979–1980	138.57	41	37.5	2004–2005	15,897.00	− 980	677.23
1980–1981	244.4	48	55.84	2005–2006	18,103.39	1551	341.99
1981–1982	274.22	63	45.16	2006–2007	21,592.87	2633	421.53
1982–1983	326.67	105	48.74	2007–2008	26,127.42	− 3415	395.2
1983–1984	380.97	187	55.72	2008–2009	29,086.18	7130	630.16
1984–1985	509.36	271	67.18	2009–2010	47,405.28	− 133	822.54
1985–1986	472.47	50	58.84	2010–2011	47,710.56	804	727.72
1986–1987	562.11	299	68.12	2011–2012	52,104.17	10,764	943.02
1987–1988	715.09	176	81.18	2012–2013	63,501.98	17,736	1218.57
1988–1989	608.98	215	75.58	2013–2014	68,941.21	27,693	1449.51
1989–1990	727.89	428	84.04	2014–2015	69,038.17	15,720	1271.37
1990–1991	581.24	292	72.6	2015–2016	62,872.24	26,006	1333.17
1991–1992	1693.22	735	109.11	2016–2017	61,122.98	16,740	1167.94
1992–1993	1565.24	1460	99.09	2017–2018	61,447.24	17,595	1185.63
1993–1994	2366.3	1516	146.62	2018–2019	76,157.11	20,111	1444.02
1994–1995	5212.67	871	326.67	2019–2020	81,479.10	22,122	1554.02
1995–1996	5851.76	1217	365.91	Average /year	18,973.70	4463.62	466.68
1996–1997	7446.37	2075	478.25				

Source:K. P. Kannan · K. S. Hari(2020)

Figure 4.5 Trend in the Growth of Net NRI Deposits of Kerala
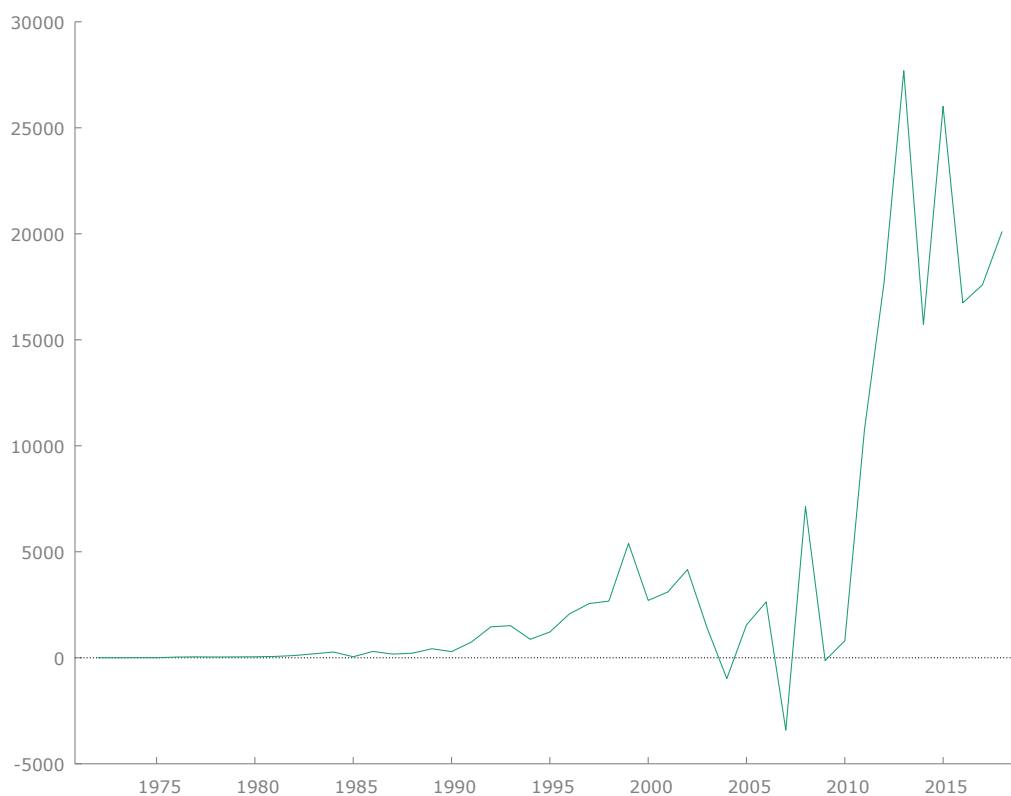
Table 4.29 Chow Test on Net NRI Deposits of Kerala

	Coefficient	std. error	t-ratio	p-value
Const	−626.273	1166.75	−0.5368	0.5942
Time	90.9528	56.5290	1.609	0.1149
Splitdum	−76554.3	11819.8	−6.477	7.40e-08
sd_time	2083.58	288.049	7.233	5.92e-09
Mean dependent var	4087.909	S.D. dependent var	7363.526	
Sum squared resid	4.91E+08	S.E. of regression	3377.578	
R-squared	0.803325	Adjusted R-squared	0.789603	
F(3, 43)	58.54484	P-value(F)	3.14E-15	
Log-likelihood	−446.4708	Akaike criterion	900.9416	
Schwarz criterion	908.3422	Hannan-Quinn	903.7265	
Rho	0.206882	Durbin-Watson	1.55682	

Chow test for structural break at observation 2007

F(2, 43) = 37.0004 with p-value 0.0000.

4.3.9 Net Private transfers as a percentage of Net NRI deposits

We have calculated the Net Private transfers as a percentage of the net NRI deposits of Kerala. We can see that the percentage of NRI deposits to net private transfers is very low in the years 2004-05,2007-08 and 2009-10(Table 4.30). Hence in these years, the net NRI deposits are negative. The same trend can be seen in the case of remittances also.

Table 4.30 Net Private Transfers as a percentage of NRI deposits

Years	% of Net NRI deposits in Net private transfers	Years	% of Net NRI deposits in Net private transfers	Years	% of Net NRI deposits in Net private transfers
1972–1973	29%	1988–1989	35%	2004–2005	-610%
1973–1974	18%	1989–1990	59%	2005–2006	9%
1974–1975	44%	1990–1991	50%	2006–2007	12%
1975–1976	11%	1991–1992	43%	2007–2008	-1307%
1976–1977	61%	1992–1993	93%	2008–2009	25%
1977–1978	48%	1993–1994	64%	2009–2010	-28%
1978–1979	39%	1994–1995	17%	2011–2012	2%
1979–1980	30%	1995–1996	21%	2012–2013	21%
1980–1981	20%	1996–1997	28%	2013–2014	28%
1981–1982	23%	1997–1998	31%	2014–2015	40%
1982–1983	32%	1998–1999	33%	2015–2016	23%
1983–1984	49%	1999–2000	65%	2016–2017	41%
1984–1985	53%	2000–2001	28%	2017–2018	27%
1985–1986	11%	2001–2002	25%	2018–2019	29%
1986–1987	53%	2002–2003	30%	2019–2020	26%
1987–1988	25%	2003–2004	8%	Average /year	27%

Source: K. P. Kannan · K. S. Hari(2020)

The economic effects of migration and migrant remittances have been linked to changes in income distribution and an increase in family income among Keralites. The macroeconomic impact of the remittances on the regional economy was evaluated by estimating the impact of the remittances on income, consumption, and savings. A modified NSDP, called Modified State Income (MSI), for Kerala, is estimated by adding the series of total remittances with the NSDP. This shows that the per capita income in Kerala, when the annual flow of direct remittance is added, is significantly higher than the reported official per capita income. Until 1990, it was less than 14 percent but rose to 20–25 percent between 1995 and 2004. From 2016 to 2020, it is around 13–14 percent (Kannan& Hari)

There are so many factors like the number of migrant workers, wage rate, educational level of migrants, and economic activities in the host countries that are directly related to the inflow of remittances in the labour-sending countries. Similarly, as the wage rate increases, the earning capacity of workers will go up and hence remittances will increase. Likewise, when there is a boom in the host economy, labour demand and wage rates may go up which will ultimately result in an increased amount of remittances. On other hand, there is likely to be an increase in the inflow of remittances if there is a depreciation in the exchange rate of the domestic currency. There is a strong and positive relationship between exchange rate depreciation and the inflow of remittance. In other words, as the number of migrant workers increases, it will add to the existing amount of earnings abroad and thus there will be an increase in the inflow of remittances. When the workers are migrating with their families it will increase the number of workers because their spouses also will get employed after the family migration. But family migration shoots up the consumption expenditure of the host country. So, in the present study, we have analysed the implications of the family migrant's consumption expenditure on their remittances. But there is no authentic source of secondary data about family migrants. That is why we have depended upon the data provided by the various associations existing in UAE.

4.4 Associations in UAE

Regarding the number of families residing in gulf nations, there are no figures. 15 associations from the UAE were registered in 2015, as per NORKA. However, they issued a list of 26 associations in May 2016. Many of them are merely for show. In addition to these organizations, there are numerous smaller ones operating in the UAE without being registered with NORKA under the names of a district, college alumni, Mahal, neighborhood, etc. Many of these associations lack government approval in the UAE and discourage any association-related activity since they compromise the integrity of the state. As a result, getting the authority to create an association is quite challenging. Additionally, if any of these associations start to gain power, the government will intervene and issue warnings to the leaders of those organizations. Dubai Art lovers Association (DALA) which is the first association in the UAE and has run numerous programs. However, it ceased to operate in 2014 because of the UAE authority's warning.

Many of the migrants do not belong to these associations. Additionally, some of the participants belong to multiple associations. Therefore, while estimating the number of families based on associations, we must contend with the issues of double counting and underestimating. Therefore, it is challenging to determine the precise number of Malayalee families residing in the UAE. Since they are independently entering the passports of migrants as Indians, the government of the UAE also lacks a proper estimate on this. The table 4.31 provides information on Malayalee associations in Dubai. We can see from the table that there are fewer family migrants in the associations than there are single migrants. Some of the associations have NORKA registration, while others do not. Five of the registered associations about which we have data are from Dubai, four are from Abu Dhabi, three are from Sharjah, and two are from Ajman. Dubai has 41 percent of the world's migrants. 38percent of the total number of migrant families live in Dubai, and 37.78 percent do so in Abu Dhabi. Only 16.60percent and 7.54percent, respectively, are in Sharjah and Ajman. Dubai and Abu Dhabi have the highest percentages of immigrant singles at 42.6percent and 32.96 percent, respectively.

Table 4.31 Distribution of Migrants in NORKA Registered Malayalee Associations In UAE (2016)

SL.No	Emirates	Number of Associations	Family migrants	Single migrants	Total members
1	Dubai	5	550(38.06%)	1555(42.46%)	2105(41.21%)
2	Abu Dhabi	4	546(37.78%)	1207(32.96%)	1753(34.32%)
3	Sharjah	3	240(16.60%)	600(16.38%)	840(16.45%)
4	Ajman	2	109(7.54%)	300(8.19%)	409(8%)
5	Total	14	1445(100%)	3662(100%)	5107(100%)

Source: collected from various

Out of the total 2055 family migrants which is distributed in 17 associations majority of them (31.63%) are living in Dubai, followed by Sharjah with 30.46percent. But in the case of single migrants, majority of them are in Abu Dhabi and Dubai followed by Sharjah and Ajman. The table 4.31 & 4.32 reveals the distribution of single and family migrants in different associations in UAE.

Table 4.32 Distribution of Migrants in Non-Registered Malayalee Associations in UAE (2016)

SL.No	Emirates	Number of Associations	Family migrants	Single migrants	Total members
1	Dubai	4	650(31.63%)	1240(36.09%))	1890(34.42%)
2	Abu Dhabi	4	485(23.60%)	1295(37.70%)	1780(32.42%)
3	Sharjah	5	625(30.46%)	580(16.89%)	1205(21.95%)
4	Ajman	4	295(14.36%)	320(9.32%)	615(11.20%)
5	Total	17	2055(100%)	3435(100%)	5490(100%)

Source: Collected from various associations

Table 4.33 Distribution of Single and Family Migrants in Associations

Associations	Family migrants	Single migrants	Total members
NORKA Registered	1445 (28.29%)	3662 (71.70%)	5107 (48.19%)
Not Registered	2055 (37.43%)	3435 (62.56%)	5490 (51.80%)
Total	3500 (33.03%)	7097(66.97%)	10597 (100%)

Source: collected from various associations

The sample of the study constitutes 10 percent of the family migrants from both registered and non-registered associations. The study is conducted by surveying 350 Kerala emigrant families in UAE.

4.4.1 Emiratis and Non-Emiratis in UAE

We can see from the pie chart (figure 4.5) that only 11 percent of UAE residents are Emiratis. The migrants from other nations are considered non-Emiratis. They account for 89 percent. Indians make up 28 percent of this group, and Pakistanis make up 13 percent. The distribution of non-Emiratis in the UAE is depicted in this pie chart. Most Indians that emigrate to the UAE are from Kerala.

Figure 4.5 Distribution of Emiratis and Non-Emiratis in UAE
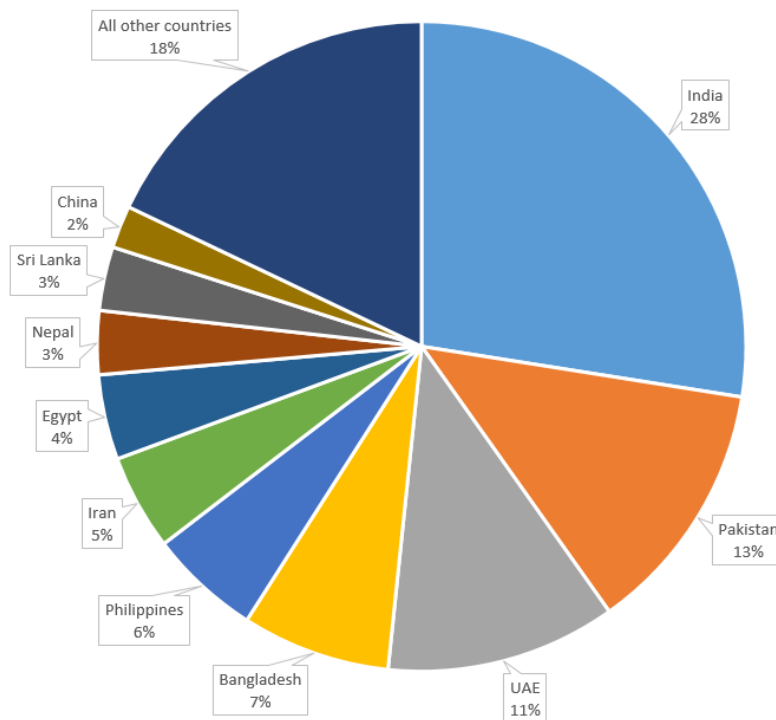
Since 2003, the UAE has been the primary destination for Indian migrants instead of Saudi Arabia, and between 2000 and 2006, there was an increase in the annual outflow of labour from India to the gulf countries. Following the oil boom of the 1970s, a considerable number of Indians migrated to the Gulf, and their numbers increased as the economy of the GCC states—approximately 6 million Indians currently reside and work in the six Gulf States. They send more over one-third of the $69 billion in remittances that Indian expats send home each year, making them the second largest overseas Indian community geographically. Hence the study of the consumption expenditure and its implications on remittance of Kerala emigrant families is relevant.

4.4.2 Conclusion

In this chapter, we have discussed migration in different scenarios, and we have analysed the trend and pattern of Gulf migration from Kerala in detail. From the analysis we can understand that even though the number of emigrants from Kerala to Gulf countries is showing a declining trend, the remittances is always showing an increasing and steady trend. Even the Covid 19 has not affected the volume of remittance to Kerala.

CHAPTER 5
INCOME CONSUMPTION DYNAMICS OF FAMILY MIGRANTS

This chapter deals with the second objective of the study. The second objective is concentrated on the income- consumption dynamics of family migrants in UAE. We have explored socioeconomic profile, income, employment, lifestyle, and consumption expenditure of Kerala emigrants. After the analysis using bivariate tables in different categories some indices are calculated based on the factors affecting income, employment, lifestyle and consumption expenditure. At first, we have explained the profile of study area.

5.1. Profile of the study Area

The United Arab Emirates (UAE), one of the six Gulf Cooperation Council (GCC) countries has been selected as the study area. UAE borders Saudi Arabia and Oman in the southeast of the Arabian Peninsula. In December 1971, the six emirates of Abu Dhabi, Dubai, Sharjah, Ajman, Umm Al-Quwain, and Fujairah joined forces to form the United Arab Emirates (UAE). In 1972, Ras Al Khaimah acceded to the federation. The capital city of the United Arab Emirates is Abu Dhabi, the biggest and richest of the seven emirates. Following the Federation in 1971, Abu Dhabi, the largest and wealthiest of the seven emirates is the capital city of UAE. Since its Federation in 1971, the UAE has rapidly advanced, becoming well-known for its cutting-edge infrastructure, hosting major international events, and serving as a major commercial and transportation hub. The UAE celebrated its Golden Jubilee in 2021, marking 50 years since the federation. His Highness (HH) Sheikh Mohammed bin Zayed Al Nahyan serves as the president of the UAE. As vice president, prime minister, and minister of defence, HH Sheikh Mohammed bin Rashid Al Maktoum holds the position of the ruler of Dubai.

A Federal Supreme Council, a Council of Ministers, and a Federal National Council make up the United Arab Emirates' federal government. Each Emirate has its own Ruler, municipal government, legal system, and police force. The

constitution demands a Shariah-based legal system (Islamic law). The judiciary combines Western and Islamic legal concepts in practise.

Table 5.1 Profile of UAE

UAE (federation of seven states)	Abu Dhabi, Dubai, Sharjah, Ajman, Umm Al-Quwain, and Fujairah &Ras Al Khaimah
Capital city	Abu Dhabi
Head of the State	President (Ruler of Abu Dhabi) defacto hereditary
Highest Legislative and Executive body	Federal Supreme Council
Area	77,700 km²
Population	10.08million (2022)
Male Population	6.93 million (68.76%)
Female population	3.15 million (31.24%)
Population Density of UAE	102.20KM^2
Total Expat Population of UAE	8.92 million(88.52%)
Emiratis population	1.16 million(11.48%)
Language	Arabic
Major Religion	Islam
Currency	Dirham
Life expectancy	76 years (men), 78 years (women)

Source: UAE Population Statistics 2022

Table 5.2 Distribution of Population in Different Emirates

Emirates	Population	2016%	2022
Dubai	3,488,745	35.47 %	34.61%
Abu Dhabi	1,540,000	34.7%	15.28%
Sharjah	1,786,000	16.2%	17.72%
Ajman	504,846	5.8%	5.01%
Ras Al Khaimah	345,000	5.8%	3.42%
Al Fujairah	256,256	2.7%	2.54%
Umm -Al-Quwain	49,159	0.9%	0.49%

Source: UAE Population Statistics 2022

OPEC, the United Nations, the Arab League, the Organization of Islamic Cooperation, the Non-Aligned Movement, and the Gulf Cooperation Council are all organizations that the UAE is a member of (GCC). The 2009-founded International Renewable Energy Agency is headquartered in Abu Dhabi. The United Arab Emirates (UAE) is a federation of seven states that has developed from a sleepy outpost into one of the most significant economic hubs in the Middle East. Despite having a historically conservative and authoritarian administration, the UAE is one of the most tolerant nations in the Gulf, and most cultures and religious beliefs are accepted there. The UAE's economy was reliant on fishing and a failing pearl industry prior to the 1950s oil discovery. However, the country's society and economy have changed since oil exports started in 1962. The UAE has expanded its economy and turned into a major centre for regional trade and tourism. UAE businesses have made significant international investments.

Abu Dhabi, the largest of these emirates, makes up more than three-fourths of the federation's total land area, is the centre of its oil sector, and it has borders with Saudi Arabia on the south and east. The port city of Dubai, which is the capital of the emirate of Dubai (Dubayy) and is situated at the foot of the mountainous Musandam Peninsula, is one of the most important commercial and financial hubs in the area, and it is home to hundreds of multinational corporations in a forest of skyscrapers. The peninsula is also home to the minor emirates of Sharjah (Al-Shriqah), Ajman (Ajmn), Umm al-Quwain (Umm al-Qaywayn), and Ras al-Khaimah (Ras al-Khaymah). The Strait of Hormuz, which connects the Persian Gulf to the Gulf of Oman, extends northward from the peninsula toward Iran. The Al Nuaim tribe formed Ajman, the smallest of the seven emirates, approximately 1775. Since then, Ajman has played a significant role thanks to its advantageous geographic location. Ajman is situated directly in the midst of the emirates of Sharjah and Umm-Al-Quwain on the coast of the Arabian Gulf in the northern region of the United Arab Emirates. The sole component of the union without a frontage along the Persian Gulf is Fujairah (Al-Fujayrah), the seventh member of the federation, which faces the Gulf of Oman.

The Middle East's third-largest economy and one of the highest per capita incomes are found in the United Arab Emirates. Its real GDP growth rate in 2021

was expected to be around 2.2 percent, with a GDP of US$410.2 billion. The UAE holds the seventh-largest proven natural gas reserves and 6% of the world's oil reserves. In 2019, petroleum exports totalled $49.6 billion USD. The UAE's economy will continue to be supported in the medium term by oil and gas, which make up most of the government revenue and more than two-thirds of exports. However, major advances have already been made toward economic diversification, with almost 70 percent of GDP already coming from industries other than oil and gas. The UAE proposed 50 new economic initiatives to increase the nation's competitiveness and bring in US$150 billion in foreign direct investment over the following nine years in honour of its 50th anniversary of independence in 2021.

Most of the UAE's oil and gas reserves are in Abu Dhabi, which has invested heavily in the establishment of the aerospace, nuclear power, defence, information technology (micro-processing), petrochemical, and clean-tech industries. This is best shown by Masdar City, a zero-carbon city outside of Abu Dhabi that was built with a multibillion-dollar project. Abu Dhabi is spending a lot of money on educational facilities as well as cultural and sporting attractions like the Ferrari theme park, the Louvre Abu Dhabi, and the Formula One racing track to wean its economy off oil and promote tourism.

To draw in the manufacturing and service sectors, Dubai has built upscale hotels, sizable port facilities (including Jebel Ali), and several free trade zones. The UAE's land area is 77,700 square kilometres (30,000 sq miles). Arabic is the primary language in the nation. They belong to the community of Muslims. However, only 11.1 percent of the country's population, known as Emiratis, are natives of the UAE; the remaining 88.9% are immigrants. Indians made up 38.2 percent of them. Keralites make up most of the Indians. Nine out of 10 workers are foreigners, with some private sector locations having a higher percentage. At the start of the twenty-first century, the state outlawed unionization, and these workers frequently endure appalling working conditions. In an initiative known as "Emiratization," the emirates have made an effort to limit the number of foreign workers by encouraging companies to hire Emirati citizens, similar to other Gulf governments that rely largely on foreign labour.

The northeast of the UAE is where the majority of the nation's inhabitants live. Each of the two largest cities, Dubai, and Abu Dhabi is home to more than 3 million people. Dubai is the nation's business hub and has the busiest port in the area. Some of the biggest companies in the world have their headquarters in the city. Abu Dhabi Emirate is the richest Emirate because it produces about 95 percent of the nation's oil and 92 percent of its gas. With 1.51 million people, Sharjah comes in third place behind the other entries on the list of the UAE's cities with the highest population. Sharjah's development can be ascribed to Dubai's close vicinity and the city's significantly lower cost of living. Despite Ajman's distance from Dubai, many migrants who work there choose to live there with their families because there are apartments there that are reasonably priced. In comparison to Dubai and Abu Dhabi, Ajman also has lower house rent and a lower cost of living. The 10.1 million-strong population of the UAE (estimated in 2022) will be mostly dependent on its expatriate workers, which made up around 88 percent of the total population in 2021. Prior to the World Expo in Dubai, which was postponed due to the COVID-19 epidemic and took place between October 2021 and March 2022, the UAE government increased investment on infrastructure development and job creation. The UAE is also encouraging more private sector participation in utilities. Many free trade zones across the nation provide complete ownership and no taxes to entice international investors. In the United Arab Emirates, there is no income tax and only international banks, and oil firms are subject to corporate taxes. Most of the money the government gets from things other than taxes comes from the sale of petroleum products, but recently, consumption taxes have started to add to this money. In 2017, an excise tax was added to cigarettes, energy drinks, and carbonated drinks. The United Arab Emirates imposed a value-added tax for most products and services in 2018 in coordination with other Gulf nations. Because of the way taxes work in the UAE, many migrant workers and businesspeople have moved there to try to make more money.

Indian immigrants primarily settle in Gulf states including the United Arab Emirates, Saudi Arabia, Bahrain, Kuwait, Oman, and Qatar. The United Arab Emirates was chosen for the study since it is where 38.7 percent of Keralan

emigrants end up. Much of the population of the United Arab Emirates (UAE) is made up of Indians. According to estimates, approximately 2.2 million Indian migrants (mainly from the southern Indian states of Kerala and Tamil Nadu) make up over 30 percent of all residents in the UAE. The three biggest cities in the UAE, Abu Dhabi, Dubai, and Sharjah, are home to many Indians. Most Indians living abroad in the United Arab Emirates are still Keralites. The study's sample was drawn from the major four emirates of Dubai, Abu Dhabi, Sharjah, and Ajman.

5.2 Socio-Economic Profile of the Family Migrants

We have collected the data from 350 Malayalee families in Dubai, Abu Dhabi, Sharjah, and Ajman as the majority of the Kerala emigrants are living in these four emirates. Out of them, 120 households are living in Dubai, 115 of the respondents are from Abu Dhabi, and 81 and 34 families are from Sharjah and Ajman respectively.

5.2.1 Religion of the Family Migrants

When we analysed the data regarding the socioeconomic profile of the households, we can understand that 40 percent of the sample households belong to the Hindu community and the Muslim community occupied about 44.6 percentage and 15.4 percent of the households belong to the Christian community. The same trend can be seen in different Kerala Migration Surveys (KMS)conducted by the Centre for Development Studies (CDS), Trivandrum. KMS also established the dominance of the Muslim community in the Gulf migration as the proportion of Muslims was 43.6 percent while the percentage of Hindus and Christians were 36.4 and 20.0 respectively (Zachariah and Rajan, 2012,2014 &.2018)

We can see the presence of Hindus more in Dubai and Abu Dhabi. Out of the total families from Hindu religion, 52.5 percent of Hindus are from Dubai and 45.3 percent are from Abu Dhabi and the remaining Hindus are living in Sharjah and Ajman. Muslims are focused more on Ajman (70.6%). Christians are more concentrated in Abu Dhabi (42.59%) followed by Sharjah (22.2%).

Table 5.3 Classification of Family migrants based on Religion.

Religion	Emirate				Total
	Dubai	**Abu Dhabi**	**Sharjah**	**Ajman**	
Hindu	62(51.7%)	53(46.1%)	22(27.2%)	3(8.8%)	140(40.0%)
Christian	6(5.0%)	23(20.0%)	18(22.2%)	7(20.6%)	54(15.4%)
Muslim	52(43.3%)	39(33.9%)	41(50.6%)	24(70.6%)	156(44.6%)
Total	120(100.0%)	115(100.0%)	81(100.0%)	34(100.0%)	350(100.0%)

Source: Primary data

5.2.2 Size of the Family

Migrant Families constitute mainly husbands, wives, and children. In some cases, the parents of the husband or wife are also with them for taking care of their young children. But they are coming for visiting visas and after, that they will return. The families in which both husband and wife are working must keep their young children in Baby day-care centres or taking a servant from the mother country for baby care. The classification of migrants according to their family size is given in the table 5.4.

When we analyse the family size of the sample households, we can see that the number of family members varying from 2 to 6. 62.6 percent of the families have 4 members in their families (table 5.4). Majority of the four member families concentrated more in Dubai (74.2%) and Ajman (76.5%)

Table 5.4 Classification of migrants according to their Family size

Number of family members	Emirate				Total
	Dubai	**Abu Dhabi**	**Sharjah**	**Ajman**	
2	7(5.8%)	2(1.7%)	5(6.2%)	0(0.0%)	14(4.0%)
3	22(18.3%)	43(37.4%)	22(27.2%)	7(20.6%)	94(26.9%)
4	89(74.2%)	57(49.6%)	47(58.0%)	26(76.5%)	219(62.6%)
5	2(1.7%)	10(8.7%)	7(8.6%)	1(2.9%)	20(5.7%)
6	0(0.0%)	3(2.6%)	0(0.0%)	0(0.0%)	3(0.9%)
Total	120(100.0%)	115(100.0%)	81(100.0%)	34(100.0%)	350(100.0%)

Source: Primary data

5.2.3 Age wise Analysis of Family Migrants

When we examine the age of the head of the household, we find that it ranges from 27 to 56(table 5.5). The average age and standard deviation of the age of the head of the households are 38.51 and 6.072 respectively. Majority (69.7%) of them are included in the age group of 30 to 40 years of age. Husbands having an age of above 50 are concentrated in Dubai and Abu Dhabi.

Table 5.5 Classification of Family migrants according to Husband's Age

Husband's age	Emirate				Total
	Dubai	Abu Dhabi	Sharjah	Ajman	
Below 30	4(3.3%)	2(1.7%)	5(6.2%)	4(11.8%)	15(4.3%)
30 to 40	58(48.3%)	82(71.3%)	76(93.8%)	28(82.4%)	244(69.7%)
40 to 50	37(30.8%)	27(23.5%)	0(0.0%)	2(5.9%)	66(18.9%)
Above 50	21(17.5%)	4(3.5%)	0(0.0%)	0(0.0%)	25(7.1%)
Total	120(100.0%)	115(100.0%)	81(100.0%)	34(100.0%)	350(100.0%)

Source: Primary data

5.2.4 Classification of Family migrants according to Wife's Age

The minimum age of the spouse is 22 and the maximum age is 52. Their mean age and standard deviation are 32.88 and 6.129 respectively. The majority (48%) of them are coming in the age group of 30 to 40(table 5.6). 42.3 percent of wives are coming under below 30 age group. Wives having an age of above 40 are concentrated more in Dubai and Abu Dhabi.

Table 5.6 Classification of Family migrants according to Wife's Age

Wife's age category	Emirate				Total
	Dubai	Abu Dhabi	Sharjah	Ajman	
Below 30	32(26.7%)	53(46.1%)	55(67.9%)	8(23.5%)	148(42.3%)
30-40	68(56.7%)	48(41.7%)	26(2.1%)	26(76.5%)	168(48.0%)
Above 40	20(16.7%)	14(12.2%)	0(0.0%)	0(0.0%)	34(9.7%)
Total	120(100.0%)	115(100.0%)	81(100.0%)	34(100.0%)	350(100.0%)

Source: Primary data

Table 5.7 Descriptive Statistics of Husband's and Wife's Age

	N	Minimum	Maximum	Mean	Std. Deviation
Husband's Age	350	27	56	38.51	6.072
wife sage	350	22	52	32.88	6.129

Source: Primary data

5.2.5 Age wise Analysis of Children in Sample Families

Out of the total number of family members (1304) included in the sample 583 are children (table 5.8). The age wise analysis of the children shows that majority of the children belong to the age group of 5 to 10(243) followed by the age group 10 to 15 (229).99 children are in the age group of below 5 years whereas only 12 children are in the age group of above 15 years. This is because after completing schooling the migrants are preferring the higher education of their children in home country.

Table 5.8 Age wise Analysis of Children in Sample Families

Number of children	Age group of children				Total
	Below 5	5-10	10-15	Above 15	
1	14(14.14%)	64(26.33%)	14(6.11%)	2(16.67%)	94(16.12%)
2	64(64.64%)	155(63.78%)	196(85.58%)	2(16.67%)	417(71.52%)
3	19(19.19%)	22(9.05%)	15(6.55%)	4(33.33%)	60(10.29%)
4	2(.02%)	2(0.82%)	4(1.74%)	4(33.33%)	12(2.05%)
Total	99(100.0%)	243(100.0%)	229(100.0%)	12(100.0%)	583(100.0%)

Source: Primary data

5.2.6 Occupation and Education of the head of the household

According to the classification of head of the households based on education, we can see that 64 percent of them are graduates.18 percent of the total respondents are professionals. When we go through the occupational profile of the head of the households, we can find that about 24 percent of the head of the households are employees of private companies (table 5.9). Majority (48%) of them are functioned as managers in various institutions. Only 18 percent are belonged to professional categories like doctors, engineers, and teachers.

Table5.9 Classification of Families according to the Occupation and Education of the head of the household

Education of the head	occupation of the head				Total
	Company Employees	Higher officials	Professionals	Businessmen	
SSLC	14(9.3%)	0(0.0%)	0(0.0%)	7(9.72%)	21(6%)
Higher Secondary	12(8.0%)	22(33.8%)	0(0.0%)	12(16.7%)	46(13.1%)
Graduate	122(81.3%)	23(35.4%)	33(52.4%)	42(58.3%)	220(62.9%)
Postgraduate	1(0.7%)	20(30.8%)	24(38.1%)	9(12.5%)	54(15.4%)
Above PG	1(0.7%)	0(0.0%)	6(9.5%)	2(2.8%)	9(2.6%)
Total	150(100.0%)	65(100.0%)	63(100.0%)	72(100.0%)	350(100.0%)

Source: Primary data

5.2.7 Occupation and Education of the Spouse

Occupation wise analysis of spouses demonstrated that only 61.7 percentage of them are employed and 38.3 percent are unemployed. When we look at the sample emirates, we can see that about 59.5 percent of the spouses in Dubai are working followed by Abu Dhabi with 55.5 percent. Unemployed spouses are more in Abu Dhabi with 44.5 percent followed by Dubai with 40.5 percent (table 5.11). The families living in Dubai and Abu Dhabi are more accessible for job activities than the families living in Sharjah and Ajman. Majority of the spouses are graduates with 73.1 percent followed by postgraduates with 15.1 percent. Only 1.4 percent are having SSLC 3.14 percent of the spouses are engaged with taking tuition or baby care centres.

Table 5.10 Employment Status of Spouses

Status of Spouses	Religion			Total
	Hindu	Christian	Muslim	
Employed	93(66.4%)	46(85.2%)	77(49.4%)	216(61.7%)
Unemployed	47(33.6%)	8(14.8%)	79(50.6%)	134(38.3%)
Total	140(100.0%)	54(100.0%)	156(100.0%)	350(100.0%)

Source: Primary data

Table 5.11 Classification of Working Spouses in sample Emirates

Status of Spouses	Emirate				Total
	Dubai	**Abu Dhabi**	**Sharjah**	**Ajman**	
Employed	69(59.5%)	66(55.5%)	55(67.9%)	26(76.5%)	216(61.7%)
Unemployed	47(40.5%)	53(44.5%)	26(32.1%)	8(23.5%)	134(38.3%)
Total	116(100.0%)	119(100.0%)	81(100.0%)	34(100.0%)	350(100.0%)

Source: Primary data

The families living in Abu Dhabi and Dubai have more job opportunities as it is a hub of all economic and industrial activities. Out of the total employed spouses (216), 49.53 percent are working in private companies and 19.4 percent are working as higher officials in different institutions. 21.3 percent of them are professionals comprised of doctors, engineers, teachers, and nurses.

Education of the spouse shows that about73.1 percent of the spouses are graduates (table 5.12). 15.1 percent postgraduates and only 1.4percent have SSLC as their qualification. In the case of spouses working as company employees, 86.9 percent are graduates and 8.4 percent are having postgraduation.41.3 percent of the professionals are post-graduated.

Table 5.12Classification of Families according to the Occupation and Education of the Spouse

Education of the spouse	Occupation of the spouse						Total
	Unemployed	Company Employees	Higher officials	Professionals	Business	Others	
SSLC	3 (2.2%)	0(0.0%)	0(0.0%)	0(0.0%)	0(0.0%)	2(18.2%)	5(1.4%)
Higher Secondary	21 (15.7%)	2(2.8%)	0(0.0%)	0(0.0%)	1(10.0%)	1(9.1%)	25(7.1%)
Graduate	96 (71.6%)	93(86.9%)	31(73.8%)	20(43.5%)	8(80.0%)	8(72.0%)	256(73.1%)
Post Graduate	13 (9.7%)	9(8.4%)	11(26.2%)	19(41.3%)	1(10.0%)	0(0.0%)	53(15.1%)
Above PG	1 (0.7%)	3(2.8%)	0(0.0%)	7(15.2%)	0(0.0%)	0(0.0%)	11(3.1%)
Total	134(100%)	107(100%)	42(100. %)	46(100%)	10(100. %)	11(100%)	350(100 %)

Source: Primary data

5.2.8 Migration period of the Respondents

When we analyse the duration of migration period of the head of the households, it is revealed that the period of migration of husband varying from 3 to 34 years. 10.91 is the average year of migration.5.982 is the standard deviation. 62.6 percent of the people are migrated within 10 years and 30.6 are having the migrated period of 10 to 20 years. Only 6.9 percent of the migrants are having the migrated experience of above 20 years The period of family migration varies from 1 to 20 years. Out of the total respondents, 52.6 percentage of families are having the migration experience of below 5 years.29 percent of families are migrated in between 5 to 10 years. The husbands who have the migrated experience of above 20 years are only living with their families for a period of above 15 years. The descriptive statistics are given in the table5.14.

Table 5.13 Duration of Family Migration according to husband's migration Period

Total Migration period	Duration of family migration				Total
	Below 5	**5-10**	**10-15**	**Above 15**	
Below 10 years	177(96.2%)	42(40.4%)	0(0.0%)	0(0.0%)	219(62.6%)
10 to 20years	7(3.8%)	62(59.6%)	38(92.7%)	0(0.0%)	107(30.6%)
Above 20 years	0(0.0%)	0(0.0%)	3(7.3%)	21(100.0%)	24(6.9%)
Total	184(100.0%)	104(100.0%)	41(100.0%)	21(100.0%)	350(100.0%)

Source: Primary data

Table 5.14 Descriptive Statistics of Migration Period

	N	**Minimum**	**Maximum**	**Mean**	**Std. Deviation**
Family migration	350	1	23	6.94	4.727
Duration of migration	350	3	34	10.91	5.982

Source: Primary data

Out of the total migrants included in the above 20 years, 20 percentage of the migrants are working as higher officials in various departments and companies. Out of the total migrants under 10 years 93.3 percent are employees of various companies. Majority (61.9%) of professionals are coming under the period of 10-20 years (table 5.15). Company employees constitute majority of migrants having the duration of below 10 years. Those who are migrated in the early period are employed as higher officials, professionals, and Businessmen (6.85%). But the recently migrated persons are employed more in companies (93.3%).

Table 5.15 Classification of Migration period according to occupation of the head

Migration period	Occupation of the head				Total
	Company Employees	Higher officials	Professionals	Businessmen	
Below 10 years	140(93.3%)	27(41.5%)	22(34.9%)	30(41.7%)	219(62.6%)
10 to 20years	10(6.7%)	25(38.5%)	39(61.9%)	33(45.8%)	107(30.6%)
Above 20 years	0(0.0%)	139(20.0%)	2(3.2%)	9(12.5%)	24(6.9%)
Total	150(100.0%)	65(100.0%)	63(100.0%)	72(100.0%)	350(100.0%)

Source: Primary data

5.3. Income of the Family Migrants

Income is a very important variable as far as an emigrant is considered. The induced factor of emigration itself is the employment opportunities having higher income in the destination country. The migrant family's income constitutes the salary of both husband and wife. Majority of them have no other source of income. We categorised the total income of the families into three groups such as low, middle, and high. The low-income category constitutes the families having income below AED10000 and middle-income group consists of families having income in between AED10000 to AED20000. The higher income group shows the families having income above AED 20000. The descriptive statistics of the variables related to income are given in the table5.16.

Table 5.16 Descriptive Statistics of Husbands' & Spouses' Salary

	N	Minimum	Maximum	Mean	Std. Deviation
husband's salary	350	5500	22000	10524.29	4610.019
spouse salary	216	1000	15000	6596.76	3833.213
family income	350	7000	30000	14596.86	5117.487

Source: Primary data

The salary of the head of the household's ranges from AED5500 to AED22000 The mean of their salary represents AED10524.29. The standard deviation of their salary is 4610.019 which shows the differences from the mean. The mean of spouse's salary is AED 6596.76, and the standard deviation is AED 3833.213 which are less than that of head's salary. The salary of spouses ranges from AED 1000 to AED 15000. The spouses who have salary below AED 3000 shows that they are earning this income through tuition centres and day-care centres. The minimum total income is AED7000, and maximum is AED 30000.The average income of the families is AED14596, and standard deviation is AED5117.487.

The income of the sample families is classified in to three categories like low, medium, and high. The table5.17 discussed the three groups of income in sample emirates. About 31.1 percent of the families are included in low-income category and56 percentage of families are in the middle-income group and 12.9 percentage consists of high-income group. In the high-income category, we can see that 30.2 percent of families are living in Dubai which shows that financially settled families are more in Dubai. Majority (73.1 %) of the families having middle income belong to Abu Dhabi whereas low-income families are concentrated more in Ajman (61.8%) (table 5.17). The consumption expenditure and house rent are low in Ajman when compared to Abu Dhabi and Dubai. So, they can accommodate with low income there.

Table 5.17 Classification of Sample households based on their Family income.

Income category	Emirate				Total
	Dubai	**Abu Dhabi**	**Sharjah**	**Ajman**	
Below 10000	24(20.7%)	24(20.2%)	40(49.4%)	21(61.8%)	109(31.1%)
10000 to 20000	57(49.1%)	87(73.1%)	40(49.4%)	12(35.3%)	196(56.0%)
Above 20000	35(30.2%)	8(6.7%)	1(1.2%)	1(2.9%)	45(12.9%)
Total	116(100.0%)	119(100.0%)	81(100.0%)	34(100.0%)	350(100.0%)

Source: Primary data

5.3.1 Migration period in different Income Categories

While we analyse the income-wise distribution according to the migration period of the head of the family, we can see that the migrants who have income below AED 10000 are coming under below 10 years of migration (table 5.18). About 64.4 percent of families having income above AED 20000 are included in the category of 10 to 20 years. 33.3 percent of families migrated within 10 years are included in the high-income category. This analysis illustrated the positive relationship between income and duration of migration with a correlation value of 0.61.

Table 5.18 Distribution of Head of the families' Migration period in different Income Categories

Migration period	Income category			Total
	Below 10000	10000 to 20000	Above 20000	
Below 10 years	109(100.0%)	95(48.5%)	15(33.3%)	219(62.6%)
10 to 20years	0(0.0%)	78(39.8%)	29(64.4%)	107(30.6%)
Above 20 years	0(0.0%)	23(11.7%)	1(2.2%)	24(6.9%)
Total	109(100.0%)	196(100.0%)	45(100.0%)	350(100.0%)

Source: Primary data

5.3.2Percapita Income of the Migrant Families

Percapita income is calculated by dividing the total income by the number of family members. About 18. percent of the families have PCI of less than AED

2500. Among these 38 percent of the head of the families are company employees. All company officials have a Percapita income of below AED 5000.The majority (80.6%) of the businessmen are in the category of PCI in between AED 2500 to AED5000. All businessmen have a Percapita income of above AED 2500. Only 2 percent of the families have the PCI above AED7500.Out of this, 9.2 percent are higher officials.

Table 5.19 Distribution of Families based on Percapita Income of the Migrant Families

| PCI category | occupation of the head | | | | Total |
	Company Employees	Higher officials	Professionals	Businessmen	
<2500	57(38.0%)	2(3.1%)	4(6.3%)	0(0.0%)	63(18.0%)
2500-5000	93(62.0%)	45(69.2%)	40(63.5%)	58(80.6%)	236(67.4%)
5000-7500	0(0.0%)	12(18.5%)	19(30.2%)	13(18.1%)	44(12.6%)
>7500	0(0.0%)	6(9.2%)	0(0.0%)	1(1.4%)	7(2.0%)
Total	150(100.0%)	65(100.0%)	63(100.0%)	72(100.0%)	350(100.0%)

Source: Primary data

When we look at the spouse working families, we can infer that the families having employed spouses have more percapita income than that of unemployed spouses. About 69 percent of spouse-working families and 64.9 percent of families without spouse working are included in the category of PCI in between AED 2500 to AED 5000. Only a small number of families in both categories have the PCI above AED 7500.

Table5.20 Distribution of Family's Percapita Income according to Spouse Working

| PCI | Spouse working | | Total |
	yes	No	
<2500	38(17.6%)	25(18.7%)	63(18.0%)
2500-5000	149(69.0%)	87(64.9%)	236(67.4%)
5000-7500	25(11.6%)	19(14.2%)	44(12.6%)
>7500	4(1.9%)	3(2.2%)	7(2.0%)
Total	216(100.0%)	134(100.0%)	350(100.0%)

Source: Primary data

5.3.3 Factors Affecting Income

There are so many factors affecting income. Migrant families have no other source of income in the host country. Hence the major source of income is their salaries. In the case of spouse-working families, we can see that the salary of the spouse is a good source that accentuates their family income. They can increase their income through overtime work. But in the case of some posts like managers, supervisors, etc have no such provision. Only some companies are giving such provisions. Their positive attitude and perception regarding income are very important because their main intention is to earn high income than that of the mother country. We have taken some Likert scale statements about the perception of the attainment of present income and future income. The index ranges from 9 to 35. 1 to 5 points are given from strongly disagree to strongly agree. The mean of this index is 24.01. We have done a Principal Component Analysis with these factors.

Table 5.21 Descriptive Statistics of Perception index on income

	N	Minimum	Maximum	Mean	Std. Deviation
perception index on income	350	9	35	22.6457	6.52789

5.3.4 Perception index on income in different Income Categories

The variations in the perception index on income in different income categories are explained below (table 5.22). 97.8 percent of high-income families having the perception index above 15. Majority of the low-income families are included in the category of 15 to 30. The result of the Kruskal Wallis test shows that the mean rank of high-income category (237) is higher than the other two categories. This is significant at the Chi-square value of 71.089 at 0.001 level of significance.

Table 5.22 Distribution of Families based on the Perception index on income among different Income Categories

Perception index on income	Income category			Total
	Below 10000	10000 to 20000	Above 20000	
<15	47(43.1%)	20(10.2%)	1(2.2%)	68(19.4%)
15 -30	61(56.0%)	155(79.1%)	37(82.2%)	253(72.3%)
>30	1(0.9%)	21(10.7%)	7(15.6%)	29(8.3%)
Total	Total 100.0%	196 100.0%	45 100.0%	350 100.0%

Source: Primary data

Table 5.23 Kruskal Wallis Test -Perception index on income

Test Statistics	
	income index
Chi-Square	71.089
df	2
Asymp. Sig.	.000
a. Kruskal Wallis Test	
b. Grouping Variable: Income category	

5.3.5 Families' Perception index on income and occupation of the head

When we analyse the perception index on income of families, we can see that majority (72.3%) of them are coming under the category of 15 to 30 (table 5.24). About 19.4 percent of the families coming under the perception index on income category of less than 15 and about 8.3 percent of the families are coming under the perception index on income category of above 30. Majority (95.8%) of the businessmen and professionals (96.8%) also are coming under the category of 15 to 30 followed by higher officials with 76.9 percent. 21.5 percent of the higher officials are having perception index on income of above 30 followed by company officials with 6.7 percent. The mean rank (204.42) of higher officials is the highest among them.

Table 5.24 Distribution of Perception index on income according to the occupation of head

Perception index on income	occupation of the head				Total
	Company Employees	Higher officials	Professionals	Businessmen	
<15	67(44.7%)	1(1.5%)	0(0.0%)	0(0.0%)	68(19.4%)
15 -30	73(48.7%)	50(76.9%)	61(96.8%)	69(95.8%)	253(72.3%)
>30	10(6.7%)	14(21.5%)	2(3.2%)	3(4.2%)	29(8.3%)
Total	150(100.0%)	65(100.0%)	63(100.0%)	72(100.0%)	350(100.0%)

Source: Primary data

Table 5.25 Kruskal Wallis Test -Perception index on income among occupation of head

Test Statistics	
	income index
Chi-Square	96.968
df	3
Asymp. Sig.	.000
a. Kruskal Wallis Test	
b. Grouping Variable: occupation of the head	

5.3.6 Perception index on income and Employment status of Spouses

The distribution of families according to the employment status of spouses elucidated that in the low perception category the percentage of families having unemployed spouses are more than that of families having employed spouses. About 75.9 percent of the spouse-working families and 66.4percent of non-spouse working families are coming under the category of 15 to 30. 8.8 percent of the spouse employed families and 7.5 percent of spouse unemployed families have got the index of greater than 30. Kruskal Wallis test clarified this. The mean rank of employed spouses is 189 which is lower than unemployed spouses' families (169).

Table 5.26 Distribution of Perception index on income according to the Spouse Working.

Perception index on income category	Spouse working		Total
	yes	No	
<15	33	35	68
	15.3%	26.1%	19.4%
15 -30	164	89	253
	75.9%	66.4%	72.3%
>30	19	10	29
	8.8%	7.5%	8.3%
Total	216	134	350
	100.0%	100.0%	100.0%

Source: Primary data

Table 5.27 Kruskal Wallis Test -Perception index on income and status of Spouses

Test Statistics	
	income index
Chi-Square	18.20
df	1
Asymp. Sig.	.000
a. Kruskal Wallis Test	
b. Grouping Variable: spouse working	

5.3.7 Principal Component Analysis of Factors affecting Income.

We have done the Principal Component Analysis for extracting the main factors affecting income from the Likert scale statements. The table (5.28-30) shows the result of the principal component analysis. 29.406 percent of the variance is explained by the first component extracted. Two components are extracted with eigenvalues of more than 1. Most of them brought their families only after getting family status. Spouse working is an important component in supplementing income This is revealed by the component analysis with eigenvalue3.116 and 1.285 percent of the variance. The two components are

dealing with their present income. We can name both factors as income augmenting factors and income security factors. About 62.879 percent of the variance is explained by this factor.

Table 5.28 KMO and Bartlett's Test of Perception index on income

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.687
Bartlett's Test of Sphericity	Approx. Chi-Square	971.582
	df	21
	Sig.	.000

Extraction Method: Principal Component Analysis

Table 5.29 Principal Component Analysis of Factors affecting Income-Variance

Total Variance Explained									
Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.116	44.521	44.521	3.116	44.521	44.521	2.374	33.909	33.909
2	1.285	18.357	62.879	1.285	18.357	62.879	2.028	28.970	62.879
3	.910	12.993	75.872						
4	.653	9.324	85.196						
5	.511	7.296	92.492						
6	.346	4.946	97.438						
7	.179	2.562	100.000						

Extracton Method: Principal Component Analysis.

Table 5.30 Rotated component matrix of Perception index on income

Rotated Component Matrix		
	Component	
	1	2
Your family migrated after getting family status	.772	.017
Sending spouse for the job to supplement income	.711	.355
Increase income by overtime working	.705	.387
Expecting a high income in future	.651	.269
Your income is secured in the host country	.547	-.074
You have high income	.030	.947
Satisfaction with your present income	.225	.882
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.		
a. Rotation converged in 3 iterations.		

Factor score for I factor = $0.790X_1 + 0.774X_2 + 0.735X_3 + 0.673X_4 + 0.606X_5 + 0.626X_6 + 0.374X_7$

Factor score for II factor = $0.150X_1 + 0.180X_2 - 0.537X_3 + 0.208X_4 + 0.479X_5 - 0.711X_6 + 0.406X_7$

5.4 Factors Affecting Employment

There are so many factors affecting employment of migrant families. The following are the factors mainly affected them. we have analysed these factors based on Likert scale and find out employment index.

Employment Index of Migrants

The descriptive analysis of Employment index shows that 27.50 is the average and standard deviation is 6.718. The minimum and maximum values are 8 and 39.

Table 5.31 Descriptive Statistics of Employment index

	N	Minimum	Maximum	Mean	Std. Deviation
Employment index	350	8	39	27.50	6.718

5.4.1 Employment Index according to Occupation of the Head

When we analyse the employment index based on occupation of the head, we can see that 49.2 percent of the professionals are having employment index of above 30 followed by higher officials with 32.3 percent (table 5.32). Majority (32.7%) of the company employees and 36.1 percent of the Businessmen are coming under the category of 15 to 30 index.

Table 5.32 Employment Index according to Occupation of the Head

Employment index category	occupation of the head				Total
	Company Employees	Higher officials	Professionals	Businessmen	
<15	49(32.7%)	15(23.1%)	6(9.5%)	26(36.1%)	96(7.4%)
15 -30	73(48.7%)	29(44.6%)	26(41.3%)	36(50.0%)	164(46.9%)
>30	28(18.7%)	21(32.3%)	31(49.2%)	10(13.9%)	90(25.7%)
Total	150(100.0%)	65(100.0%)	63(100.0%)	72(100.0%)	350(100.0%)

Source: Primary data

5.4.2 Employment Index according to Spouse Working

When we analyse the spouse-working families based on the employment index category, we can see that majority (55.1 %) of spouse working families and 33.6 percent of non-spouse working families have the employment index of 15 to 30. A majority (44.8%) of the unemployed spouse families have the index less than 15. We can see the percentage of spouse employed families (28.2%) are more than that of unemployed families (21.6%) in the category of higher employment index.

5.33 Employment Index according to Spouse Working

Employment index	Spouse working		Total
	yes	No	
<15	36(16.7%)	60(44.8%)	96(27.4%)
15 -30	119 (55.1%)	45 (33.6%)	164(46.9%)
>30	61(28.2%)	29(21.6%)	90(25.7%)
Total	216(100.0%)	134(100.0%)	350(100.0%)

Source: Primary data

5.4.3 Employment index across Income Categories

While we are analysing the employment index across the income categories, we can infer that high-income families have a high perception of employment than that of low-income families.

The majority (87%) of low-income are having low perception of below 15 whereas 33.3 percent high income families are having a high perception of above 30.

Table 5.34 Distribution of Employment index across Income Categories

Employment index	Income category			Total
	Below 10000	10000 to 20000	Above 20000	
<15	44 (40.4%)	51 (26.0%)	1 (2.2%)	96 (27.4%)
15-30	51 (46.8%)	84 (42.9%)	29 (64.4%)	164 (46.9%)
>30	14 (12.8%)	61 (31.1%)	15 (33.3%)	90 (25.7%)
Total	109 (100.0%)	196 (100.0%)	45 (100.0%)	350 (100.0%)

Source: Primary data

5.4.4 Principal Component analysis of Factors affecting Employment.

we have extracted the following factors through Principal Component analysis. The tables given below shows the result of principal component analysis. The components extracted are dealing with the dignity of working in host country and satisfaction of the job. About 64 percent of variance in employment index is explained by these factors.

Table 5.35 KMO and Bartlett's Test of Employment Index

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.806
Bartlett's Test of Sphericity	Approx. Chi-Square	1762.750
	df	28
	Sig.	.000

Extraction Method: Principal Component Analysis.

Table 5.36 Total Variance Explained of Employment Index

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% Of Variance	Cumulative %	Total	% Of Variance	Cumulative %
1	4.097	51.215	51.215	4.097	51.215	51.215
2	1.049	13.108	64.323	1.049	13.108	64.323
3	.933	11.665	75.988			
4	.694	8.678	84.665			
5	.639	7.984	92.649			
6	.331	4.143	96.792			
7	.159	1.988	98.180			
8	.098	1.220	100.000			

Table 5.37 Rotated Component matrix of Employment Index

Rotated Component Matrix		
	Component	
	1	2
You consider working in UAE as more dignified than working in your mother country	.900	.201
You are satisfied with your job in host country	.876	.186
Your job is appropriate foryour educational qualification	.874	.278
You have chances to get promotion	.787	.252
Your company provides a lot of amenities to your family	.709	-.182
You have a good working condition	.498	.445
Youhavea good work balance in your job	.112	.716
Your job is secured in host country	.058	.678
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.[a]		
a. Rotation converged in 3 iterations.		

Factor score for I factor = $0.916X_1+0.913X_2+0.886X_3+0.825X_4+0.622X_5+0.601X_6+0.355X_7-0.291X_8$

Factor score for II factor = $-0.044X_1-0.126X_2-0.131X_3-0.039X_4+0.244X_5-0.418X_6+0.632X_7+0.615X_8$

From the principal component analysis, we can understand that the family migrants are giving more importance to the dignity and satisfaction of the job. Even though they have good perceptions about their promotions and the appropriateness of jobs, but they are concerned about the security of the job. They can be terminated by the company at any time and there is no guarantee for the job.

5.5 Lifestyle Index

The lifestyle of Migrant families in gulf countries are entirely different from that of home countries. The lifestyle can be different in different income categories, and occupation categories. The families in which the spouses are working have a different lifestyle from that of non-spouse working families. Likert

statements are used to compute the Lifestyle index. The table below shows the result of Principal component analysis of these factors. From the analysis we can understand that the minimum and maximum of index is 17and 44 and the mean is 33.89.

Table 5.38 Descriptive Statistics of Lifestyle Index

	N	Minimum	Maximum	Mean	Std. Deviation
Lifestyle Index	350	17	44	33.89	6.167

5.5.1 Income wise Analysis of Lifestyle Index

The variations in Lifestyle index in different income categories are explained below.53.2 percent of low-income families are in the category of below 30.

Table 5.39 Distribution of Lifestyle Index in Different Income Categories

Lifestyle index	Income category			Total
	Below 10000	10000 to 20000	Above 20000	
Below 30	58 (53.2%)	32 (16.3%)	2 (4.4%)	92 (26.3%)
30-40	51 (46.8%)	160 (80.7%)	40 (95.6%)	251 (73.7%)
Above 45	0 (0.0%)	4 (4%)	3 (0.06%)	7 (0.02%)
Total	109 (100.0%)	196 (100.0%)	45 (100.0%)	350 (100.0%)

Source: Primary data

Table 5.40 Kruskal Wallis Test -Perception index on lifestyle among income categories

	lifestyle index
Chi-Square	76.064
df	2
Asymp. Sig.	.000
a. Kruskal Wallis Test	
b. Grouping Variable: Income category	

5.5.2 Lifestyle Index according to spouse working.

When we analyse the spouse-working families based on the Lifestyle index category, we can see that 74.5 percent of spouse-working families whereas 72.4 percent of non-spouse-working families have a lifestyle index of above 30. The majority (83%) of the non-spouse working families have an index of less than 40. About 27.6 percent of the spouses unemployed families have the Lifestyle index of below 30. Kruskal Wallis test shows the distribution of this index is not the same in both categories. The mean rank of spouse employed families (175.21) is higher than unemployed spouses (108.5)

Table 5.41 Lifestyle Index according to spouse working.

Lifestyle index	spouse working		Total
	yes	No	
Below 30	55 (25.5%)	37 (27.6%)	92 (26.3%)
30-40	120 (55.6%)	75 (55.97%)	195 (55.71%)
Above 45	41 (18.98%)	22 (16.41%)	63 (41.06%)
Total	216 (100.0%)	134 (100.0%)	350 (100.0%)

Source: Primary data

Table 5.42 Kruskal Wallis Test -Perception index on Lifestyle index

Test Statistics of Lifestyle index	
	Lifestyle index
Chi-Square	32.080
df	3
Asymp. Sig.	.000
a. Kruskal Wallis Test	
b. Grouping Variable: occupation of the wife	

5.5.3 Lifestyle Index according to the occupation of the head

According to the occupation of the head lifestyle index category shows that about 60 percent of the company employees are having a lifestyle index category of less than 30 (table 5.43). All professionals and higher officials are having a lifestyle index greater than 30. About 97.2 percent of the businessmen have the lifestyle index category of above 30. Professionals have highest mean rank of 213.72 according to Kruskal Wallis test.

Table 5.43 Lifestyle Index according to the occupation of the head

Lifestyle index	occupation of the head				Total
	Company Employees	Higher officials	Professionals	Businessmen	
Below 30	84 (56. %)	2 (3.07%)	2 (3.17%)	4 (5.56%)	92(26.3%)
30-40	66 (44%)	3452.30%)	37 (58.73%)	58 (80.56%)	195(73.7%)
Above 45	0 (0%)	29 (44.61%)	28 (44.44%)	10 (13.89%)	63 (18%)
Total	150100.0%)	65(100.0%)	67 (100.0%)	72 (100.0%)	350(100.0%)

Source: Primary data

Table 5.44 Kruskal Wallis Test statistic of Lifestyle index with occupation of head

Table 5.45Test Statistics[a,b]	
	lifestyle index
Chi-Square	150.237
df	2
Asymp. Sig.	.000
a. Kruskal Wallis Test	
b. Grouping Variable: occupation of the head	

5.5.4 Principal Component Analysis of lifestyle index

Using the factors given in the below table we have extracted the factors through Principal Component analysis. The tables given below (table 5.45-47) shows the result of principal component analysis. The two factors extracted are the following. Consuming more luxurious goods than in home country and want to stay in host country as far as possible. These two factors can explain 38.860 percent and 14.489 percent variance in the factors of lifestyle index.

Table 5.45 KMO test Statistic of Lifestyle index

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.791
Bartlett's Test of Sphericity	Approx. Chi-Square	885.806
	df	36
	Sig.	.000

Extraction Method: Principal Component Analysis.

Table 5.46 Variance Table of Lifestyle index

	Total Variance Explained					
	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.497	38.860	38.860	3.497	38.860	38.860
2	1.304	14.489	53.350	1.304	14.489	53.350
3	.987	10.969	64.318			
4	.738	8.196	72.514			
5	.718	7.981	80.495			
6	.643	7.142	87.636			
7	.409	4.540	92.177			
8	.388	4.315	96.492			
9	.316	3.508	100.000			

Table 5.47 Rotated Component Matrix of Lifestyle index

Rotated Component Matrix		
	Component	
	1	2
You are consuming more luxurious goods than in home country	.818	.020
Gulf migration has very good prospects in future	.787	.242
Your life is safe and secure in host country	.784	.077
You are very much satisfied with the lifestyle of host country	.540	.430
You have a spacious accommodation in host country than in home country	-.166	.755
You have own vehicle in host country	.166	.659
You are enjoying a high standard of living than that of mother country	.389	.614
Your quality of life is very high than in home country	.508	.578
You want to stay here as far as possible	.116	.406
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.		
a. Rotation converged in 3 iterations.		

From the above analysis we can see that 53.350 percent of cumulative variance is explained by these factors. Two components are extracted from this principal component analysis.

Factor score for I factor $= 0.039X_1 + 0.348X_2 + 0.152X_3 + 0.102X_4 + 0.377X_5 +$

$$0.311X_6 + -0.40X_7 - 0.253X_8 + 0.076X_9$$

Factor score for II factor $= 0.269X_1 - 0.138X_2 + 0.126X_3 + 0.221X_4 - 0.179X_5 -$

$$0.042X_6 + 0.211X_7 + 0.481X_8 + 0.348X_9$$

5.6 Consumption Expenditure

Consumption expenditure of emigrant families can be divided into two major heads. They are food expenditure and non-food expenditure. Among the non-food items, house rent is the major component. The migrant family's consumption expenditure includes medical expenses, durable goods expenditure, education expenditures, current and water bills, miscellaneous etc other than the above categories. We have analysed each head in detail. Consumption expenditure is an important and decisive variable of migrant family's life. We have divided the total expenditure into three categories. The families having a consumption of below AED7000 expenditure it's coming under low consumption. The family having the expenditure from AED 7000 to AED 12,000 are coming under the category of medium expenditure and the high expenditure category includes families having expenditures above AED 12,000.

5.6.1 Spending Proportion of Income of Family Migrant

The pie diagram (figure 5.1) illustrates the different proportions of spending allotted to family migrant's income. Among the different categories of spending, rent with 19.42 percent is the highest followed by food expenditure at15.47. The proportion of 27.69 percent shows the money send as remittances.

Figure 5.1 Spending Proportion of Income of Family Migrant

Spending Proportion of Income

- Food — 15.47%
- Rent — 19.42%
- Education — 11.34%
- Clothing — 0
- Durable — 2.64%
- Transportation — 4.67%
- Communication — 3.12%
- Current &water — 4.75%
- miscellaneous — 2.41%
- Remittances — 27.69%
- EMI — 6.34%
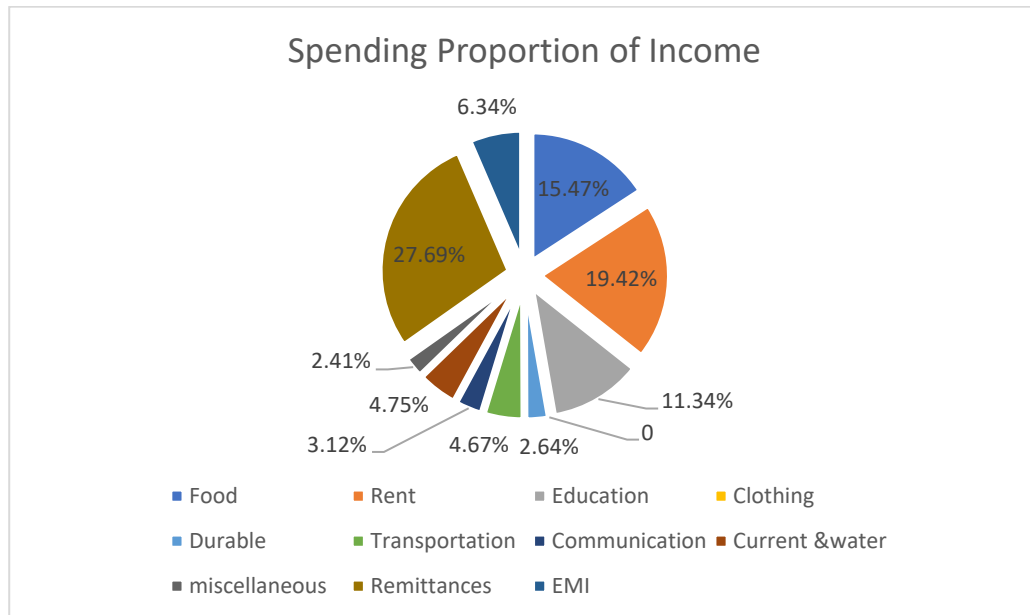
Source: Primary data

5.6.2 Components of Expenditure

The total expenditure can be broadly divided into two components. The percentage of food and non-food items are given in the pie diagram (figure 5.2).

Figure 5.2 Components of Expenditure

Food and Non food in Total Expenditure

- Non food — 76.54%
- Food — 23.46%
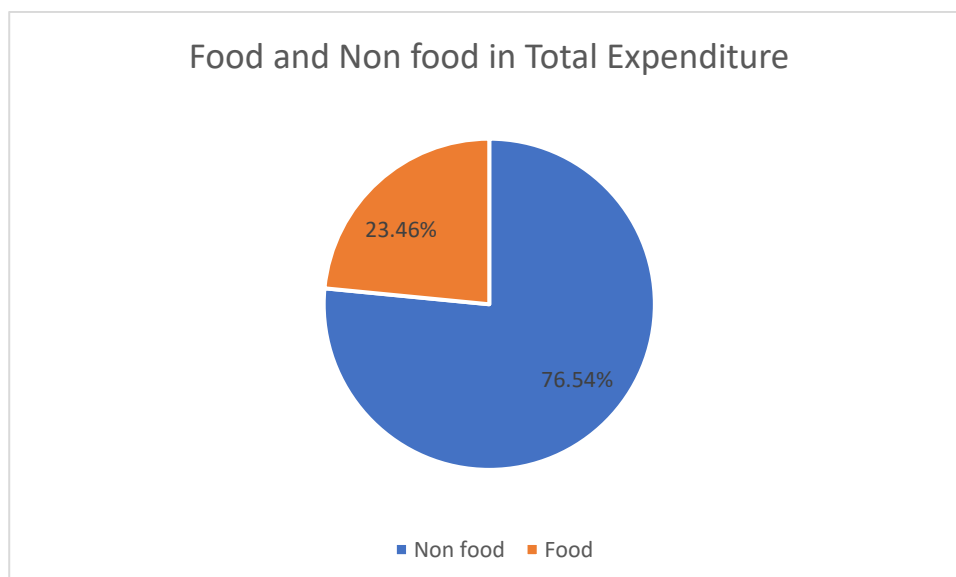
Source: Primary data

From the diagram it is revealed that about 76.54 percent of expenditure goes to non-food items whereas 23.46 percent goes to food items. When income increases, we can see that proportion spending for non-food items are increasing whereas the amount spending for food items are reducing.

5.6.3 Components of Non-Food Expenditure

Non-food expenditure is divided into eight categories of expenditure. Out of this, rent is the highest component with 38.48 percent followed by education expenditure with 22.47 percent (figure 5.3). All the other components are ranging from 4 to 10.

Figure 5.3 Components of Non-Food Expenditure
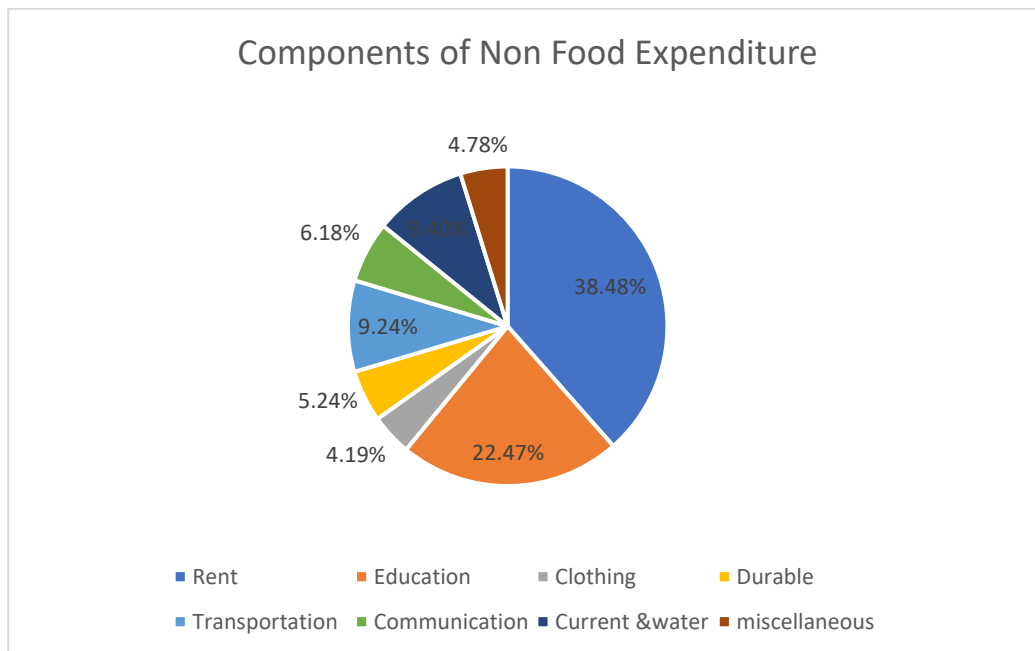
Source: Primary data

5.6.4 Migrant Families' Expenditure

About 34.0 percent of total families are coming under the expenditure category below AED 7000. About 44.0 percent of the families are included in the middle expenditure category 22 percent of the families have the expenditure of above AED 12,000. In Dubai we can say 37.1 percent of the families are having above AED 12,000 expenditure. In Abu Dhabi 53.8 percent of the families are having expenditure AED 7000 to AED 12,000 About 55.9 percent families in

Ajman are having expenditure below 7000 About 44.4 percent of the Sharjah families are in low expenditure category. The following table 5.48 illustrates this.

Table 5.48 Distribution of Migrant Families' Expenditure

Expenditure category	Emirate				Total
	Dubai	Abu Dhabi	Sharjah	Ajman	
Below 7000	32 27.6%	32 26.9%	36 44.4%	19 55.9%	119 34.0%
7000 to 12000	41 (35.3%)	64 (53.8%)	38 (46.9%)	11 (32.4%)	154 (44.0%)
Above 12000	43 (37.1%)	23 (19.3%)	7 (8.6%)	4 (11.8%)	77 (22.0%)
Total	116 (100.0%)	119 (100.0%)	81 (100.0%)	34 (100.0%)	350 (100.0%)

Source: Primary data

5.6.5 Migrant Families' Expenditure according to the Migration period

when we analyse the expenditure category based on migration duration, we can say that the recently migrated families have low expenditures than those who migrated long yearsback.37.5 percent of families above AED 12,000 expenditures are coming under 20 years of migration(table 5.49) About 46.1 percent of families having below AED 7000 expenditures are coming under below 10 years of migration 41.1 percent of the families having above AED 12,000 expenditures are coming under the migration period of 10 to 20 years.

Table 5.49 Migrant Families' Expenditure according to Migration period

Expenditure	Migration period			Total
	Below 10 years	10 to 20years	Above 20 years	
Below 7000	101 (46.1%)	12 (11.2%)	6 (25.0%)	119 (34.0%)
7000 to 12000	94 (42.9%)	51 (47.7%)	9 (37.5%)	154 (44.0%)
Above 12000	24 (11.0%)	44 (41.1%)	9 (37.5%)	77 (22.0%)
Total	219 (100.0%)	107 (100.0%)	24 (100.0%)	350(100.0%)

Source: Primary data

5.6.6 Consumption expenditure in different Income categories

When we analyse the expenditure category based on income category about 66 percent of the families in the low-income category are coming under low expenditure group. About 62.2 percent of the high-income category are coming under high expenditure category of above AED 12,000.

Table 5.50 Consumption expenditure in different Income categories

Expenditure	Income category			Total
	Below 10000	10000 to 20000	Above 20000	
Below 7000	72 (66.1%)	47 (24.0%)	0 (0.0%)	119 (34.0%)
7000to 12000	34 (31.2%)	103 (52.6%)	17 (37.8%)	154 (44.0%)
Above 12000	3 (2.8%)	46 (23.5%)	28 (62.2%)	77 (22.0%
Total	109 (100.0%)	196 (100.0%)	45 (100.0%)	350 (100.0%)

Source: Primary data

5.6.7 Expenditure according to Spouse Working

When we examined the expenditure according to the employment status of spouses, we can understand that majority (48.1%) of the spouse working families have an expenditure in between AED 7000 to AED 12,000 (table 5.51). In the case of non-spouse working families, we can see that 25.4 percent of the families have an expenditure above AED 12,000. The families having unemployed spouses are equally distributed with 37.3 percent in both the low and medium expenditure categories. In the high expenditure category, we can see the percentage of families having unemployed spouses (25.4%) is more than that of employed spouses (19.9%).

Table 5.51 Distribution of Expenditure according to Spouse Working

Expenditure category	Spouse working		Total
	yes	No	
Below 7000	69(31.9%)	50(37.3%)	119(34.0%)
7000 to 12000	104(48.1%)	50(37.3%)	154(44.0%)
Above 12000	43(19.9%)	34(25.4%)	77(22.0%)
Total	216(100.0%)	134(100.0%)	350(100.0%)

Source: Primary data

5.6.8 Consumption Expenditure and Occupation of the head of the Household

when we analysed the expenditure according to the occupation of the head, we can see that Majority of company employees (56%) are coming under the expenditure category of below AED7000 (table 5.52). Majority (65.3%) of businessmen are coming under the expenditure category of AED7000 to AED12,000. Majority of the professionals (36.5%) and higher officials (33.8%) are spending above AED12,000.

Table 5.52 Distribution of Expenditure according to Occupation of the Head

expenditure category	occupation of the head				Total
	Company Employees	Higher officials	Professionals	Businessmen	
Below 7000	84(56.0%)	16(24.6%)	10(15.9%)	9(12.5%)	119(34.0%)
7000 to 12000	50(33.3%)	27(41.5%)	30(47.6%)	47(65.3%)	154(44.0%)
Above 12000	16(10.7%)	22(33.8%)	23(36.5%)	16(22.2%)	77(22.0%)
Total	150(100.0%)	65(100.0%)	63(100.0%)	72(100.0%)	350(100.0%)

Source: Primary data

5.6.9 Percapita Expenditure

Per capita expenditure (PCE)can be calculated by dividing the total expenditure of the family by the number of family members. when we analyse PCE indifferent categories we can see that about 53.1 percent of the families are having less than AED 2500 per capita expenditure and 44.9 percent of the families are having expenditure in the category AED 2500 to AED 5000 (table 5.53). About 2 percent of families are included in the category of high per capita consumption expenditure.

Table 5.53 Distribution of Percapita Expenditure in different income Category

PCE	Income category			Total
	Below 10000	10000 to 20000	Above 20000	
<2500	88(80.7%)	97(49.5%)	1(2.2%)	186(53.1%)
2500-5000	21(19.3%)	99(50.5%)	37(82.2%)	157(44.9%)
>5000	0(0.0%)	0(0.0%)	7(15.6%)	7(2.0%)
Total	109(100.0%)	196(100.0%)	45(100.0%)	350(100.0%)

Source: Primary data

The variations in PCE in different income categories are explained in the table5.53. Majority (80.7%) of low-income families are coming under the category of PCE below AED2500. But the majority (82.2%) of high-income families have PCE in between AED 2500 to AED 5000 followed by middle income categories (50.5%). Only 15.6 percent of high-income families are in the category of above AED 5000.

Table 5.54 Distribution of PCE according to Occupation of Spouse Working

PCE	Spouse working		Total
	yes	No	
<2500	109(50.5%)	77(57.5%)	186(53.1%)
2500-5000	103(47.7%)	54(40.3%)	157(44.9%)
>5000	4(1.9%)	3(2.2%)	7(2.0%)
Total	216(100.0%)	134(100.0%)	350(100.0%)

Source: Primary data

About 50.5 percent of the spouse working families and 57.5 percent of the non-spouse working families have the PCE below AED 2500 (table 5.54). 47.7 percent of spouse working families and 40.3 percent of spouse not working families have the PCE in between AED 2500 to AED 5000.

Table 5.55 Distribution of PCE according to Occupation of Head of the Household

PCE	occupation of the head				Total
	Company Employees	Higher officials	Professionals	Businessmen	
<2500	120(80.0%)	28(43.1%)	14(22.2%)	24(33.3%)	186(53.1%)
2500-5000	30(20.0%)	31(47.7%)	49(77.8%)	47(65.3%)	157(44.9%)
>5000	0(0.0%)	6(9.2%)	0(0.0%)	1(1.4%)	7(2.0%)
Total	150(100.0%)	65(100.0%)	63(100.0%)	72(100.0%)	350(100.0%)

Source: Primary data

From the table5.55 we can understand that 80 percent of the company officials have the PCE below AED 2500 followed by 43.1 percent of the higher officials. About 77.8 percent of the professionals and 65.3 percent of the Businessmen are coming under the category of AED 2500 to AED 5000. Only 9.25 of higher officials and 1.4 percent of Businessmen have the PCE of above AED 5000

5.6.10 Food Expenditure

when we analyse the food expenditure in different income categories it is revealed that majority (88.1%) of low-income families are having food expenditure Below AED 2500 (table 5.56). The variations in food expenditure in different income categories are given below. 73 percent of middle-income families have the food expenditure of below AED 2500.Only 3.6 percent of middle-income families are having PCE above AED3500. Majority (68.9 %) of high-income families are having food expenditure in between AED 2500 to AED 3500.

Table 5.56 Income wise Distribution of Food Expenditure

Food Expenditure	Income category			Total
	Below 10000	10000 to 20000	Above 20000	
Below 2500	96(88.1%)	143(73.0%)	14(31.1%)	253(72.3%)
2500-3500	12(11.0%)	46(23.5%)	31(68.9%)	89(25.4%)
Above 3500	1(0.9%)	7(3.6%)	0(0.0%)	8(2.3%)
Total	109(100.0%)	196(100.0%)	45(100.0%)	350(100.0%)

Source: Primary data

5.6.11 Food Expenditure according to Spouse Working

About 71.8 percent of spouse working families and 72.3 percent of non-spouse working families are having the food expenditure of less than 2500 (table 5.57). Under the category of AED 2500 to AED 3500 the percentage of spouse working families are 25.5 percent and non-spouse working families are 25.4 percent. Only 2.3 percent are coming under above AED 3500. From this table we can infer that food expenditure of families in both categories are exhibiting the same trend irrespective of the employment status of spouses.

Table 5.57 Distribution of Food Expenditure according to Spouse Working

Food expenditure	spouse working		Total
	yes	No	
Below 2500	155(71.8%)	98(73.1%)	253(72.3%)
2500-3500	55(25.5%)	34(25.4%)	89(25.4%)
Above 3500	6(2.8%)	2(1.5%)	8(2.3%)
Total	216(100.0%)	134(100.0%)	350(100.0%)

Source: Primary data

5.6.12 Food expenditure in different occupations

When we analyse the food expenditure in different occupational heads (table 5.58), 70.8 percent of the businessmen are having the food expenditure less than AED 2500.Majority (67.7%) of higher officials are spending less than AED 2500 for food expenditure. Professionals (4.8%) more in the category of food expenditure greater than AED 3500.

Table 5.58 Distribution of Food Expenditure based on occupation of the head.

Food Expenditure	occupation of the head				Total
	Company Employees	Higher officials	Professionals	Businessmen	
Below 2500	128 85.3%	44 67.7%	30 47.6%	51 70.8%	253 72.3%
2500-3500	21 14.0%	20 30.8%	30 47.6%	18 25.0%	89 25.4%
Above 3500	1 0.7%	1 1.5%	3 4.8%	3 4.2%	8 2.3%
Total	150 100.0%	65 100.0%	63 100.0%	72 100.0%	350 100.0%

Source: Primary data

5.6.13 Non-food Expenditure

Non-food expenditure is another important component of expenditure. This includes House rent, expenses on transportation, current and water bills, communication, durable goods consumption and miscellaneous. Medical expenses are not considered in this category because all of them have medical insurance. House rent is the major component of non-food expenditure. Here we have discussed non-food expenditure and its components in detail according to income, occupation of head of the family and employment status of spouses.

Table 5.59 Distribution of Non-food expenditure according to Income

Non-food expenditure	Income			Total
	Below 10000	10000 to 20000	Above 20000	
Below 4000	68(62.4%)	78(39.8%)	1(2.2%)	147(42.0%)
4000-6000	34(31.2%)	92(46.9%)	18(40.0%)	144(41.1%)
Above 6000	7(6.4%)	26(13.3%)	26(57.8%)	59(16.9%)
Total	109(100.0%)	196(100.0%)	45(100.0%)	350(100.0%)

Source: Primary data

When we analyse the Non-food expenditure in different income categories (table 5.59) it is revealed that about 42 percent of the total families are having non-food expenditure below AED 4000. Out of this, about 62.4 percent of families belong to low-income category. 57.8 percent of families in the high expenditure category are belong to high income families. This shows the correlation between these two variables with the value of 0.732.

Table 5.60 Distribution of Non-food expenditure according to occupation of the head

Non-food expenditure	occupation of the head				Total
	Company Employees	Higher officials	Professionals	Businessmen	
Below 4000	87(58.0%)	18(27.7%)	16(25.4%)	26(36.1%)	147(42.0%)
4000-6000	54(36.0%)	31(47.7%)	24(38.1%)	35(48.6%)	144(41.1%)
Above 6000	9(6.0%)	16(24.6%)	239(36.5%)	11(15.3%)	59(16.9%)
Total	150(100.0%)	65(100.0%)	63(100.0%)	72(100.0%)	350(100.0%)

Source: Primary data

Occupational wise analysis of non-food expenditure (table 5.60) illustrates that 58 percent of company employees are spending less than AED 4000 for non-food expenditure followed by 36.1 percent of businessmen. 47.7 percent of higher officials and 48.6 percent of businessmen are spending in between AED 4000 to AED 6000. Out of the high category of non-food expenditure, 36.5 percent of professionals are spending above AED 6000 followed by 24.6 percent of higher officials.

Table 5.61 Distribution of Non-food expenditure according to Spouse Working Status

Non-food expenditure	spouse working		Total
	No	yes	
Below 4000	52(38.8%)	95(44.0%)	147(42.0%)
4000-6000	56(41.8%)	88(40.7%)	144(41.1%)
Above 6000	26(19.4%)	33(15.3%)	59(16.9%)
Total	134(100.0%)	216(100.0%)	350(100.0%)

Source: Primary data

Non-food expenditure is influenced by the employment status of spouses as it increases not only the income but also the expenditure of the family. Sometimes some families have changed their accommodation to the premises of Dubai or Abu Dhabi for the transportation convenience while going for job. Rent is very high in those areas which in turn increases the non-food expenditure. Moreover, they should have some additional expenses like buying new dresses, amenities, babysitting for small Children, transportation etc. for going to their workplace. In the case of families having spouses working, we can see a tendency for them to have more eat outs per week. From the study we can understand that about 65.9 percentage of the spouse working families are having more than three times of eat outs per week. But we can see the number of eat outs of non-spouse working families are very less when compared to spouse employed families. Majority of the non-spouse working families are having eat outs one or two times per week. Hence this will increase the expenditure of spouse employed families.

From the table 5.61 we can understand that 56 percent of spouse working families have the non-food expenditure of above AED 4000 and 44 percent of them have the expenditure of below AED 4000. 19.4 percent of non-spouse working families have the non-food expenditure of above AED 6000.

5.6.14 House Rent

Among the non-food expenditure, house rent is the major expenditure as far as a family migrant is concerned. In gulf countries the migrants can't purchase a land or a house of their own as it is highly expensive though they are living for a long period of time. The migrants who have a very high income can only buy a property there. A migrant with normal income can't afford a flat or villa of their own. Hence all the migrants are living in rented flats or villas. Rent is an important factor of expenditure especially for family migrants. They must take a flat or villa or shared accommodations. Legally shared accommodations are not allowed for families in UAE. But some of the small families without children or having one child are living in shared accommodations (20%). When we are looking at the house rent, we can see that low rent accommodations are more in Sharjah (64.3%) followed by Dubai and Ajman with 10 percent. More families with high rent are living in Abu Dhabi (11.8%) and Dubai (10.3%) (table 5.63). Rent is very high in emirates like Dubai and Abu Dhabi but majority of the places in Sharjah and Ajman are having low rent. The minimum house rent is AED1500, and maximum is AED4500 per month. Rents are different in different places of emirates.

The distribution of sample respondents according to their accommodation shows that about 66 percentage are living in rented flat and 14 percent lives in rented villas (table 5.62). Migrants who are living in shared villa and shared flat are 12 and 8 percent respectively. The families during their first years of migration are mostly living in shared accommodations as it is cheaper, and they need to buy only some necessary household articles and durable goods. Other durable goods can be shared with other families in sharing accommodations.

Table 5.62 Distribution of Types of Accommodation in Sample Emirates

House Type	Emirate				Total
	Dubai	Abu Dhabi	Sharjah	Ajman	
villa	27(23.3%)	18(15.1%)	0(0.0%)	7(20.6%)	52(14.9%)
Flat	80(69.0%)	67(56.3%)	59(72.8%)	24(70.6%)	230(65.7%)
Shared villa	2(1.7%)	21(17.6%)	14(17.3%)	1(2.9%)	38(10.9%)
shared flat	7(6.0%)	13(10.9%)	8(9.9%)	2(5.9%)	30(8.6%)
Total	116(100.0%)	119(100.0%)	81(100.0%)	34(100.0%)	350(100.0%)

Source: Primary data

Table 5.63 Distribution of House Rent in Sample Emirates

House Rent	Emirate				Total
	Dubai	Abu Dhabi	Sharjah	Ajman	
Below 2500	34(29.3%)	32(26.9%)	65(80.2%)	27(79.4%)	158(45.1%)
2500 to 3500	70(60.3%)	73(61.3%)	16(19.8%)	5(14.7%)	164(46.9%)
Above 3500	12(10.3%)	14(11.8%)	0(0.0%)	2(5.9%)	28(8.0%)
Total	116(100.0%)	119(100.0%)	81(100.0%)	34(100.0%)	350(100.0%)

Source: Primary data

Table 5.64 Distribution of House Rent according to Income.

House Rent	Income			Total
Below 2500	Below 10000	10000 to 20000	Above 20000	
	67(61.5%)	84(42.9%)	7(15.6%)	158(45.1%)
2500 to 3500	35(32.1%)	93(47.4%)	36(80.0%)	164(46.9%)
Above 3500	7(6.4%)	19(9.7%)	2(4.4%)	28(8.0%)
Total	109(100.0%)	196(100.0%)	45(100.0%)	350(100.0%)

Source: Primary data

When we analyse the house rent in different income categories it is revealed that about 45.1 percent of the total families are having house rent below AED 2500(table 5.64). About 61.5 percent of low-income families and 42.9 percent of middle-income families and 15.6 percent of high-income families are coming under the category of house rent below AED 2500. Only 6.4 percent of

low-income families followed by 9.7percent of middle-income families are having rent above AED 3500. About 84.4 percent of high-income families are paying house rent above AED 2500. This shows the positive association between house rent and income.

Table 5.65 Distribution of House Rent according to Spouse Working

House Rent	Spouse working		Total
	yes	No	
Below 2500	91(42.1%)	67(50.0%)	158(45.1%)
2500 to 3500	111(51.4%)	53(39.6%)	164(46.9%)
Above 3500	14(6.5%)	14(10.4%)	28(8.0%)
Total	216(100.0%)	134(100.0%)	350(100.0%)

Source: Primary data

When we analyse the house rent of the families, we can see slight differences in the rent paid among spouse employed and unemployed families Only 42.1percent of the spouse working families are spending less than AED 2500 whereas 57.9 percent of them are spending above AED 2500 as rent (table 5.65). In the medium rent category, we can see the percentage of spouse working families (51.4 %) are more than that of spouse unemployed families (39.6%). Among the high rent category, the percentage of spouse working families paying high rent are lesser (6.5%) than that of non-spouse working families (10.4 %). This is because of the family migrants who have high income with unemployed spouses are living in highly paid apartments.

5.6.15 Expenditure on Education

One of the important components of expenditure of family migrants who have school going or college going children must spend a lot of money for educating their children. Usually, the expenses to educate children in UAE is very expensive. During data collection we can understand that some companies providing education allowance for the children of their managers or higher officials. This extra amenity is availed to the professionals also. The companies provide the amount of the fee through cheque in the name of school. This

allowance is also added to their salary. When we analyse education expenditure according to the occupational structure of head of the family, 50.7 percent of Company officials are spending lower amount for education whereas 58.5 percent of higher officials are also spending below AED 1500 (table 5.66). Above 25 percent of higher officials, professionals and businessmen have spent more than AED 2500.The age group and number of children are also important in determining the expenses on education among families.

Table 5.66 Distribution of Education Expenditure according to occupation of the head

Education expenditure	Occupation of the head				Total
	Company Employees	Higher officials	Professionals	Businessmen	
Below 1500	76(50.7%)	38(58.5%)	12(19.0%)	20(27.8%)	146(41.7%)
1500 to 2500	73(48.7%)	8(12.3%)	35(55.6%)	32(44.4%)	148(42.3%)
Above 2500	1(0.7%)	19(29.2%)	16(25.4%)	20(27.8%)	56(16.0%)
Total	150(100.0%)	65(100.0%)	63(100.0%)	72(100.0%)	350(100.0%)

Source: Primary data

Majority of migrants have school going children with them. In the case of higher education, they are preferring colleges in India. Families in the high income and middle-income classes are spending more amount on education of their children. Out of the low-income category 66.1percentage of families are spending below AED 1500 on education but in the case of middle income and high-income category the families spending below AED 1500 are 30.1 percent and 33.3 percent respectively (table 5.67).

Table 5.67 Distribution of Education Expenditure in different Income Categories

Education expenditure	Income category			Total
	Below 10000	10000 to 20000	Above 20000	
Below 1500	72(66.1%)	59(30.1%)	15(33.3%)	146(41.7%)
1500 to 2500	37(33.9%)	98(50.0%)	13(28.9%)	148(42.3%)
Above 2500	0(0.0%)	39(19.9%)	17(37.8%)	56(16.0%)
Total	109(100.0%)	196(100.0%)	45(100.0%)	350(100.0%)

Source: primary data

When we analyse the education expenditure of the families according to the spouse employment status, we can see that the percentage of non-spouse working families (53 %) are spending less than AED 1500 than that of the spouse working families (34.7 %) as education expenditure.65.27 percent of the spouse working families have the education expenditure above 1500. This percentage (47.01%) is very low in the case of spouse unemployed families.

Table 5.68 Distribution of Education Expenditure according to spouse working.

Education expenditure	spouse working		Total
	yes	No	
Below 1500	75(34.7%)	71(53.0%)	146(41.7%)
1500 to 2500	107(49.5%)	41(30.6%)	148(42.3%)
Above 2500	34(15.7%)	22(16.4%)	56(16.0%)
Total	216(100.0%)	134(100.0%)	350(100.0%)

Source: primary data

5.6.16 Electricity and Water Expenditure according to Income

When we examine the Electricity and Water expenditure in different income categories it is revealed that about 48 percent of the total families are having Electricity and Water expenditure above AED 600. About 65.14 percent of families having income aboveAED10000 are spending above AED 300 for communication expenditure. Majority of the low-income families (90%) are

spending less than AED 600 and majority of middle-income families (64.8%) and high-income families (66.7%) are spending expenditure above AED 600.

Table 5.69 Distribution of Electricity and Water Expenditure according to Income

Electricity and Water	Income			Total
	Below 10000	10000 to 20000	Above 20000	
Below 300	27(24.8%)	14(7.1%)	1(2.2%)	42(12.0%)
300 to 600	71(65.1%)	55(28.1%)	14(31.1%)	140(40.0%)
Above 600	11(10.1%)	127(64.8%)	30(66.7%)	168(48.0%)
Total	109(100.0%)	196(100.0%)	45(100.0%)	350(100.0%)

Source: primary data

Electricity and Water Expenditure according to spouse working.

Electricity and Water expenditure of the spouse employed families are less than that of families having unemployed spouses. This is because of the presence of family members in the house during daytime is more than that of spouse unemployed families. we can see that 56.7 percent of the non-spouse working families and 42.6 percent of spouse working families are spending above AED 600 as Electricity and Water expenditure. About 17.9 percent of the non-spouse working families and 8.3 percent of the spouse working families have the Electricity and Water expenditure below AED 300(table 5.70).

Table 5.70 Distribution of Electricity and Water Expenditure according to spouse working.

Electricity and Water	spouse working		Total
	No	Yes	
Below 300	24(17.9%)	18(8.3%)	42(12.0%)
300 to 600	34(25.4%)	106(49.1%)	140(40.0%)
Above 600	76(56.7%)	92(42.6%)	168(48.0%)
Total	134(100.0%)	216(100.0%)	350(100.0%)

Source: primary data

Electricity and Water Expenditure among occupation of Head

The distribution of Electricity and Water Expenditure according to the occupation of the head of the household shows that majority of professionals (77.8%) and businessmen (70.8%) are spending above AED 600.The usage of electricity is very high among them as they have more electronic gadgets. Majority of the company employees (59.3 %) are spending amount in between AED 300 to AED 600 for electricity and water (table 5.71).

Table 5.71 Distribution of Electricity and Water Expenditure among occupation of Head

Electricity and Water	Occupation of the head				Total
	Company Employees	Higher officials	Professionals	Businessmen	
Below 300	28(18.7%)	0(0.0%)	0(0.0%)	14(19.4%)	42(12.0%)
300 to 600	89(59.3%)	30(46.2%)	14(22.2%)	7(9.7%)	140(40.0%)
Above 600	33(22.0%)	35(53.8%)	49(77.8%)	51(70.8%)	168(48.0%)
Total	150(100.0%)	65(100.0%)	63(100.0%)	72(100.0%)	350(100.0%)

Source: Primary data

5.6.17 Communication Expenditure

The expenditure on communication implies the amount of money spending for recharging mobile phones and net connection. The families having high income have its own Wi-Fi connection in their apartments. The families who are living in shared accommodation can share the Wi-Fi connection. So that it will reduce their communication expenditure. When we study the communication expenditure in different income categories it is revealed that about 23 percent of the families having income of above AED10000 are spending above AED 600 as their communication expenditure. In the case of low-income families 85.3 percent of them are spending below AED300. Majority of the Middle-income families (42.3%) are spending the amount in between AED 300 to AED 600(table 5.72).

Table 5.72 Distribution of communication Expenditure according to Income

Communication expenditure	Income			Total
	Below 10000	10000 to 20000	Above 20000	
Below 300	93(85.3%)	68(34.7%)	29(64.4%)	190(54.3%)
300 to 600	12(11.0%)	83(42.3%)	16(35.6%)	111(31.7%)
Above 600	4(3.7%)	45(23.0%)	0(0.0%)	49(14.0%)
Total	109(100.0%)	196(100.0%)	45(100.0%)	350(100.0%)

Source: Primary data

Communication Expenditure according to Spouse Working

The communication expenditure of the spouse employed families (57.5%) are below AED300 which is more than that of families having unemployed spouses (52.3%) (table 5.73). About 23.9 percent of the families with unemployed spouses and 7.9 percent of the spouse employed families have the communication expenditure above AED 600.

Table 5.73 Distribution of communication Expenditure according to Spouse Working

Communication expenditure	spouse working		Total
	No	Yes	
Below 300	77(57.5%)	113(52.3%)	190(54.3%)
300 to 600	25(18.7%)	86(39.8%)	111(31.7%)
Above 600	32(23.9%)	17(7.9%)	49(14.0%)
Total	134(100.0%)	216(100.0%)	350(100.0%)

Source: Primary data

Communication expenditure among occupations of the Head of the family

Occupation-wise analysis of communication expenditure shows that the percentage of company employees (74%) and businessmen (55.6%) are higher than that of higher officials and professionals who are included in the low communication expenditure category (table 5.74). In the case of families spending above AED 600, we can see that 33.8 percent of higher officials and 16.7 percent of businessmen are included.

Table 5.74 Distribution of communication expenditure among occupations of Head

Communication expenditure	occupation of the head				Total
	Company Employees	Higher officials	Professionals	Business men	
Below 300	111(74.0%)	17(26.2%)	22(34.9%)	40(55.6%)	190(54.3%)
300 to 600	31(20.7%)	26(40.0%)	34(54.0%)	20(27.8%)	111(31.7%)
Above 600	8(5.3%)	22(33.8%)	7(11.1%)	12(16.7%)	49(14.0%)
Total	150(100%)	65(100%)	63(100%)	72(100%)	350(100%)

Source: Primary data

5.6.18 Transportation Expenditure

The amount of money spending for transportation purposes and the amount spending for maintenance and fuel filling of own cars. About 47.8 percent of families have their own four-wheeler. About 42 percent of families have no vehicle as their own but they are using company vehicles. Some of the migrants are using metro and city buses for conveyance to office. About 14.3 percent of the families have two four wheelers as their spouse are also driving vehicle. From the income wise analysis, it is observed that low-income families (68.8%) have less transportation expenditure than higher income families (table 5.75). About 66.7 percent of families of high-income category belong to high transportation expenditure category. This percentage (10.1%) is very low among the families in low-income category.

Table 5.75 Distribution of Transportation Expenditure among Income groups

Transportation	Income			Total
	Below 10000	10000 to 20000	Above 20000	
Below 400	75(68.8%)	36(18.4%)	1(2.2%)	112(32.0%)
400 to 700	23(21.1%)	39(19.9%)	14(31.1%)	76(21.7%)
Above 700	11(10.1%)	121(61.7%)	30(66.7%)	162(46.3%)
Total	109(100.0%)	196(100.0%)	45(100.0%)	350(100.0%)

Source: Primary data

Table 5.76 Distribution of Transportation Expenditure according to spouse working.

Transportation	spouse working		Total
	No	Yes	
Below 400	39(29.1%)	73(33.8%)	112(32.0%)
400 to 700	42(31.3%)	34(15.7%)	76(21.7%)
Above 700	53(39.6%)	109(50.5%)	162(46.3%)
Total	134(100.0%)	216(100.0%)	350(100.0%)

Source: Primary data

When we analyse the Transportation expenditure of the families, we can see that 58.3percent of the spouse working families and 44 percent of non-spouse working families are spending less than 600 as Transportation expenditure. About 56 percent of the non-spouse working families and 41.7 percent of the spouse working families have the transportation expenditure above AED 600 (table 5.76)

Distribution of Transportation Expenditure according to occupation of Head

While we investigate the transportation expenditure based on occupation of head, we can see that most of the company employees (80.6%) are spending below AED 700 than the other three occupational categories (table 5.77).80 percent of higher officials and 69.8 percent of professionals and 51.4 percent of businessmen are spending more than AED700.

Table 5.77 Distribution of Transportation Expenditure according to occupation of Head

Transportation	occupation of the head				Total
	Company Employees	Higher officials	Professionals	Businessmen	
Below 400	86(57.3%)	3(4.6%)	9(14.3%)	14(19.4%)	112(32.0%)
400 to 700	35(23.3%)	10(15.4%)	10(15.9%)	21(29.2%)	76(21.7%)
Above 700	29(19.3%)	52(80.0%)	44(69.8%)	37(51.4%)	162(46.3%)
Total	150(100.0%)	65(100.0%)	63(100.0%)	72(100.0%)	350(100.0%)

Source: Primary data

5.6.19 Clothing &footwear expenditure

Usually, the family migrants are purchasing dress materials when they are going for leave. Many of them purchasing dress items from home country. The amount of money spending for clothing and footwear are mainly based on the income of the migrants. When we scrutinize the clothing &footwear expenditure in different income categories it is revealed that about 36 percent of the total families are having Clothing &footwear expenditure below 200 (table 5.78). About 18.3 percent of low-income families and 50.5 percent of middle-income families and 46.7 percent of high-income families are having expenditure in between 200 to 400. Majority of high-income families (51.1%) are spending AED 400 for clothing and footwear.

Table 5.78 Distribution of Clothing &footwear expenditure according to Income

Clothing &footwear expenditure	Income			Total
	Below 10000	10000 to 20000	Above 20000	
Below 200	75(68.8%)	50(25.5%)	1(2.2%)	126(36.0%)
200 - 400	20(18.3%)	99(50.5%)	21(46.7%)	140(40.0%)
Above 400	14(12.8%)	47(24.0%)	23(51.1%)	84(24.0%)
Total	109(100.0%)	196(100.0%)	45(100.0%)	350(100.0%)

Source: Primary data

Table 5.79 Distribution of Clothing &footwear expenditure according to spouse working

Clothing &footwear expenditure	spouse working		Total
	No	Yes	
Below 100	52(38.8%)	74(34.3%)	126(36.0%)
100-200	51(38.1%)	89(41.2%)	140(40.0%)
Above 200	31(23.1%)	53(24.5%)	84(24.0%)
Total	134(100.0%)	216(100.0%)	350(100.0%)

Source: Primary data

In the case of Clothing &footwear expenditure of the families, we can see slight variation in the both the categories of spouse working and non-spouse working families. They are spending approximately the same amount for clothing irrespective of spouse working or not. Majority of the spouse working families are spending below AED 200 monthly (table 5.79). Majority of the families are taking their dress materials from home country while going for leave. This is because stitching charge and price of the materials are very low when compared to host country.

Table 5.80 Distribution of Clothing &footwear expenditure according to occupation of Head

Clothing &footwear expenditure	occupation of the head				Total
	Company Employees	Higher officials	Professionals	Businessmen	
Below 300	73(48.7%)	18(27.7%)	11(17.5%)	24(33.3%)	126(36.0%)
300 to 600	52(34.7%)	24(36.9%)	35(55.6%)	29(40.3%)	140(40.0%)
Above 600	25(16.7%)	23(35.4%)	17(27.0%)	19(26.4%)	84(24.0%)
Total	150(100.0%)	65(100.0%)	63(100.0%)	72(100.0%)	350(100.0%)

Source: Primary data

When we analyse the Clothing &footwear expenditure according to occupation of head, we can see that 48.7 percent of company employees and 33.3 percent of businessmen are spending less than AED300 for clothing and footwear expenditure (table 5.80). Higher officials are paying more amount than other three categories. About 26 percent of both professionals and businessmen are spending more than AED 600.

5.6.20 Durable Goods Consumption

When the migrants are taking their families for the first time, they must purchase all the durable goods needed for a family. Moreover, they must find a flat or villa. This will become a big burden for them if they purchase first hand goods too. So, to avoid this, majority of them are purchasing goods from second hand markets. Otherwise, they should find a sharing accommodation. Then they can share many of the durable goods with whom they share the apartment. The most

common durable goods that the families usually shares are TV, dining table, sofa set, refrigerator, washing machine, and microwave oven. After one or two years they will move to separate apartments and purchase those goods according to their needs. We cannot see the demonstration behaviour of Keralites in the consumption of durable goods there. But these migrants are showing this kind of demonstration effect in the home country by purchasing high-quality durables at high prices.

When we analyse the durable goods expenditure in different income categories it is revealed that about 80.28 percent of the total families are having durable goods expenditure below AED 500. Among this,84.4 percent of low-income families and 81.63 percent of middle-income families are purchasing durable goods below AED 500 but in the case of high-income families, this percentage is very low (64.4%). Only 15.6 percent of low-income families and 18.4 percent of middle-income families and 35.6 percent of families having high income are purchasing more durable goods of above AED 500 (table 5.81). This shows a positive association between income and durable goods expenditure.

Table 5.81 Distribution of Durable Goods Expenditure according to Income

Durable Goods Expenditure	Income			Total
	Below 10000	10000 to 20000	Above 20000	
Below 250	76 (69.7%)	85 (43.4%)	1 (2.2%)	162 (46.3%)
250- 500	16 (14.7%)	75 (38.3%)	28 (62.2%)	119 (34.0%)
Above 500	17 (15.6%)	36 (18.4%)	16 (35.6%)	69 (19.7%)
Total	109 (100%)	196 (100%)	45 (100%)	350 (100%)

Source: Primary data

Table 5.82 Distribution of Durable Goods Expenditure according to Spouse Working

Durable Goods Expenditure	spouse working		Total
	No	Yes	
Below 250	55 (41.0%)	107(49.5%)	162(46.3%)
250- 500	50 (37.3%)	69(31.9%)	119(34.0%)
Above 500	29 (21.6%)	40(18.5%)	69(19.7%)
Total	134 (100%)	216(100%)	350(100%)

Source: Primary data

When we examine the Durable Goods Expenditure of the families, we can see that Durable goods are purchased more by the families having unemployed spouses. The unemployed spouses must spend the whole day and night in the home itself. So, their usage of durable goods is also very high. That is why they are purchasing more durable goods. This trend can be seen in both middle and high income but not in low-income category. The spouse working families (81.9%) are spending less than AED 500 for durable goods monthly (table 5.82). This percentage is more than that of non-spouse working families (78.3%). About 21.6 percent of the non-spouse working families and 18.5 percent of the spouse working families have the Durable Goods Expenditure above AED 500.

Table 5.83 Distribution of Durable Goods Expenditure according to occupation of the head

Durable Goods Expenditure	occupation of the head				Total
	Company Employees	Higher officials	Professionals	Businessmen	
Below 250	106(70.7%)	6(9.2%)	31(49.2%)	19(26.4%)	162(46.3%)
250- 500	21(14.0%)	36(55.4%)	22(34.9%)	40(55.6%)	119(34.0%)
Above 500	23(15.3%)	23(35.4%)	10(15.9%)	13(18.1%)	69(19.7%)
Total	150(100.0%)	65(100.0%)	63(100.0%)	72(100.0%)	350(100.0%)

Source: Primary data

Regarding the durable goods expenditure according to the occupation of head, we can see that majority of the higher officials (90.76%) are having the durable goods expenditure of above AED250 (table 5.83). This percentage is very low in the other three categories. About 84 percent of both company employees and professionals are spending less than 500 for durable goods expenditure. Only15 percent of both company employees, and professionals are spending more than AED 500.This percentage is more in the case of higher officials (35.4%).

5.6.21 Miscellaneous Expenditure

Miscellaneous expenditure includes the baby care expenses, tuition expenses, unexpected transactions, cooking gas, medical expenses if any etc.

Normally almost all the migrants have medical care and insurance provided by the companies for them. That is why we are not treated medical expenses as a separate category. In the case of miscellaneous expenditure among different categories of income we can see an association between the amount of expenditure and income. The high-income categories (84.4%) are spending above AED250 than that of low income (32.1%) and middle-income families (59%). Only 14.3 percent of middle-income families are spending above AED 500 for miscellaneous purposes (table 5.84).

Table 5.84 Distribution of Miscellaneous Expenditure according to Income

Miscellaneous	Income			Total
	Below 10000	10000 to 20000	Above 20000	
Below 250	74(67.9%)	80(40.8%)	7(15.6%)	161(46.0%)
250 - 500	35(32.1%)	88(44.9%)	38(84.4%)	161(46.0%)
Above 500	0(0.0%)	28(14.3%)	0(0.0%)	28(8.0%)
Total	109(100.0%)	196(100.0%)	45(100.0%)	350(100.0%)

Source: Primary data

Table 5.85 Distribution of Miscellaneous Expenditure according to Spouse Working

Miscellaneous	Spouse working		Total
	No	Yes	
Below 250	46(34.3%)	115(53.2%)	161(46.0%)
250 - 500	72(53.7%)	89(41.2%)	161(46.0%)
Above 500	16(11.9%)	12(5.6%)	28(8.0%)
Total	134(100.0%)	216(100.0%)	350(100.0%)

Source: Primary data

When we analyse the Miscellaneous Expenditure of the families, we can see that in the case of families having employed spouses (53.2%) the amount spending for miscellaneous purposes is low (below 250) when compared to spouse

unemployed families (34.3%) (table 5.85). But in the category of middle and high miscellaneous expenditure, the percentage of families having unemployed spouses (65.67) are spending more than that of families having employed spouses (46.75%). About 11.9 percent of the spouse unemployed families and 6.5 percent of the spouse employed families have the Miscellaneous Expenditure above AED 500.

Table 5.86 Distribution of Miscellaneous Expenditure according to occupation of the head

Miscellaneous	occupation of the head				Total
	Company Employees	Higher officials	Professionals	Businessmen	
Below 250	85(56.7%)	26(40.0%)	32(50.8%)	18(25.0%)	161(46.0%)
250 - 500	57(38.0%)	30(46.2%)	24(38.1%)	50(69.4%)	161(46.0%)
Above 500	8(5.3%)	9(13.8%)	7(11.1%)	4(5.6%)	28(8.0%)
Total	150(100.0%)	65(100.0%)	63(100.0%)	72(100.0%)	350(100.0%)

Source: Primary data

About 75 percent of the families headed by businessmen are spending amount of above 250 (table 5.86) When we analyse the occupation of the head, we can see that above 94 percent of company employees, professionals and businessmen are spending less than AED 500 for miscellaneous expenditure.13.8 percent of higher officials and 11.1 percent of professionals are spending more than AED 500.

5.6.22 Descriptive analysis of different components of expenditure

The table shows a descriptive analysis of different components of expenditure. Food expenditure ranges from AED 1100 to AED 4500 whereas non-food expenditure ranges from AED3200 to AED11800 (table 5.87). Rent, the major component of non-food items has a minimum value of AED1400 and a maximum value of AED 4500. The total expenditure varies from AED4700 to AED14300. The average expenditure is AED9628.57.

Table 5.87 Descriptive Statistics of Different Components of Expenditure

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
education exp	292	800	3500	1656.57	1008.623
food expenditure	350	1100	4500	2259.14	703.615
clothing and footwear	350	150	500	309.00	116.653
durable goods	350	200	1000	386.57	219.546
Transportation	350	300	1200	681.14	268.182
Communication	350	200	1000	455.71	222.667
Current and Water bills	350	200	1500	693.00	306.217
miscellaneous	350	200	1000	352.00	193.916
House rent	350	1400	4500	2835.43	806.991
Total expenditure	350	4700	14300	9628.57	2666.103
Non-food expenditure	350	3200.00	11800.00	7369.4286	2202.62469
Non-food without rent	350	1400.00	8300.00	4534.0000	1628.52034

Source: Primary data

5.6.23 MPC of Different Components of Expenditure

The Marginal propensity to Consume (MPC) of different components of total expenditure is given in the table. From this we can understand that the highest propensity goes to non-food expenditure with 0. 315.Among the non-food items, education with 0.29 and rent 0.11has high propensity (table 5.88). The components like clothing, durable, communication and miscellaneous have low propensity.

Table 5.88 Marginal Propensity to Consume (MPC)of Components of Expenditure

Components of Expenditure	MPC	R^2	T value
(1) Food	0.09	0.431	16.225
(2) Non food	.315	.536	20.053
(i) Rent	0.119	0.569	21.451
(ii)Education	0.29	0.275	11.499
(iii)Clothing	0.012	0.294	12.044
(iv)Durable	0.015	0.121	6.913
(v)Transportation	0.029	0.310	12.518
(vi)Communication	0.014	0.109	6.513
(vii)Current &water	0.030	0.258	11.014
(viii) Miscellaneous	0.014	0.141	7.573
Total Expenditure	**.405**	**.605**	**23.107**

Source: Primary data

5.6.24 Elasticity of Different Components of Expenditure

The elasticity of components of expenditure with income shows how the percentage change in income affects the change in components of expenditure. Food and non-food items have elasticity of above 0.6(table 5.89). All the non-food items except clothing and miscellaneous have the elasticity of above 0.6.

Table 5.89 Income Elasticity of Components of Expenditure

Components of Expenditure	Elasticity	R^2	T value
(1) Food	0.604	0.483	18.021
(2) Non food	0.668	0.605	23.080
(i) Rent	0.619	0.565	21.277
(ii)Education	0.632	0.249	10.753
(iii)Clothing	0.541	0.271	11.377
(iv)Durable	0.604	0.180	8.729
(v)Transportation	0.741	0.389	14.885
(vi)Communication	0.615	0.195	9.171
(vii)Current &water	0.778	0.342	13.455
(viii) Miscellaneous	0.559	0.182	8.789
Total Expenditure	**0.655**	**0.669**	**26.546**

Source: Primary data

Table 5.90 Distribution of Families based on the Percentage Share of Components of Expenditure

Percentage of Expenditure	Number of Families in different Categories			
	Below 10%	10%-20%	20%-30%	Above 30%
Food		75	246	29
Rent		7	195	148
Education	59	151	125	15
Clothing	344	6		
Durable	337	13		
Transportation	323	27		
Communication	342	8		
Current &water	285			
Miscellaneous	350			

Source: Primary data

We have analysed the percentage of components of expenditure with total expenditure in each category The distribution of families in different percentage categories is illustrated in the above table (5.90). From the table, we can see that in

the case of food expenditure, the majority (246) of families are coming under the category of 20 to 30 percent. Among the non-food items, rent (195) is also coming under the same category. In the case of education, 151 families are coming under the category of 10 to 20 percent. All the other components are coming under the lowest category of below 10 percent.

5.7   Factors Affecting Consumption- Consumption Index

The income and consumption expenditure of family migrants are different in different categories. Even though there are so many differences in their characteristics of income, employment, and consumption we can see some sort of unanimous characteristics which can be identified throughout some categories. To check whether these disparities are significant in different categories we have performed the Kruskal Wallis H test.

Table 5.91 Descriptive Statistics of Consumption index

	N	Minimum	Maximum	Mean	Std. Deviation
Consumption index	350	67	121	95.49	11.119

Source: Primary data

Consumption index among Occupation of head

When we analyse the occupation of the head according to the consumption index, we can see that irrespective of the occupation category, the majority of them are coming in the category of medium level of consumption index. Out of the total families, only 7.1 percent of families have an index of above 110. Most of the Company employees (72.6%) and professionals (80.9%) have an index of above 90 (table 5.92). This shows the perception regarding consumption is better than the other two categories. The result of Kruskal Wallis test (table 5.93) is also confirmative this with highest mean rank of 195.36 for company officials and followed by professionals with 184.09.

Table 5.92 Distribution of Consumption Index according to the occupation of the head

Consumption Index	occupation of the head				Total
	Company Employees	Higher officials	Professionals	Businessmen	
Below 90	41(27.3%)	27(41.5%)	12(19.0%)	27(37.5%)	107(30.6%)
90 to 110	92(61.3%)	35(53.8%)	47(74.6%)	44(61.1%)	218(62.3%)
Above 110	17(11.3%)	3(4.6%)	4(6.3%)	1(1.4%)	25(7.1%)
Total	150(100.0%)	65(100.0%)	63(100.0%)	72(100.0%)	350(100.0%)

Source: Primary data

Table 5.93 Kruskal-Wallis Test of consumption index among Occupation of head

	Consumption index
Chi-Square	15.470
df	1
Asymp. Sig.	.000

a. Kruskal Wallis Test

b. Grouping Variable: the occupation of the head

Consumption Index according to Spouse Working

From the table5.94, we can see that the distribution of this index is not the same across the two categories according to the working status of spouses. The perception index of consumption is more with families having employed spouses. The majority of families having employed spouses (78%) have high index of above 90 than that of spouse unemployed families (55.2%) When we have taken employment status of spouses as the grouping variable, we can see that consumption index is significantly differ across this category because the p value is less than .05. So, we can reject the null hypothesis and accept alternate hypothesis that the distribution of this index is not the same across this category.

Table 5.94 Distribution of Consumption Index according to Spouse Working

Consumption Index	Spouse working		Total
	No	Yes	
Below 90	60	47	107
	44.8%	21.8%	30.6%
90 to 110	70	148	218
	52.2%	68.5%	62.3%
Above 110	4	21	25
	3.0%	9.7%	7.1%
Total	134	216	350
	100.0%	100.0%	100.0%

Source: Primary data

Table 5.95 Kruskal-Wallis Test of Consumption Index according to Spouse Working

	Consumption index
Chi-Square	28.802
df	1
Asymp. Sig.	.000

a. Kruskal Wallis Test

b. Grouping Variable: spouse working

Consumption Index according to Income

When we have taken the income category as the grouping variable, we can see that the consumption index significantly differs across this category because the p-value is less than .05. So, we can reject the null hypothesis and accept the alternate hypothesis that the distribution of this index is not the same across the categories of income (table 5.97). About 86.6 percent of families having income above AED 20000 are having the consumption index of above 90 whereas majority (39.4%) of the low-income families have low consumption index (table 5.96).

Table 5.96 Distribution of Consumption Index according to Income

Consumption Index	Income			Total
	Below 10000	10000 to 20000	Above 20000	
Below 90	43(39.4%)	58(29.6%)	6(13.3%)	107(30.6%)
90 to 110	59(54.1%)	122(62.2%)	37(82.2%)	218(62.3%)
Above 110	7(6.4%)	16(8.2%)	2(4.4%)	25(7.1%)
Total	109(100.0%)	196(100.0%)	45(100.0%)	350(100.0%)

Source: Primary data

Table 5.97 Kruskal-Wallis Test of Consumption Index

	Consumption index
Chi-Square	19.31
df	1
Asymp. Sig.	.000

a. Kruskal Wallis Test

b. Grouping Variable: income category

5.7.1 Principal Component Analysis of Consumption Index

We have done a Principal component analysis to find the major factors affecting consumption using the statements below. The result of the analysis is given in tables (5.98-101)

Table 5.98 KMO and Bartlett's Test of Consumption Index

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.725
Bartlett's Test of Sphericity	Approx. Chi-Square	4779.363
	df	325
	Sig.	.000

Table 5.99 Total Variance Matrix in Principal Component Analysis of Consumption Index

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.961	22.928	22.928	5.961	22.928	22.928
2	2.720	10.463	33.392	2.720	10.463	33.392
3	2.248	8.646	42.038	2.248	8.646	42.038
4	1.621	6.233	48.271	1.621	6.233	48.271
5	1.365	5.251	53.523	1.365	5.251	53.523
6	1.322	5.083	58.606	1.322	5.083	58.606
7	1.225	4.712	63.318	1.225	4.712	63.318
8	1.106	4.252	67.570	1.106	4.252	67.570
9	1.017	3.912	71.482	1.017	3.912	71.482
10	.965	3.713	75.195			
11	.829	3.190	78.385			
12	.724	2.786	81.171			

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
13	.714	2.747	83.918			
14	.570	2.191	86.109			
15	.558	2.146	88.255			
16	.533	2.049	90.304			
17	.492	1.892	92.196			
18	.479	1.841	94.037			
19	.396	1.523	95.559			
20	.330	1.271	96.830			
21	.251	.967	97.797			
22	.226	.871	98.668			
23	.132	.507	99.175			
24	.098	.377	99.552			
25	.068	.262	99.814			
26	.048	.186	100.000			

Table 5.100 Rotated Component Matrix of Principal Component Analysis of Consumption Index

Rotated Component Matrix[a]									
	Component								
	1	2	3	4	5	6	7	8	9
Fashion is considered as the important factor while purchasing durable goods	.908	.032	.035	.004	-.033	-.142	-.137	-.014	.029
You give more importance to brand of electronic gadgets	.896	-.088	.035	.084	-.119	-.148	.038	.081	-.042
Advertisement plays an important role in purchasing a durable good	.831	.089	.017	.157	.048	-.158	-.242	-.175	-.034
You are purchasing goods according to its quality	.823	.180	.037	.077	-.085	-.325	-.109	.059	.003
Your attitude towards saving is more vigorous	.778	.010	-.036	.168	-.006	.190	.151	.141	-.024

Rotated Component Matrix[a]									
	Component								
	1	2	3	4	5	6	7	8	9
than spending money									
You are very much careful in spending money in host country	.722	.201	-.167	.294	-.135	.173	.296	.018	.040
your consumption is influenced by others	.615	.076	-.123	.265	.177	.255	-.079	-.283	-.036
You are more concerned with present consumption rather than future saving	.546	.181	-.139	.258	.071	.142	.428	-.043	.080
You are spending more occasionally than daily	.048	.858	.112	.067	.083	.102	-.107	.083	-.005
Your house rent is the major reason for your rise in expenditure	.172	.663	-.179	-.036	.091	-.101	.194	-.013	-.230
Expenditure hike after the coming of family	.145	.545	-.207	.088	-.004	-.116	.240	.033	.053
You are preferring shopping from Malls than from nearby shops	-.004	.182	.781	.104	-.015	-.056	-.121	-.271	-.028
You are purchasing more firsthand goods than second hand for ensuring quality	.043	-.245	.679	-.011	-.099	.044	.047	.180	.234
Income is considered as the important factor while purchasing durable goods	-.156	-.133	.622	-.013	-.022	.267	.234	-.071	-.209
You are purchasing many items through online shopping	.026	-.489	.562	.067	.247	-.131	-.224	.063	-.057
You are very much careful in spending money in home country	.245	.067	.074	.924	.029	-.056	.013	-.033	.037
Your migration has changed the consumer culture of your family	.375	.015	.044	.892	-.018	-.059	-.002	-.039	.025
Price is considered as the important factor while purchasing a food product	-.009	.097	-.081	-.095	.774	.028	.171	-.184	.080
You are buying various food products through sales offers in malls	-.085	-.009	.014	.094	.752	.149	.077	.098	.028
Eat outs	-.115	-.126	.111	-.122	.247	.770	.037	.077	-.077

Rotated Component Matrix[a]									
	Component								
	1	2	3	4	5	6	7	8	9
Price is considered as the important factor while purchasing electronic gadgets	-.016	.384	.145	.047	.410	.463	-.280	.031	.278
You have conducted celebrations in host country	.059	-.327	.103	-.032	.255	-.417	.188	.098	-.281
You are buying various durable products through sales offers in malls	-.112	.156	.054	-.024	.257	-.077	.760	.050	-.006
You are using credit cards more for purchasing goods.	-.012	.103	-.046	-.064	-.069	.052	.062	.832	.089
You are spending money for charitable activities in many ways	.003	-.120	-.068	.070	.201	-.023	-.032	.136	.752
You are preferring higher education of your children in UAE itself even though education is very expensive in gulf countries	-.044	.087	.258	-.070	-.215	.079	.220	-.455	.517
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization									
a. Rotation converged in 17 iterations.									

Table 5.101 Component Score Coefficient Matrix of Principal Component Analysis of Consumption Index

	Component								
	1	2	3	4	5	6	7	8	9
Expenditure hike after the coming of family	-.019	.231	-.022	.016	-.011	-.121	.127	.034	.057
Eat outs	.055	-.108	.009	-.059	.036	.559	.020	.050	-.153
Your house rent is the major reason for your rise in expenditure	.006	.301	.014	-.065	.054	-.101	.073	-.002	-.191
You are spending money for charitable activities in many ways	.004	-.079	-.061	.013	.118	-.121	-.016	.111	.658
You are spending more occasionally than daily	-.038	.449	.165	.004	.027	-.013	-.153	.124	-.041
You are using credit cards more for	.005	.079	.059	-.001	-.056	.023	.019	.682	.083

	Component								
	1	2	3	4	5	6	7	8	9
purchasing goods.									
You are purchasing more first-hand goods than second hand for ensuring quality	.048	-.040	.348	-.045	-.071	.001	.095	.192	.196
You are preferring higher education of your children in UAE itself even though education is very expensive in gulf countries	.009	.031	.112	-.104	-.167	.011	.216	-.357	.445
You are purchasing many items through online shopping	.033	-.151	.239	.029	.190	-.120	-.126	.086	-.049
You are preferring shopping from Malls than from nearby shops	-.016	.193	.416	.012	-.003	-.097	-.062	-.141	-.048
You are buying various durable products through sales offers in malls	-.026	.038	.091	-.025	.107	-.123	.539	.029	.019
You are buying various food products through sales offers in malls	-.011	-.029	-.003	.055	.423	-.008	-.001	.082	-.006
Price is considered as the important factor while purchasing a food product	.031	.003	-.041	-.102	.454	-.105	.070	-.164	.066
You have conducted celebrations in host country	.023	-.128	.063	-.018	.214	-.301	.143	.069	-.188
Price is considered as the important factor while purchasing electronic gadgets	.008	.185	.079	-.007	.188	.219	-.259	.064	.163
Income is considered as the important factor while purchasing durable goods	-.001	-.018	.309	-.004	-.073	.197	.211	-.026	-.218
You are very much careful in spending money in host country	.130	-.006	-.057	.053	-.123	.183	.206	.015	.017
You are very much careful in spending money in home country	-.115	.000	.006	.545	.000	-.046	-.012	.031	-.013
Your attitude towards saving is more vigorous	.186	-.070	.001	-.032	-.028	.196	.107	.116	-.038

	Component								
	1	2	3	4	5	6	7	8	9
than spending money									
You give more importance to brand of electronic gadgets	.216	-.077	.045	-.105	-.031	-.033	.046	.071	-.010
You are purchasing goods according to its quality	.173	.088	.080	-.106	.020	-.206	-.085	.072	.039
Fashion is considered as the important factor while purchasing durable goods	.230	-.008	.047	-.171	.033	-.057	-.094	.000	.047
Advertisement plays an important role in purchasing a durable good	.176	.020	.018	-.063	.085	-.081	-.184	-.121	-.022
Your migration has changed the consumer culture of your family	-.074	-.035	-.012	.505	-.022	-.026	-.015	.020	-.018
your consumption is influenced by others	.124	-.052	-.098	.044	.082	.215	-.079	-.226	-.075
You are more concerned with present consumption rather than future saving	.096	-.017	-.046	.047	-.007	.114	.296	-.039	.055
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. Component Scores.									

From the above table we can understand the component score coefficient of factors affecting consumption. The consumption behaviour of family migrants can be revealed from this analysis. The migrants are more attracted to shopping in malls, usage of credit cards, preference towards sales offers in malls, purchasing branded electronic items as durable goods change in consumer culture etc are the factors obtained from the analysis.

5.7.2 Copping up of migrants with a hike in expenditure.

From the above analysis we can understand a clear picture about the components of Consumption expenditure of Kerala emigrant families. Despite of this high expenditure they are not willing to return to home country. They must save for their future rehabilitation in home country.

Table 5.102 Copping up of migrants with a hike in expenditure.

| | Copping up with hike in expenditure | | | | | |
	By reducing unnecessary expenditure	by reducing visits to home country	By early saving	By borrowing/loans	Using credit cards	Total
Below 10000	27(64.3%)	11(28.2%)	1(5.9%)	10(25.6%)	60(28.2%)	109(31.1%)
10000 to 20000	14(33.3%)	27(69.2%)	10(58.8%)	23(59.0%)	122(57.3%)	196(56.0%)
Above 20000	1(2.3%)	1(2.5%)	6(35.29%)	6(15.38%)	31(14.56%)	45(12.85%)
Total	42(100%)	39(100%)	17(100%)	39(100%)	213(100%)	350(100%)

Source: Primary data

The table 5.102 shows how they are coping up with the hike in expenditure. In the low-income category, majority (64.3%) of them ty to reduce their unnecessary expenses. Most of the high-income migrants (59%) borrow or take loans or they use their early savings whenever they need money. 69.2 percent of middle-income families are cropping up with their expenditure by reducing visits to home country.

5.8 Regression models of Consumption Expenditure

We have used the simple regression models with income as the independent variable and the major components of expenditure such as house rent, food, and non-food expenditure as the dependent variables. Another regression model is also used with PCI as the independent variable and PCE as the dependent variable.

5.8.1 Regression model of House Rent and Income

When the income of the family migrants increases the expenditure also will increase as it is the most important determinant of consumption expenditure. House rent is the main component of consumption expenditure abroad. When the rent increases that will push up the expenditure. Not only that we can see high rent in the higher-income group and low rent in the low-income group. To check whether this is significant or not we have constructed a simple regression model in which house rent is the dependent variable and income is the independent variable.

From the tables 5.103-105 we can understand that 64.8 percent of the variance in house rent is due to an increase in income. The significant value also shows the fitness of the model.

Y=560.111 +.449X

5.103 Regression model of House Rent and Income

Model Summary										
					Change Statistics					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
1	.805[a]	.648	.647	1696.581	.648	640.147	1	348	.000	1.743
a. Predictors: (Constant), total income										
b. Dependent Variable: house rent										

Table 5.104 ANOVA of Regression model of House Rent and Income

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1842590659.217	1	1842590659.217	640.147	.000[b]
	Residual	1001678633.640	348	2878386.878		
	Total	2844269292.857	349			
a. Dependent Variable: house rent						
b. Predictors: (Constant), total income						

Table 5.105 Coefficients of Regression model of House Rent and Income

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
		B	Std. Error	Beta			Zero-order	Partial	Part
1	(Constant)	560.111	174.454		9.328	.000			
	Total income	.449	.018	.805	25.301	.000	.805	.805	.805

5.8.2 Regression model of food expenditure and Income

We have built a regression model with food expenditure as the dependent variable and income as the independent variable. Food expenditure is an essential component of expenditure which increases with the number of family members. The value of R square .431 reveals the fitness of the model. This value shows that about 43percent of the variation in the dependent variable is explained by the independent variable. Hence, we can say that this model is a perfect fit for food expenditure and income. The result of the model is given in the tables 5.107-109.

Y=942.06 +.090X

Table 5.106 Regression model of food expenditure and Income

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.656ᵃ	.431	.429	531.666	1.635
a. Predictors: (Constant), total income					
b. Dependent Variable: food expenditure					

Table 5.107 ANOVA table of the Regression model of food expenditure and Income

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	74411937.570	1	74411937.570	263.248	.000ᵇ
	Residual	98368805.287	348	282668.981		
	Total	172780742.857	349			
a. Dependent Variable: food expenditure						
b. Predictors: (Constant), total income						

Table 5.108 Regression Coefficients of the model of food expenditure and Income

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
		B	Std. Error	Beta			Zero-order	Partial	Part
1	(Constant)	942.066	86.007		10.953	.000			
	total income	.090	.006	.656	16.225	.000	.656	.656	.656
a. Dependent Variable: food expenditure									

5.8.3 Regression model of non-food expenditure and Income

We have built a regression model with non-food expenditure as the dependent variable and income as the independent variable. Non-food expenditure is a major component of expenditure that has an association with the number of family members and children. Education expenditure is also coming under this category. The value of R square .536 reveals the fitness of the model. This value shows that about 53.6percent of the variation in the dependent variable is explained by the independent variable. Hence, we can say that this model is a perfect fit for food expenditure and income. The result of the model is given in the tables (5.109-111)

Y= 2769.46 +.315 X

Table 5.109 Regression model of non-food expenditure and Income

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.732[a]	.536	.535	1502.41174
a. Predictors: (Constant), total income				

5.110 ANOVA of Regression model of non-food expenditure and Income

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	907673004.892	1	907673004.892	402.116	.000[b]
	Residual	785519880.822	348	2257241.037		
	Total	1693192885.714	349			
a. Dependent Variable: Non-food expenditure						
b. Predictors: (Constant), total income						

5.111 Regression Coefficients of model of non-food expenditure and Income

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2769.463	243.043		11.395	.000
	total income	.315	.016	.732	20.053	.000
a. Dependent Variable: Non-food expenditure						

Coefficients

5.8.4 Regression model of PCI and PCE

We have built a Regression model with Percapita Consumption Expenditure as the dependent variable and percapita Income as the independent variable. Percapita consumption expenditure of a family migrant is also an important factor affecting consumption which includes the influence of the number of family members. The number of children along with the family is another factor that influences remittance indirectly because the education and other expenses of children are very expensive in gulf countries. The consumer items related to children are very expensive there. So, the consumption expenditure also will rise according to the number of children. The number of eat-outs also higher in many families which will rise consumption expenditure. All these factors are affecting the expenditure directly or indirectly. But all these expenses are reflected in per capita expenditure Hence, we can say that this model is a perfect fit for consumption expenditure. The value of R square .547 reveals the fitness of the model. This value shows that about 54.7 percent of the variation in the dependent variable is explained by the independent variable. The result of the model is given in the table 5.112-114.

Y=1.164+.703X

Table 5.112 Regression model of PCI and PCE

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.740[a]	.547	.546	.09636	.547	420.507	1	348	.000	1.743
a. Predictors: (Constant), log PCI										
b. Dependent Variable: log PCE										

Model Summary

Table 5.113 ANOVA table of Regression model of PCI and PCE

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.905	1	3.905	420.507	.000[b]
	Residual	3.232	348	.009		
	Total	7.137	349			
a. Dependent Variable: log PCE						
b. Predictors: (Constant), log PCI						

Table 5.114 Regression Coefficients of model of PCI and PCE

Coefficients									
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
		B	Std. Error	Beta			Zero-order	Partial	Part
1	(Constant)	1.164	.157		7.417	.000			
	Log PCI	.703	.034	.740	20.506	.000	.740	.740	.740
a. Dependent Variable: log PCE									

5.9 Income-Consumption Dynamics of Family migrants in different Stages

The consumption expenditure of a single migrant and a family migrant is entirely different in magnitude. The consumption expenditure is very high in the case of family migrants. The employment status of the spouse is the main decisive factor that increases income in the case of family migrants. If the spouse is not working, they must meet all the expenses with the income of one person. Hence the remittance of family migrants is less than that of single migrants because of the high consumption expenditure in the host country. In the case of family migrants, they can have more salary than a single migrant if their spouses are also working. This in turn reflected in their remittances.

To check whether there is any significant difference between the income and expenditure of single migrants and family migrants, we have used paired t-test with the data in their different stages collected from the sample families. The

testing of the income of migrants has been done with the three different stages given below.

 (iv)　　Income in the early period of migration

 (v)　　Income at the time of family migration

 (vi)　　Present Income

The testing of the Consumption expenditure of migrants has been done with the three different stages given below.

 (i)　　Consumption expenditure in the early period of migration

 (ii)　　Consumption expenditure at the time of family migration

 (iii)　　Present consumption expenditure

The following are the null hypothesis related to different variables of income and consumption expenditure.

H_0: There is no significant difference between the migrant's income in the early period of migration and at the time of family migration.

H_0: There is no significant difference between the migrant's income at the time of family migration and the present total income including the spouse's salary.

H_0: There is no significant difference between the migrant's expenditure in the early period of migration and expenditure at the time of family migration.

H_0: There is no significant difference between the migrant's expenditure at the time of family migration and total expenditure in the present stage.

5.9.1 Results of paired t-test of income in different stages

The results of paired t-test (5.115-117) show that the p-value is less than the level of significance. So that we can reject the null hypothesis and accept the alternative hypothesis. The paired mean differences of income in the early period and period at the time of family migration shows the difference in the income of single and family migrant which we have discussed in the theoretical framework. The difference in the second and third stages shows the reflections in the income due to the employment status of spouses.

189

Table 5.115 Paired Sample Statistics of Income in three Stages

Paired Sample Statistics		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Income in the early period of migration	4209.71	350	1844.008	98.566
	Income at the time of family migration	7527.86	350	3101.045	165.758
Pair 2	Income at the time of family migration	7527.86	350	3101.045	165.758
	Present total income	14596.86	350	5117.487	273.541

Table 5.116 Paired Sample Correlations of Income in three Stages

Paired Sample Correlations		N	Correlation	Sig.
Pair 1	Income in the early period of migration& Income at the time of family migration	350	.991	.000
Pair 2	Income at the time of family migration &present total income	350	.573	.000

Table 5.117 Paired Sample Test of Income in three Stages

Paired Sample Test		Paired Differences			t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean			
Pair 1	Income in the early period of migration& Income at the time of family migration	-3318.14	1296.753	69.314	-47.87	349	.000
Pair 2	Income at the time of family migration & present total income	-7069.00	4197.081	224.343	-31.51	349	.000

5.9.2 Results of paired t-test of Consumption expenditure of migrants in different stages

The results of t-tests of consumption expenditure (5.118-120) show that there is a statistically significant difference between the expenditures in different stages as its p-value is less than the level of significance. So, we reject the null hypothesis. The paired mean differences of expenditure in the early period and period at the time of family migration show the difference in the expenditure of single and family migrants which we have discussed in the theoretical framework.

Table 5.118 Paired Sample Statistics of Expenditure in three Stages

Paired Sample Statistics		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Expenditure in the early migration period	1714.63	350	443.089	23.684
	Expenditure at the time of family migration	4794.74	350	1057.110	56.505
Pair 2	Expenditure at the time of family migration	4794.74	350	1057.110	56.505
	Present total expenditure	9628.57	350	2666.103	142.509

Table 5.119 Paired Sample Correlations of Expenditure in three Stages

Paired Samples Correlations		N	Correlation	Sig.
Pair 1	Expenditure in the early migration period & Expenditure at the time of family migration	350	.259	.000
Pair 2	Expenditure at the time of family migration & Present total expenditure	350	.412	.000

Table 5.120 Paired Sample t Test of Expenditure in three Stages

		Paired Differences			t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean			
Pair 1	Expenditure in the early migration period & Expenditure at the time of family migration	-3080.1	1035.082	55.327	-55.67	349	.000
Pair 2	Expenditure at the time of family migration &Present total expenditure	-4833.8	2429.604	129.868	-37.22	349	.000

5.10. Conclusion

The above analysis helps us to comprehend the various categories of consumer expenditure made by migrating households. They are required to spend a large portion of their salary within the destination nation. Even though all ex-pats live under a non-permanent residency status and are unable to obtain Emirati citizenship, the length of duration of migration in the Emirates was a grave worry for a family immigrant. According to the facilities of the country to which they had migrated, they planned their future and the education of their children. Families migrating, regardless of the income range, were severely impacted by the high consumption costs and expensive rent. It's crucial for them to save money because of their diligence and optimistic attitudes. The goal is to outperform the mother country in terms of income only. Only a small percentage of people are returning to their home country with lot of savings after a long period of migrated life with their family because of this high expenditure.

CHAPTER 6

IMPLICATIONS OF ABROAD COSUMPTION EXPENDITURE ON REMITTANCES

In this chapter, we are going to analyze the third objective of the study. The third objective focuses on the implications of consumption expenditure on the remittances of family migrants. Remittances are the principal means by which emigration impacts the economy. It refers to a part of earned income sent by the migrants from abroad to support their families and to make desired investments in the home country. Remittances constitute a significant part of GDP, and it is the main source of foreign exchange earnings.

6.1 Remittances of Sample migrant Families

Remittances are influenced by the consumption expenditure of emigrants abroad. As far as single migrants are concerned, their consumption expenditure is meager and have a low propensity to spend. But when the migrants are taking their families with them, they must spend a lot of money for living there. Hence it is very significant to analyze the relationship between abroad consumption expenditure and remittances of family migrants in gulf countries. We can examine this by discussing the factors affecting remittances like family size, income, spouse employment status, occupation of head, duration of migration, consumption expenditure etc. and thereby calculating the perception index regarding the influence of factors on remittances. A life satisfaction index is also calculated by incorporating their views and attitudes regarding their present status and sustained future.

In the case of family migrants, consumption expenditure in host country is very decisive in determining the remittances because they are sending remittances to home country after meeting all their expenditure abroad. The majority (54.4%) of them send their remittances annually or occasionally. But 45.6 percent of them are sending monthly. In this study, we have calculated average monthly remittances and are categorized into three levels. The families having average

monthly remittance of below AED 2500 are included in low level and the families contributing amount in between AED2500 to 7500 are coming under middle category. If the families can remit an amount above AED 7500, then they belong to higher level. It is found that the amount of remittance varies from AED 400 to AED17000. The table 6.1 describes the descriptive statistics of remittance.

Table 6.1 Descriptive Statistics

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Remittance after EMI	350	400.00	17000.00	4041.8571	2845.09042

Source: primary data

6.2 Family Size

The size of the family is an important factor that influences the amount of remittance. Usually, in the case of family migrants, the members constitute husband, wife, and children. Only a few families keep their parents or servants with them. They are not residing there for a long period of time. The migrants take their parents or servants with them mainly for childcare purposes, especially in the case of spouse-employed families. Some of the migrants are taking their parents for a period of visiting visa and after that, they may return. In the case of our sample households, the size of the family varies from 2 to 6 members. The majority (62.6%) of them have 4 members in their family. When the family size increases, the consumption expenditure also increases accordingly and thus leads to low remittances. Only 1.6 percent of the families having 6 members remit AED 2500-7500. In the case of 4-member families, we can see that 65.75 percent are remitting above AED 2500. Only 4.85 percent of families remit an amount of above AED 7500(table 6.2). Normally when the size of the family increases the expenditure of the family also will increase, which in turn reduces the remittance of the family. In the case of families having a high income, they can remit a large amount as remittance irrespective of their family size, evidence of which is clear from the low correlation value (0.19) between the amount of remittance and family size.

6.2 Distribution of Remittances according to the Family Size

Family Size	Remittance			Total
	Less than 2500	**2500 to 7500**	**Above 7500**	
2	7(4.8%)	6(3.2%)	1(5.9%)	14(4.0%)
3	59(40.1%)	35(18.8%)	0(0.0%)	94(26.9%)
4	75(51.0%)	131(70.4%)	13(76.5%)	219(62.6%)
5	6(4.1%)	11(5.9%)	3(17.6%)	20(5.7%)
6	0(0.0%)	3(1.6%)	0(0.0%)	3(0.9%)
Total	147(100.0%)	186(100.0%)	17(100.0%)	350(100.0%)

Source: primary data

6.3 Income of the Sample migrant Families

Income is the most significant factor contributing to remittance. Almost all the migrants have no other source of income except their salary. Husband's salary is the only source of income for 38.28 percent of family migrants. The employment status of spouses is very decisive in the case of family migrants because it is the main factor which accentuate income of the family. The families having high income can remit a large amount of money to home country. Based on their income, we have divided the migrants into three groups namely, low-income group, middle income group and high-income group. From the analysis of remittances related with income, we can understand that the families having income of more than AED20000 are sending a high remittance of above AED 7500(28.9%) (table 6.3). The families who are remitting a small amount of less than AED 2500 (88.1%) are included in the low-income group. From the analysis we can see a direct relationship between income and remittance of migrants, being the value of correlation coefficient is 0.77.

6.3 Distribution of Remittances according to Income Category

Remittance	Income			Total
	Below 10000	10000 to 20000	Above 20000	
Less than 2500	96(88.1%)	46(23.5%)	5(11.1%)	147(42.0%)
2500 to 7500	13(11.9%)	146(74.5%)	27(60.0%)	186(53.1%)
Above 7500	0(0.0%)	4(2.0%)	13(28.9%)	17(4.9%)
Total	109(100.0%)	196(100.0%)	45(100.0%)	350(100.0%)

Source: primary data

6.4 Remittances and occupation of the head

Occupation of the head of the household is an important factor determining income of a family. Among the occupations higher officials and professionals are having a higher income than the company employees. Majority (64.7%) of the families headed by company employees are sending below AED 2500 (table 6.4). When we compare the amount send by higher officials, professionals, and Businessmen, it is revealed that 75 percent of these families are sending above AED 2500 as remittance than that of families headed by company employees.

6.4 Distribution of Remittances according to occupation of the head

Remittance	occupation of the head				Total
	Company Employees	Higher officials	Professionals	Businessmen	
Less than 2500	97(64.7%)	17(26.2%)	16(25.4%)	17(23.6%)	147(42.0%)
2500 to 7500	53(35.3%)	44(67.7%)	40(63.5%)	49(68.1%)	186(53.1%)
Above 7500	0(0.0%)	4(6.2%)	7(11.1%)	6(8.3%)	17(4.9%)
Total	150(100.0%)	65(100.0%)	63(100.0%)	72(100.0%)	350(100.0%)

Source: primary data

6.5 Remittances according to Spouses' Working status.

The employment status of spouses is very crucial in cumulating the remittance of family migrants. The spouses who have high educational qualification get high employment opportunities in the host country. This helps to shoot up the remittance of the family. But on the other hand, some additional expenses are also devoted to these families When compared to the families having unemployed spouses, the employed spouses must spend more money for buying new dresses, amenities, transportation etc. for going to their workplace. Moreover, they must keep their children in babysitting in case of small children. Some people send their children for tuition. The parents pick up their children from the place of tuition or day care to avoid keeping their children alone at home while they are going for job. Majority of them must work for 8 to 10 hours per day. The school timing and job timing of parents are different so that it will not go together. In the case of families having spouses working, we can see a tendency for them to have more eat outs per week. From the study we can understand that about 65.9 percentage of the spouse working families are having more than three times of eat outs per week. But we can see the number of eat outs of non-spouse working families are very less when compared to spouse employed families. Majority of the non-spouse working families are having eat outs one or two times per week. The frequency of eat outs having a high impact on their family budget.

The above factors accentuate the consumption expenditure of the families having employed spouses more than that of unemployed spouses' families. Despite all these expenditures, spouse employed families are contributing more remittances than that of non-spouse working families. About 62.03 percentage of spouse employed families are sending remittances above AED 2500 followed by non-spouse working families with 51.49 percent Out of the high remittance category, 6.5 percentage are spouse working families and only 2.2 percentage are non-spouse working families (table 6.5). Some of the spouses are taking tuition classes or baby care centres for children to find out an income in their own house itself without going for any official jobs. The association between remittances and spouses' working status is found to be significant (chi square value = 5.872)

6.5 Distribution of Remittances according to Spouse Working status

Remittance	spouse working		Total
	Yes	**No**	
Less than 2500	82(38.0%)	65(48.5%)	147(42.0%)
2500 to 7500	120(55.6%)	66(49.3%)	186(53.1%)
Above 7500	14(6.5%)	3(2.2%)	17(4.9%)
Total	216(100.0%)	134(100.0%)	350(100.0%)

Source: primary data

6.6 Remittance and Migration period

Migration period can be divided into two time periods based on family migration. One is the period after family migration and the other one is the total migration period of the head of the household which includes both the periods before and after family migration. In almost all the cases we can see that the migration of the head of the family occurred first. When the migration period of the husband increases the remittance also increases accordingly. This is because they got experienced, and their salary also hiked to a higher level. The people who are migrated within 10 years are contributing below AED 2500 (56.2%). Out of the total migrants whose migration period is above 10 years,81.67 percent are having the remittance of above 2500 (table 6.6). 70.99 percentage of them have the remittance in between AED 2500 to7500. Also 82.35 percentage of migrants with more than 10 years period in UAE have remittances of above AED 7500. The correlation between remittances and migration period is positive with magnitude of 0.35.

6.6 Remittance and Migration period of the Head of the Household

Remittance	Migration period			Total
	Below 10 years	**10 to 20years**	**Above 20 years**	
Less than 2500	123(56.2%)	21(19.6%)	3(12.5%)	147(42.0%)
2500 to 7500	93(42.5%)	73(68.2%)	20(83.3%)	186(53.1%)
Above 7500	3(1.4%)	13(12.1%)	1(4.2%)	17(4.9%)
Total	219(100.0%)	107(100.0%)	24(100.0%)	350(100.0%)

Source: primary data

Remittance and migration period of the family have a positive correlation with a value of 0.48 which shows that the migration of family helps to improve the remittance to a little. This is because of the employment status of the spouses after family migration. From the analysis, it is found that majority of the families (82.28%) are migrated within 10 years (table 6.7). (51.73 %) of them are remitting an amount of above AED2500.Only 17.71 percent of the families have a long period migration of above 10 years Out of this, 87.09 percent of families belong to remittance category of above AED2500.

Table 6.7 Remittance and Migration period of the Family

Remittance	Family migration category				Total
	Below 5 years	**5 to 10**	**10 to 15**	**Above 15 years**	**Total**
Less than 2500	108(58.7%)	31(29.8%)	5(12.2%)	3(14.3%)	147(42.0%)
2500 to 7500	76(41.3%)	63(60.6%)	30(73.2%)	17(81.0%)	186(53.1%)
Above 7500	0(0.0%)	10(9.6%)	6(14.6%)	1(4.8%)	17(4.9%)
Total	184(100.0%)	104(100.0%)	41(100.0%)	21(100.0%)	350(100.0%)

Source: primary data

6.7 Remittances and Consumption Expenditure

The consumption expenditure of the family migrants has a great impact on their remittance as they are sending money to home country after meeting all their expenses. If the family has less consumption expenditure, then they can remit a high amount. Usually, these factors are negatively related to each other. Here we have divided the expenditure into three classes. The families having expenditure below AED7000 belong to low expenditure category and the families having expenditure in between AED7000 to AED12000 are coming under middle expenditure category. The families which are included in the high expenditure category are spending an amount of above AED12000. Under the expenditure category of above AED12000 about 81 percentage of migrants are remitting an amount of above AED 2500. Despite their high consumption expenditure, they are having the higher remittances as they have higher income (table 6.8). Majority of

people who have low remittance are coming under below AED7000 expenditure. The remittances are negatively correlated to the family consumption expenditure, the coefficient of correlation being 0.41.

Table 6.8 Distribution of Remittances according to the Expenditure

Remittances	Expenditure category			Total
	Below 7000	**7000 to 12000**	**Above 12000**	
Less than 2500	73(61.3%)	60(39.0%)	14(18.2%)	147(42.0%)
2500 to 7500	42(35.3%)	88(57.1%)	56(72.7%)	186(53.1%)
Above 7500	4(3.4%)	6(3.9%)	7(9.1%)	17(4.9%)
Total	119(100.0%)	154(100.0%)	77(100.0%)	350(100.0%)

Source: primary data

6.8 Purpose of Remittances

As far as home country is concerned, the impact of family migration can be realized through their remittances. In the case of single migrants, the expenditure of their family is taking place in home country itself so that it has a positive impact on the economy of home country. But in the case of family migrants, their family expenditure is occurring in host country so that its advantage is for the host country. The impact of family migration can be visible only through their remittances in home country. The purpose of their remittance is also very important. Majority of them (89.2%) are saving money for their future endeavours after return to mother country. About 79.42 percentage of the family migrants have spent an amount ranging from 2 lakhs to 40 lakhs for constructing houses or for renovation of old houses. One of the major sources of saving is keeping money as fixed deposits (61.28%) in banks (table 6.9). The most preferred method of saving of both low income and high-income families are gold purchases (67.42%). Purchasing of land (56.57%) is also another important source of saving as far as family migrants are considered. The table shows the purpose of remittance for which they have send money to home country.

Table 6.9 Distribution of Families according to the purpose of Remittance

Purpose of Remittance	Spouse Employed	Spouse not employed	Number of Families	Percentage
House construction / Maintenance	120	158	278	**79.42**
Building construction	14	6	20	**5.71**
Land	114	84	198	**56.57**
Gold	105	96	201	**67.42**
Share markets/ mutual funds	64	29	93	**26.57**
Bank /Fixed deposit	123	102	225	**61.28**
Business investments in India	9	5	14	**4.0**
Kuries /Chits	36	26	62	**14.71**
Marriage/Dowry/Donation	113	115	228	**85.14**
Debt payments in home country	112	86	198	**49.57**
Parents' Day to day Activities	124	105	229	**65.42**
Real Estate	79	35	79	**16.57**

Source: primary data

6.9 Leave Expenditure of the Family migrants while visiting their home country.

Leave expenditure of the migrants constitute three components. They are the flight rates, amount of purchase before going to leave and the expenditure in home country during leave. Leave Expenditure of the family migrants is an important component of expenditure which reduces their saving. About 56 percentage of the families are providing with the free flight tickets by the company especially in the case of higher officials and professionals.

When leave expenditure of a family migrant is compared with the expenditure of a single migrant, we can see the difference only in the flight rates because in the case of family migrants flight rates are more as they must take tickets for the whole family. But in the case of a single migrant the flight charge is meagre because most of the companies are providing flight tickets with one month leave with salary annually. But the expenditure on purchases before going to leave and expenditure in home country during the period of leave are same for both

single migrant and family migrant. Regarding the expenditure on purchasing goods like gold, electronic items, dress materials, food items etc before going to leave take a high portion of leave expenditure. Then spending money for reception or gift to relatives and friends and the day today expenses constitute a large volume of leave expenditure of migrants. This is very high in the case of single migrants too. Because of this huge expenditure family migrants are not coming to the home country yearly as it affects their savings very badly. Majority of them are visiting once in two years. Some families are visiting more occasionally. About 54.6 percent of the family migrants are visiting home country once in two years. The usage of credit cards is very common in the case of migrants. About 62.25 percent of them are using credit cards for shopping especially before going for leave.

6.9.1 Leave Expenditure according to income

According to the income category, we can see a direct relationship (0.64) between leave expenditure and income of the family migrants. Majority (67.1%) of the migrants are spending an amount in between AED 10000 to AED20000 (table 6.10). Out of this, 82.97 percent of the families are having income of above AED10000.While only 36.7 percent of low-income families are spending the same amount. Only 8.9 percent of high-income families are spending above AED 20000.

Table 6.10 Leave Expenditure according to income

Leave Expenditure	Income			Total
	Below 10000	10000 to 20000	Above 20000	
Below 10000	69(63.3%)	40(20.4%)	2(4.4%)	111(31.7%)
10000-20000	40(36.7%)	156(79.6%)	39(86.7%)	235(67.1%)
Above 20000	0(0.0%)	0(0.0%)	4(8.9%)	4(1.1%)
Total	109(100.0%)	196(100.0%)	45(100.0%)	350(100.0%)

Source: primary data

6.9.2 Leave Expenditure according to Spouse Employment

The employment status of the spouses is also an inducing factor of leave expenditure. When the spouses are also working, they like to spend more. But in some cases, the employed spouses have flight tickets provided by the company

which will reduce the expenditure a little. About 68 percent of both the spouse employed and unemployed families are spending amount of above AED 10000 (table 6.11). From the table it can be concluded that there is not much variation in the case of leave expenditure among this category.

Table 6.11 Leave Expenditure according to Spouse Employment

Leave Expenditure	spouse working		Total
	Yes	No	
Below 10000	69(31.9%)	42(31.3%)	111(31.7%)
10000-20000	143(66.2%)	92(68.7%)	235(67.1%)
Above 20000	4(1.9%)	0(0.0%)	4(1.1%)
Total	216(100.0%)	134(100.0%)	350(100.0%)

Source: primary data

6.9.3 Leave Expenditure according to Occupation of the Head

The occupation wise analysis of the leave expenditure (table 6.12) shows that there is a positive relationship between these two variables as occupation of head of the family is the main determinant of income of families. Among the higher officials, professionals, and businessmen, above 80 percentage of them are spending more than AED 10000 while only 40 percentage of company officials are spending the same amount.

Table 6.12 Leave Expenditure according to Occupation of the Head

Leave Expenditure	Occupation of the head				Total
	Company Employees	Higher officials	Professionals	Businessmen	
Below 10000	90(60.0%)	5(7.7%)	11(17.5%)	5(6.9%)	111(31.7%)
10000-20000	60(40.0%)	58(89.2%)	51(81.0%)	66(91.7%)	235(67.1%)
Above 20000	0(0.0%)	2(3.1%)	1(1.6%)	1(1.4%)	4(1.1%)
Total Leave Expenditure	150(100.0%)	65(100.0%)	63(100.0%)	72(100.0%)	350(100.0%)

Source: primary data

6.10 Loan and Debt Payments

Family migrants have many purposes to remit money to their home country. But the high consumption expenditure prevents them from saving huge amounts. So many of the migrants are taking personal loans from the banks and sending them as remittances to their mother country. They will get a maximum loan of 20 times their salary. After that, they must pay the EMI within 48 months. 258 families have not taken any loans. The families who have taken loans of below AED50000 have to pay an EMI of between 300 to 3000 (38.04%) and the people who have taken loans of above AED 50000 have to pay an amount above AED 3000(61.95%) (table 6.13). Those who have taken loans above 50000 have to pay an amount of above AED 2500 (61.95%) as monthly instalments. About 35.2 percent of them have taken loans for house construction followed by purchasing land with 16.45 percent. Debt payments in the mother country, marriage purposes, and making fixed deposits are the other purposes of loans taken by them.

Table 6.13 Distribution of EMI according to Loan Amount

EMI	Amount of Loan		
	Below 50000	Above 50000	Total
Below 2000	33(94.28%)	0(0%)	33(35.86 %)
2000-3000	2(5.71%)	26(45.61%)	28(30.43%)
Above 3000	0(0.0%)	31(54.38 %)	31(33.69%)
Total	35(100.0%)	57(100.0%)	92(100.0%)

Source: primary data

6.11 Remittance Perception index - Influence of consumption on remittances

As far as a family migrant is considered the perception regarding the influence of consumption on remittances is very important. Their perception is related to the factors like total family expenditure, family size, rent, children's education expenditure, celebrations, charities, frequency of visit to the mother country, durable goods purchase, flight tickets, debt payment, eat outs, Income of working spouse, migration period and purchases for leave. We have calculated an index that shows the perception of family migrants on the remittances of their

family and the index is named as "Remittance Perception Index". The table 6.14 shows the descriptive statistics of the index. It ranges from 17 to 67.

6.14 Descriptive Statistics of Remittance perception Index

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Remittance perception index	350	17.00	67.00	36.1714	17.15108

Source: primary data

6.11.1 Income wise Analysis of Remittance Perception index

Income is an important factor which helps to surge the perception regarding remittance of families. 95.4 percent of families in low-income category have a very low perception about remittance whereas 51.15 of high-income category have high perception regarding their remittance with an index of above 50 (table 6.15). This shows the relation between these two.

6.15 Income wise Analysis of Remittance Perception index

Remittance perception index	Income			Total
	Below 10000	10000 to 20000	Above 20000	
Below 25	104(95.4%)	59(30.1%)	0(0.0%)	163(46.6%)
25- 50	5(4.6%)	67(34.2%)	22(48.9%)	94(26.9%)
Above 50	0(0.0%)	70(35.7%)(	23(51.1%)	93(26.6%)
Total	109(100.0%)	196(100.0%)	45(100.0%)	350(100.0%)

Source: primary data

When we examine the association of the Remittance Perception Index with income through the Kruskal Wallis test, it is revealed that there is a significant association between these two variables and the mean score of high-income families (285.71) is higher than middle-income families (202.97). In the case of lower-income families their perception is very low (80.60)

Table 6.16 Kruskal Wallis Test Statistics of Remittance perception index

	Remittance perception index
Chi-Square	164.104
Df	2
Asymp. Sig.	.000
a. Kruskal Wallis Test	
b. Grouping Variable: Income category	

Source: primary data

6.11.2 Remittance perception index according to Spouse Working

When we have taken spouse working as the grouping variable, it can be inferred that the index is significantly differed across this category because the p value is less than .05, Hence it is statistically significant across the categories. So, we can reject the null hypothesis that the distribution of the index is the same across the categories irrespective of spouse working or not. The spouse working families have high mean rank of 183.39 which shows that the score of this category is higher than families of unemployed spouses (162.81). The table shows that about 34.7 percent of the families having employed spouses are included in the high perception category with index value above 50 whereas the percentage of high perception families among families having unemployed spouses are very low (13.4%).

Table 6.17 Remittance perception index according to Spouse Working

Remittance perception index	spouse working		Total
	No	Yes	
Below 25	61(45.5%)	102(47.2%)	163(46.6%)
25- 50	55(41.0%)	39(18.1%)	94(26.9%)
Above 50	18(13.4%)	75(34.7%)	93(26.6%)
Total	134(100.0%)	216(100.0%)	350(100.0%)

Source: primary data

Table 6.18 Kruskal wallisTest Statistics of Remittance perception index

Kruskal-Wallis	Remittance perception index
Chi-Square	13.421
df	1
Asymp. Sig.	.004
a. Kruskal Wallis Test	
b. Grouping Variable: spouse working	

6.11.3 Remittance perception index according to occupation of the head

The occupation of the head is an important factor in determining the perception of families regarding remittance. 52.4 percent of professionals are having high perception index followed by higher officials and businessmen with 38.5 percent and 37.5 percent respectively (table 6.19). We have conducted Kruskal Wallis Test to know the significant difference of the distribution of Remittance perception index in different categories of occupation of the head of the household. Professionals and businessmen have high mean rank with 239 and 237 respectively followed by higher officials with mean rank 232. but the mean rank of company officials is very low when compared to other three categories. It is found that this index is significantly different across this category because the p value is less than .05, Hence it is statistically significant. So, we can reject the null hypothesis and accept alternate hypothesis that the distribution of this index is not the same across the categories of occupation of head.

Table 6.19 Remittance perception index according to occupation of the head

Remittance perception index	occupation of the head				Total
	Company Employees	Higher officials	Professionals	Businessmen	
Below 25	136(90.7%)	9(13.8%)	14(22.2%)	4(5.6%)	163(46.6%)
25-50	6(4.0%)	31(47.7%)	16(25.4%)	41(56.9%)	94(26.9%)
Above 50	8(5.3%)	25(38.5%)	33(52.4%)	27(37.5%)	93(26.6%)
Total	150(100.0%)	65(100.0%)	63(100.0%)	72(100.0%)	350(100.0%)

Source: primary data

Table 6.20 Kruskal Wallis Test Statistics of Remittance perception index

Kruskalwallis Test Statistic	Remittance perception index
Chi-Square	168.758
Df	3
Asymp. Sig.	.000
a. Kruskal Wallis Test	
b. Grouping Variable: occupation of the head	

6.11.4 Principal Component Analysis -Remittance Perception Index

Remittance is directly influenced by the consumption expenditure of host country. There are so many factors which influence the consumption expenditure and thereby it affects the amount of remittance. Hence, we have done a Principal Component Analysis using those factors which have been influenced remittance This helps to find out the relevance of the factors. The sampling adequacy measure of KMO and Bartlett's Test is .901 which shows the sample is adequate to do the principal component analysis. The result of the analysis is given in the tables 6.21-23.

Table 6.21 KMO and Bartlett's Test of Remittance Perception Index

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.901
Bartlett's Test of Sphericity	Approx. Chi-Square	8274.913
	df	91
	Sig.	.000

Table 6.22 Variance of Principal Component Analysis of Remittance Perception Index

	Total Variance Explained								
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	10.031	71.653	71.653	10.031	71.653	71.653	5.741	41.006	41.006
2	1.148	8.198	79.851	1.148	8.198	79.851	4.661	33.294	74.300
3	1.002	7.158	87.009	1.002	7.158	87.009	1.779	12.709	87.009
4	.551	3.939	90.948						
5	.474	3.386	94.334						
6	.246	1.754	96.088						
7	.188	1.345	97.433						
8	.098	.703	98.136						
9	.094	.669	98.805						
10	.057	.407	99.212						
11	.041	.291	99.502						
12	.029	.205	99.708						
13	.024	.174	99.882						
14	.016	.118	100.000						
Extraction Method: Principal Component Analysis.									

Table 6.23 Rotated Component Matrix of Remittance Perception Index

Rotated Component Matrix[a]			
	Component		
	1	2	3
Your debt payment abroad affects your remittance	.832	.347	.271
Your family size abroad reduces your remittance	.815	.442	.247
Your children's education affects your remittance very much	.812	.150	.016
Celebrations, charities and get togethers affect your remittance very much	.806	.396	.296
The amount of Flight tickets for your family members reduces your remittance	.798	.387	-.032
Your frequency of eat outs is a factor affecting remittance.	.778	.444	.382
Your purchase on durable goods especially gold before going to leave affects remittance badly	.709	.441	.437
Frequency of visit to the mother country affects your remittance very much	.658	.612	.287
While both husband and wife are working you can remit more money to home country	.118	.896	.363
Your house rent is a major factor reducing your remittance	.442	.827	-.062
Your consumption expenditure affects your remittance very badly	.457	.826	.000
Your income in host country is enough to have a high remittance	.529	.737	.319
You have been remitting high due to the long duration of migration	.410	.719	.262
You spent a lot of amounts for purchasing before going to leave	-.175	-.141	-.912

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 5 iterations.

210

From the above analysis we can see that 87 percent of cumulative variance is explained by these factors. Three components are extracted from this principal component analysis.

Factor score for I factor = $0.951X_1+0.943X_2+0.938X_3+0.937X_4+0.916X_5+0.916X_6$ $+0.896X_7+0.849X_8+0.824X_9+0.821X_{10}+0.809X_{11}+0.756X_{12}+0.683X_{13}-0.951X_{14}$

Factor score for II factor = $0.171X_1$ $-0.027X_2-0.209X_3+0.206X_4+0.123X_5+0.23X_6$ $+0.286X_7-0.303X_8-0.272X_9-0.31X_{10}+0.252X_{11}-.605X_{12}+0.434X_{13}+0.044X_{14}$

Factor score for III factor = $-0.119X_1-0.009X_2-0.032X_3+0.016X_4-0.185X_5-0.043X_6-$ $0.027X_7+0.281X_8-0.003X_9+0.338X_{10}+0.265X_{11}-0.109X_{12}+0.165X_{13}+0.805X_{14}$

Here X_1, X_2 etc. shows each factor. There are 14 factors considered for measuring remittance perception index. Out of this, the three components are extracted through Principal Component Analysis. Migration with family, working status of spouse and leave expenditure are the three components. Family migration is the main factor which affects the remittance. It implies the high consumption expenditure due to the existence of families. Sometimes they are taking loans to increase their remittance. While both husband and wife are working, they can remit more money to home country. The employment status of the spouses is very important in increasing the income and remittance of the family migrants. They spend a lot of money for purchasing before going to leave. Leave expenditure is a decisive factor in determining the savings of family migrants.

6.12 Life Satisfaction Index

Majority of the family migrants are preferred to stay there irrespective of high consumption expenditure. The family migration will increase the emigrant's income only when his wife is also getting employed in the host country. But it would increase their consumption expenditure a lot. In the case of families having employment to both Husband and wife, they can save a little more than that of families having unemployed spouse. After analyzing the income, consumption expenditure and remittances of the family migrants in UAE, we have calculated a

life satisfaction index which involves their satisfaction in host country. We have evaluated their satisfaction in income, job, and the dignity of work in UAE, accommodation, quality of life, good prospects in host country, level of remittances etc. The following tables describe their life satisfaction among different income groups, occupational groups and families having employed and unemployed spouses. The life satisfaction index is divided into three categories. Those who are below 20 is less satisfied and the families having an index in between 20 and 40 are moderately satisfied and those who have above 40 are highly satisfied. The table 6.24 shows the descriptive analysis of the index. The index ranges from 11 to 43.

Table 6.24 Descriptive Statistics of life Satisfaction Index

	N	Mean	Std. Deviation	Minimum	Maximum
Life satisfaction index	350	28.2629	6.74883	11.00	43.00

Source: primary data

6.12.1 Life Satisfaction Index according to the occupation of the head

The occupation of the head of the household is one of the significant factors determining the life satisfaction of migrant families as employment provides the major income and amenities to the family. The occupational wise analysis of the life satisfaction index shows that company employees have less life satisfaction than the other three categories. The highly satisfied category of migrants is composed of only 4.6 percent of higher officials,7.9 percent of professionals and 2.8 percent of businessmen. The majority (82.85%) of the migrants are moderately satisfied with their life (table 6.25).

6.25. Life Satisfaction Index according to the occupation of the head

Life Satisfaction Index	occupation of the head				Total
	Company Employees	Higher officials	Professionals	Businessmen	
Below 25	84(56.0%)	16(24.6%)	14(22.2%)	14(19.4%)	128(36.6%)
25-35	55(36.7%)	31(47.7%)	27(42.9%)	47(65.3%)	160(45.7%)
Above 35	11(7.3%)	18(27.7%)	22(34.9%)	11(15.3%)	62(17.7%)
Total	150(100.0%)	65(100.0%)	63(100.0%)	72(100.0%)	350(100.0%)

Source: primary data

We have conducted Kruskal Wallis Test to know the significant difference in the distribution of the life satisfaction index in different categories of occupation of the head of the household. Both Professionals (225) and higher officials (211) have high mean ranks. But the mean rank of company officials (124) is very low when compared to the other three categories. We can see that this index significantly differs across this category because the p-value is less than .05, Hence it is statistically significant. So, we can reject the null hypothesis and accept the alternate hypothesis that the distribution of these indices is not the same across the categories of income.

Table 6.26. Kruskal Wallis Test of Life satisfaction index

. Kruskal Wallis Test Statistic	Life satisfaction index
Chi-Square	67.673
df	3
Asymp. Sig.	.000

a. Kruskal Wallis Test

b. Grouping Variable: occupation of the head

6.12.2 Life Satisfaction Index according to Spouse Working

The employment status of spouses is very decisive in increasing remittances. Thus, it is indirectly influencing the life satisfaction of the migrants. The distribution of the life satisfaction index according to the employment status of the spouses shows that the families of employed spouses (3.7%) have high life satisfaction than those of unemployed spouses (1.5%). We can see that majority of families in both categories are moderately satisfied with 79.1 percent and 85.2 percent respectively (table 6.27).

Table 6.27 Distribution of life Satisfaction Index according to Spouse Working

Life Satisfaction index	spouse working		Total
	No	Yes	
Below 25	59(44.0%)	69(31.9%)	128(36.6%)
25-35	57(42.5%)	103(47.7%)	160(45.7%)
Above 35	18(13.4%)	44(20.4%)	62(17.7%)
Total	134(100.0%)	216(100.0%)	350(100.0%)

Source: primary data

When we have taken spouse working as the grouping variable, it can be inferred that the index significantly differed across this category because the p-value is less than .05, Hence it is statistically significant across the categories. So, we can reject the null hypothesis and accept the alternate hypothesis that the distribution of the index is not the same across the categories. The spouse-working families have a high mean rank of 188.39 which shows that the score of this category is higher than families of unemployed spouses (154.73).

6.28 Kruskal-Wallis Test

	Life satisfaction index
Chi-Square	9.171
df	1
Asymp. Sig.	.002

a. Kruskal Wallis Test

b. Grouping Variable: spouse working.

6.12.3 Income-Wise Analysis of life Satisfaction Index

Regarding the life satisfaction of migrants in different income categories, it is revealed that both higher and middle-income categories are having better scores than lower-income categories. None of the families in the lower income category have got a score of above 40. All the families in the higher income category have a score of above 20.

6.29 Distribution of life Satisfaction Index according to Income

Life satisfaction index	Income category			Total
	Below 10000	10000 to 20000	Above 20000	
Below 25	65(59.6%)	52(26.5%)	11(24.4%)	128(36.6%)
25-35	41(37.6%)	105(53.6%)	14(31.1%)	160(45.7%)
Above 35	3(2.8%)	39(19.9%)	20(44.4%)	62(17.7%)
Total	109(100.0%)	196(100.0%)	45(100.0%)	350(100.0%)

Source: primary data

Kruskal-Wallis Test

When we examine the association of the Life satisfaction index with income through the Kruskal-Wallis test, it is revealed that there is a significant association between these two variables and the mean score of high-income families (226.79) are higher than those of lower (114.81) and middle-income families (197.48).

6.30 Kruskal-Wallis Test of **Life satisfaction index**

	Life satisfaction index
Chi-Square	60.160
df	2
Asymp. Sig.	.000

a. Kruskal Wallis Test

b. Grouping Variable: Income

6.12.4 Life Satisfaction Index according to Remittance

The level of remittance matters a lot in increasing the life satisfaction index of migrant families. If the migrant families can remit a huge amount irrespective of high consumption expenditure of the host country, then that family tends to stay there for a long period of time.0 .457 is the Karl Pearson correlation coefficient of the life satisfaction index and remittance. This shows that there is a correlation between these two variables. Under the category of low life satisfaction, families having low remittance (20.4%) is more than that of the other two categories. About 300 families have a life satisfaction index of above 20. Out of this, the majority (96.67%) of them are included in the moderate satisfaction category (table 6.31).

6.31 Distribution of life Satisfaction Index according to Remittance

Life satisfaction index	Remittance			Total
	Less than 2500	**2500 to 7500**	**Above 7500**	
Below 25	70(47.6%)	54(29.0%)	4(23.5%)	128(36.6%)
25-35	65(44.2%)	93(50.0%)	2(11.8%)	160(45.7%)
Above 35	12(8.2%)	39(21.0%)	11(64.7%)	62(17.7%)
Total	147(100.0%)	186(100.0%)	17(100.0%)	350(100.0%)

Source: primary data

6.12.5 Life Satisfaction Index according to the Migration period

In the sample families, we can see their duration of migration is ranging from 1 to 23 years and that of migration of husband is ranging from 3 to 34 years. In the case of families having low life satisfaction, we can see that the distribution of families is the same in the category of below 10 year (20.1%) and above 10 years (20.8%) (table 6.32) .0.46 is the correlation coefficient of life satisfaction index and migration period which shows a positive association between these two variables.

6.32 Distribution of life Satisfaction Index according to Husband's Migration period

Category of life satisfaction index	Migration period			Total
	Below 10 years	10 to 20years	Above 20 years	
Below 25	108(49.3%)	9(8.4%)	11(45.8%)	128(36.6%)
25-35	102(46.6%)	47(43.9%)	11(45.8%)	160(45.7%)
Above 35	9(4.1%)	51(47.7%)	2(8.3%)	62(17.7%)
Total	219(100.0%)	107(100.0%)	24(100.0%)	350(100.0%)

Source: primary data

6.33 Distribution of life Satisfaction Index according to Family Migration period

Life satisfaction index	Migration period				Total
	Below 5 years	5 to 10years	10 to 15 years	Above 15	
Below 25	93(50.5%)	23(22.1%)	1(2.4%)	11(52.4%)	128(36.6%)
25-35	79(42.9%)	57(54.8%)	14(34.1%)	10(47.6%)	160(45.7%)
Above 35	12(6.5%)	24(23.1%)	26(63.4%)	0(0.0%)	62(17.7%)
Total	184(100.0%)	104(100.0%)	41(100.0%)	21(100.0%)	350(100.0%)

When we analyse the life satisfaction index according to family migration period, we can see that 41.93 percent of the families migrated in between 10 to 15 years having high satisfaction index of above 35, and 50.5 percent of the families having below 5 years of experience are coming in the category of low satisfaction

(table 6.33).0.35 is the Karl Pearson correlation coefficient of life satisfaction index and family migration period which shows a positive association between these two variables.

6.12.6. Attitude towards their Future- Life Satisfaction Index Principal Component Analysis

We have done a Principal Component Analysis using those factors which have been considered while calculating the life satisfaction index. This helps to find out the relevance of the factors. The sampling adequacy measure of KMO and Bartlett's Test is .502 which shows the sample is adequate to do the principal component analysis. The result of the analysis is given in the tables (6.34-36).

Table 6.34 Principal Component Analysis of Life Satisfaction Index

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.502
Bartlett's Test of Sphericity	Approx. Chi-Square	1419.258
	df	36
	Sig.	.000

Table 6.35 Variance of Principal Component Analysis of Life Satisfaction Index

Total Variance Explained									
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.647	29.406	29.406	2.647	29.406	29.406	1.933	21.473	21.473
2	1.930	21.444	50.850	1.930	21.444	50.850	1.781	19.785	41.257
3	1.408	15.647	66.498	1.408	15.647	66.498	1.730	19.223	60.480
4	1.094	12.161	78.658	1.094	12.161	78.658	1.636	18.178	78.658
5	.695	7.721	86.379						
6	.513	5.704	92.083						
7	.357	3.962	96.046						
8	.302	3.352	99.398						
9	.054	.602	100.000						

Table 6. 36 Rotated Component Matrix of Life Satisfaction Index

Rotated Component Matrix[a]				
	Component			
	1	2	3	4
You want to continue with your family here as far as possible irrespective of high consumption expenditure	.978	.014	-.077	-.043
You consider working in UAE as more dignified than working in mother country	.953	.107	.167	-.012
Your spouse has very good prospects in host country than in home country	.092	.874	.014	.212
Your remittances are increased to a large extent than in your early days irrespective of high expenditure.	-.013	.840	.203	.056
Satisfaction with your present income	.129	.054	.864	.106
You are satisfied with your present accommodation than in home country	-.088	.134	.780	.058
You are satisfied with your job in host country.	.137	.506	.528	-.099
Your quality of life is very high than in home country	-.115	.056	.145	.886
You are satisfied with your present lifestyle	.056	.137	-.023	.882
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.[a]				
a. Rotation converged in 5 iterations.				

From the above analysis we can see that 78 % percent of cumulative variance is explained by these factors. Four components are extracted from this principal component analysis.

Factor score for I factor = $.040X_1+.012X_2+.521X_3+.493X_4-.081X_5-.005X_6-.073X_7-.025X_8+.066X_9$

Factor score for II factor = $-.176X_1+.228X_2-.040X_3-.033X_4-.082X_5+.553X_6+.516X_7-.098X_8-.018X_9$

Factor score for III factor = $.554X_1+.239X_2-.087X_3+.055X_4+.491X_5-.194X_6-.052X_7+.055X_8-.081X_9$

Factor score for IV factor = $.036X_1-.141X_2+.023X_3+.021X_4-.013X_5-+.031X_6-.078X_7+.555X_8-.557X_9$

Here X_1, X_2, etc. show each factor. The four factors extracted are the following.

The family migrants want to continue with their family as far as possible irrespective of high consumption expenditure. Their spouses have very good prospects in the host country than in the home country. They are satisfied with their present income and their quality of life is very high than in their home country. From this analysis, we can understand that they are satisfied in the host country despite high expenditure.

6.13 Implications of migrant families' Consumption Expenditure on Remittances

We have used both simple and multiple regression models to examine the implications of consumption Expenditure of family migrants on their remittances.

6.13.1 Simple Regression model of Expenditure and remittance

The simple regression model is used to find the variations in the remittance according to consumption expenditure. In this model, we can see a negative association between expenditure and the remittance of migrants with a coefficient of -.533. Thus, we can say that this model is a perfect fit showing the implications of consumption expenditure on their remittance. The value of R square and the significance value reveals the fitness of the model. This value shows that about 34.8 percent of the variation in the remittance is explained by the independent variable consumption expenditure in this model. The result of the model is given in the tables 6.37-39. The equation of the model is $Y= -.533 X_1-1139$.

Table 6.37 Simple Regression model of Expenditure and Remittance

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.498	.348	.346	2479.290
a. Predictors: (Constant), Total expenditure				

Table 6.38 ANOVA of Simple Regression model of Expenditure and Remittance

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	705155939.853	1	705155939.853	114.718	.000
	Residual	2139113353.005	348	6146877.451		
	Total	2844269292.857	349			
a. Dependent Variable: Remittance after EMI						
b. Predictors: (Constant), Total expenditure						

Table 6.39 Coefficients of the Regression model of Expenditure and Remittance

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1139.657	497.275		-2.292	.023
	Total expenditure	-.533	.050	.498	10.711	.000
a. Dependent Variable: Remittance after EMI						

6.13.2 Multiple Regression model of Remittance

We have built a Multiple Regression model with remittance after EMI as the dependent variable and, the husband's salary, spouses' salary, family migration period, house rent, food expenditure, amount of loan taken, and non-food without rent are taken as independent variables. All these factors are affecting the remittance directly or indirectly. When the income of the family migrants increases the remittance also will increase. The occupation of the head is an important determinant of remittance as it determines the major source of income. Families having a good job for husband and wife can remit a high amount to their home country. Here the salaries of husband and wife are very important as far as remittance is considered. From the model, we can see that husband's salary (0.752)

and the spouse's salary (0.750) are highly correlated with remittance. In the case of expenditure, we can see a negative relationship with remittance. When the consumption expenditure of a family migrant is increasing then it will cause a decline in remittance. House rent, non-food and food expenditures are negatively correlated with remittance. Some of the migrants have taken loan from their own companies or from banks for sending remittances to home country. They must pay EMI within 4 to 5 years. So, this variable is negatively correlated with 0. 018. All the above variables are statistically significant except the duration of family migration. This is because 52.5 percent of the total families have a duration of below 5 years of migrated experience which is not much significant in determining a high remittance. Both the husband and wife will have good salaries and amenities only after a long period of migration. Not only that some spouses who are recently migrated are in a status of searching for jobs. So, they are not employed now. But later they may be employed. In short, we can say that this model is a perfect fit for showing the implications of consumption expenditure and income of the family migrants on their remittance. The value of R square and the significance value reveals the fitness of the model. This value shows that about 79.1 percent of the variation in the dependent variable is explained by the independent variables in this model. The result of the model is given in the tables 6.40-42

$Y = 0.752 X_1 + 0.750 X_2 + 52.2 X_3 - 0.397 X_4 - 0.506 X_5 - 0.018 X_6 - 0.901 X_7 - 410.5$

Table 6.40 Multiple Regression Model of Remittance

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.890	.791	.787	1312.85475
a. Predictors: (Constant), non-food without rent, Amount of loan taken, spouses' salary, food expenditure, House rent, family migration, husband's salary				

Table 6.41 ANOVA Table of Multiple Regression Model of Remittance

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2235527332.260	7	319361047.466	185.289	.000
	Residual	589466960.597	342	1723587.604		
	Total	2824994292.857	349			
a. Dependent Variable: Remittance after EMI						
b. Predictors: (Constant), non-food without rent, Amount of loan taken, spouses' salary, food expenditure, House rent, family migration, husband's salary						

Table 6.42 Coefficients of Multiple Regression Model of Remittance

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-410.544	295.103		-1.391	.165
	husband's salary	.752	.030	1.219	25.240	.000
	spouse salary	.750	.028	1.160	26.628	.000
	family migration	52.293	22.221	.087	2.353	.019
	food expenditure	-.397	.140	-.098	-2.839	.005
	House rent	-.506	.149	-.143	-3.393	.001
	Amount of loan taken	-.018	.001	-.361	-12.513	.000
	Non-food without rent	-.901	.067	-.516	-13.519	.000
a. Dependent Variable: Remittance after EMI						

6.14 Remittance in different Stages of Sample Migrants

Remittance is the main factor that impacts the economy of the home country. When the migrants are accompanied by their families, their consumption expenditure reduces the remittances. So, there is a lot of difference in the remittances between a single migrant and a family migrant. But when the spouse started working, their income increased with slight changes in expenditures. But at a later stage, both husband and wife got promotions and salary increments then their family income increased to a higher level which accentuates the remittance to the home country. When the spouse is a skilled worker and has a high salary then they can save more money. Hence in this case the remittance is much higher than for single migrants. The expenditure in the host country is higher than that of the mother country. Single migrants are sending a major part of their income to their home country to meet the expenses of their families left behind here. Hence their utilization of remittances includes family expenditure and the expenditure on asset creation. But in the case of family migrants, their remittances are utilized only for asset creation in their home country. To check whether these kinds of changes in remittances are statistically significant, we have done a paired t-test with the remittances in three different stages of sample migrants which are given below.

    (i)   Remittance in the early migration period

    (ii)   Remittance at the time of family migration

    (iii)   Remittance in the present stage

The null hypothesis related to remittance in three different stages is given below.

H_0: There is no significant difference between the migrant's remittance in the early period of migration and at the time of family migration.

H_0: There is no significant difference between the migrant's remittance at the time of family migration and the present stage.

6.14.1 Results of the t-test of migrant's remittance in three different stages

From the tables (6.43-45), we can understand that the p-value is less than the level of significance. So that we can reject the null hypothesis and accept the alternative hypothesis that there are significant differences between migrant's remittance before and after the arrival of the family. And there is a significant

difference between the remittances just after the arrival of the family and the present stage. In the present stage, we can see many of the spouses are employed which is an important factor accentuating the income of the family migrants. Hence, we can conclude that a family migrant can increase their remittance only when the spouse is working. In the third stage, we have taken the remittance after deducting the EMI of loans taken by them. The mean differences in the first and second stages is showing the differences in the remittance of single migrant and family migrants which we have discussed in the theoretical framework of the study. The difference in the second and third stages can be seen in the mean differences in remittances during this period. The remittance is more due to the employment status of spouses in the third stage. But in the second stage, at the time of arrival of families, all the spouses are unemployed.

Table 6.43 Paired Sample Statistics of Migrants' Remittance in Three Different Stages

Paired Sample Statistics					
		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Remittance in the early migration period	3780.62	350	1970.332	118.771
	Remittance at the time of family migration	2733.11	350	2679.174	143.208
Pair 2	Remittance at the time of family migration	2733.11	350	2679.174	143.208
	present remittance after EMI	4041.8	350	2845.09042	152.07648

Table 6.44 Paired Samples Correlations Migrants Remittance in Three Different Stages

		N	Correlation	Sig.
Paired Sample Correlations				
Pair 1	Remittance in the early migration period& Remittance at the time of family migration	350	.942	.000
Pair 2	Remittance at the time of family migration& present remittance after EMI	350	.321	.000

Table 6.45 Paired Sample Test of Migrants Remittance in Three Different Stages

		Paired Differences			t	df	Sig. (2-tailed)
Paired Sample Test		Mean	Std. Deviation	Std. Error Mean			
Pair 1	Remittance in the early migration period - Remittance at the time of family migration	3047.000	1003.119	53.619	56.827	349	.000
Pair 2	Remittance at the time of family migration – present remittance after EMI	-1308.742	221.419	172.192	17.600	349	.000

6.15 Conclusion

Remittances are vital as far as migrants are concerned. From the above analysis we can understand that the remittances are influenced by their consumption expenditure abroad to a certain extent. The implications of expenditure on remittance are extensive in the case of family migrant than that of single migrant. Despite this high expenditure, the number of emigrants migrating with their families are increasing recently. Even though family migration increases their expenditure, the employment status of the spouses can supplement their income which leads to the enrichment of remittances. It would accelerate the effect of gulf migration in our economy. Even though some of them are living with high

expenditure and small remittance, they are not willing to send back their families to home country They have their own reasons like good infrastructure, safety and security, luxurious consumption etc. which prevent them from returning to home country.

CHAPTER 7

SUMMARY AND FINDINGS

7.1 Introduction

In 2020, India topped the list of countries with the largest diasporas, with 18 million Indians living outside their country of birth. Other countries with a large transnational community include Mexico and the Russian Federation (11 million each), China (10 million) and Syria (8 million) (UN DESA 2021). During the last decade, India has emerged as the single largest recipient of private remittances from abroad. The India-Gulf area is traversed by the second-largest migratory corridor in the world. According to the World Bank estimates, India received a huge remittance of 89,375US$ million in 2021. Among the states of India, the state of Kerala has been a star performer in this followed by Punjab and Gujarat. The role of foreign remittances in the economy of the state of Kerala in the form of money sent by its workers is now widely acknowledged and it becomes a striking feature of Kerala's economy. Six countries in the Arabian Peninsula, called Gulf countries (Bahrain, Kuwait, Oman, Qatar, Saudi Arabia, and the United Arab Emirates), accounted for the majority of Indian emigrants. According to the Kerala Migration Survey of 2018, the Gulf countries accounted for 89.4 percent of Keralites, and the other 10 percent of Kerala emigrants are mostly found in the USA, UK, Australia, etc. The large-scale migration and consequent inflow of remittances had resulted in unprecedented socioeconomic changes in Kerala since the mid-1970s.

About 50 percent of Indian emigrants in the Middle East are from Kerala. Among the six GCC countries, United Arab Emirates has been selected for the study as it is the destination of 38.7percent of emigrants from Kerala. Indians in the United Arab Emirates (UAE) constitute the largest part of the population of the country. UAE is a federation of seven emirates along the eastern coast of the Arabian Peninsula. Over 2.2 million Indian migrants (mostly from the states of Kerala and Tamil Nadu in South India) are estimated to be living in the UAE, who form over 30percent of the total population of the UAE. Most of the Indians live in the three largest cities of the UAE — Abu Dhabi, Dubai, and Sharjah.

Keralites continue to be the largest Indian expatriate group in the United Arab Emirates.

The Kerala emigration to the Gulf Countries is a topic that has received the attention of economists, sociologists, and demographers. The Centre for Development Studies (CDS), Thiruvananthapuram, has taken up the primary task of conducting a state-wide survey on migration in Kerala since 1998.The available review of literature is classified under three major heads.

- Socioeconomic Impact of Gulf emigration in Kerala
- Problems related to Return migration.
- Migration and Impact of Remittance in different Sectors
- Studies related to Consumption and consumer behaviour.

From the literature, we can understand that majority of studies deal with the economic and social impact of Middle East migration on Kerala's economy. Though some studies are focused on the employment, working conditions, and socioeconomic conditions of Gulf migrants, they are not providing a comprehensive account of the consumption pattern of migrants who are living with their families in the Middle East. Several studies regarding consumption can be seen in the context of India and Kerala. But none of the studies dealt with the consumption expenditure and its implications on remittances of Kerala emigrant families in Gulf countries. Hence in this context, the present study deserves attention and tries to fill the gap in the literature.

7.2 Statement of the problem

The impact of migration is reflected through the remittances sent by the migrants. It refers to a portion of earned income that migrants transfer back to their home country to support their families and make desired investments. Remittances are the primary source of foreign exchange earnings and constitute a sizeable portion of GDP. These remittances are influenced by migrants' overseas consumer spending. Single migrants tend to have modest consumption expenditures and a low propensity to spend money. However, if the migrants bring their families to the host country, it will increase their cost of living. Despite this heavy cost, more people are emigrating recently and taking their families with them. However, it

would boost up their spending there and a slump on remittances to their home nation. As a result, the current trend of family migration has a negative impact on remittances to our country. Couples with unemployed spouses would suffer more because only one person's salary needs to cover all their expenses. If the emigrant's wife finds work in the new nation, family migration can boost the emigrant's income. After covering all their expenses, they can save a considerable amount. They also have a high level of life in comparison with others and a great inclination to spend. However, the high cost of living in the Gulf countries has a negative impact on their savings. The socio-economic characteristics of emigrants as well as their place of residence have an impact on their consumption patterns. They pay house rent with a sizable portion of their income. In the United Arab Emirates, rent varies per emirate. Thus, family migrants have a significant barrier in making remittances because of the high consumer expenditure abroad. Moreover, this reduces the effect of migration on the home country. Despite these heavy expenses, more people are emigrating recently and taking their families with them. As the Kerala economy is a remittance-based economy, the research on consumption expenditure and its implications on the remittance of Keralites in the United Arab Emirates with a dynamic analysis is significant in this context. The Kerala emigrant families in the UAE are the subjects of the present study.

7.3 Objectives of the study

- To study the trend and pattern of Gulf Migration from Kerala.
- To analyse the income-expenditure dynamics of Kerala emigrant families in UAE.
- To examine the implications of family migrants' expenditure on their remittances.

7.4 The Hypotheses of the Study

H_0: There is no significant structural break in the Gulf migration from Kerala and the resultant remittances over the period from 1972-73 to 2019-20.

H_0: There is no significant difference between the migrant's income in the early period of migration and at the time of family migration.

H_0: There is no significant difference between the migrant's income at the time of family migration and the present total income including the spouse's salary.

H_0: There is no significant difference between the migrant's expenditure in the early period of migration and expenditure at the time of family migration.

H_0: There is no significant difference between the migrant's expenditure at the time of family migration and total expenditure in the present stage.

H_0: There is no significant difference between the migrant's remittance in the early period of migration and at the time of family migration.

H_0: There is no significant difference between the migrant's remittance at the time of family migration and the remittance in the present stage.

H_0: There is no significant relationship between the migrant's consumption expenditure abroad and their remittance.

H_0: There is no significant difference in the perception among different categories of migrant families with respect to income, employment, consumption, and remittance.

7.5 Data Source and Methodology

The present study adopted both primary and secondary data for the analysis. Secondary data are collected from the publications of State Planning Board (Kerala Economic Review), Ministry of Overseas Indian Affairs (Annual Reports) Government of India, Ministry of Labour, Annual Reports, ILO, RBI Handbook of Statistics on Indian Economy, Kerala migration Surveys (KMS), World Migration Report, Ministry of External Affairs Annual Report, United Nations Department of Economic and Social Affairs, Population Division (UN DESA) and NORKA.

We have taken UAE as the area of study from the six GCC countries. Out of the seven emirates, we have selected four that are highly populated with migrants. They are Dubai, Abu Dhabi, Sharjah, and Ajman. Population data on family migration are collected from the only available sources of Malayalee Associations in the U.A.E. Primary data are collected from different categories of

Malayalee families through the administration of structured interview schedules and telephonic interviews. The Multistage Random Sampling method is adopted for collecting primary data. Snowball sampling is also used to identify the sample households. A total of 350 migrant families (10% of the population availed) constitute the sample of the study.

7.6 Tools and Techniques

We have used the statistical software IBM SPPS, Gretl and MS Excel for the analysis. The trend and pattern of Gulf migration from Kerala are analysed using the growth models. Also, structural break analysis is done for finding the point of time when significant abrupt changes occurred in the number of migrants and remittances. Chow test has been done to find out the structural stability in the number of migrants and remittances during the period from 1972 to 2019-20.

The second objective is analysed by using Kruskal-Wallis Test, Principal Component Analysis, paired t-test, and multiple regression analysis. Several indices like Consumption Index, Income index, and Employment Index have been calculated by using the Likert Scale analysis and classified as Low, Moderate and Highly satisfied families. The principal component analysis is used for finding the important factors affecting the income, consumption, employment, and lifestyle of migrant families. MPC and elasticities are also calculated for different expenditure components like food, non-food, rent, education, communication, transportation, etc. Simple regression analysis is used for finding the variation in food expenditure, non-food expenditure, and house rent due to changes in income. A regression model is used for finding the variation in per capita expenditure due to the changes in per capita income. Kruskal Wallis test is used for finding the significant difference in migrant families' income, employment, lifestyle, and expenditure across different categories of income, occupation of the head, and employment status of spouses.

To analyse the significant relationship between the consumption expenditure of family migrants and their remittances, a multiple regression model is used to predict the variation in remittance using independent variables like consumption expenditure, husband's salary, spouse's salary, house rent, non-food

expenditure without rent, loan amount, and family migration period. A simple regression model is also used to analyse the implications of consumption expenditure on remittances of migrant families. To check whether there is any significant difference in the income, expenditure, and remittance of single migrants and family migrants, we have used paired t-tests with the data in their different stages collected from the sample families. The testing has been done with the income, expenditure, and remittances of sample migrants in three different stages given below.

(vii)   Income, expenditure, and remittances of sample migrants in the early period of migration.

(viii) Income, expenditure, and remittances of sample migrants at the time of family migration.

(ix)   Income, expenditure, and remittances of sample migrants in the present stage.

The remittance Perception index and Life satisfaction index have been calculated by using the Likert Scale analysis and classified as Low, Moderate, and Highly satisfied families. The principal component analysis is used for finding the important factors affecting the remittance and life satisfaction of migrant families. Kruskal Wallis test is used to find out the significant difference in the perceptions with respect to remittance and life satisfaction of family migrants across different categories of income, occupation of the head, and employment status of spouse.

7.7 Major findings of the study

The important findings of the study dealing with each objective are summarised and briefly discussed below.

7.7.1. Trend and Pattern of Gulf Migration from Kerala

The economic and social impact arising out of the labour outflows and inflows of remittances is substantial in India. The magnitude of impact of migration differs among states depending on the magnitude of migration. Compared to other states in India, the socio-economic impact of migration was very huge in Kerala because of the large stock of migrants in the Middle East. Remittances were 36.3 percent of the state's net domestic product (NSDP). The

state's per capita income was Rs.63,491, without considering remittances to the state, but it would be 86,180 if remittances were also included. Remittances are 1.2 times the revenue receipt of the Kerala Government and over 5 times the amount the state gets from the Centre as revenue transfer. It is 1.5 times the Government's annual expenditure.

We can see an increasing trend in the amount of remittance even though the data on migrants shows a declining trend in recent years due to Covid 19. This is because of the structural shift caused by the shift in the number of unskilled or semiskilled migrants to skilled migrants on account of the educational qualification of Kerala emigrants. So, they got high remuneration from the host country. Though the number of migrants is reducing in Kerala the amount of remittance is still showing a high pace. The inter-survey trend shows an increasing number of emigrants in every period, albeit at a decreasing pace, showing the declining incidence of emigration out of the state. However, the 2013–2018 period saw a reduction in the stock of emigrants out of Kerala by 11.6 percent since 2013. This shows that the phenomenon of return migration has already begun to take place in the context of Kerala, which is borne out by the fact that there was a population of almost 1.3 million return emigrants already in the state. The compound annual growth rate of Kerala emigrants in Gulf countries is 9.7 percent whereas that of Kerala emigrants in all countries is 10.08. Total remittances are significantly grown to the extent of 20.6 percent over the years from 1973 to 2020.

7.7.2. Socioeconomic profile of Family Migrants

We have collected the data from 350 Malayalee families of Dubai, Abu Dhabi, Sharjah, and Ajman as most of the Kerala emigrants are living in these four emirates. Out of them, 34.3 percentage of households are living in Dubai, 32.9 percentage of the respondents are from Abu Dhabi, and 23.1 percentage and 9.7 percentage are from Sharjah and Ajman respectively. When we analyse the data regarding the socioeconomic profile of the households, we can understand that 40 percent of the sample households belong to the Hindu community and the Muslim community occupied about 44.6 percentage and 15.4 percent of the households belong to the Christian community. Migrant Families constitute mainly husbands, wives, and children. In some cases, the parents of the husband or wife are also with

them for taking care of their young children. But we cannot see the presence of parents for a long period of time. When we analyse the family size of the sample households, we can see that the number of family members varies from 2 to 6. The sample respondents' accommodation distribution shows that about 66 percent live in rented flats and 14 percent live in rented villas. Migrants living in shared villas and shared flats are 12 and 8 percent respectively.

According to the classification of heads of households based on education, we can see that 64 percent of them are graduates. 18 percent of the total respondents are professionals. When we go through the occupational profile of the head of households, we can find that about 24 percent of the head of households are employees of private companies. Majority (48%) of them function as managers in various institutions. Only 18 percent belonged to professional categories like doctors, engineers, and teachers. Out of the total employed spouses (216), 49.53 percent are working in private companies and 19.4 percent are working as higher officials in different institutions. 21.3 percent of them are professionals comprised of doctors, engineers, teachers, and nurses.

7.7.3. Income- Expenditure Dynamics of Kerala Emigrant Families

Migrant families have no other source of income in the host country. Hence the major source of income is their salaries. In the case of spouse working families, the salary of spouse is a good source that accentuates their family income. The income of the sample families is classified into three categories like low, medium, and high. About 31.1 percent of the families have included in the low-income category and 56 percent of families are in the middle-income group and 12.9 percent consist of a high-income group. About 18 percent of the families have PCI of less than AED 2500. Among these 38 percent of the head of the families are company employees. The majority (80.6%) of the businessmen are in the category of PCI between AED 2500 to AED 5000. Only 2 percent of the families have a PCI above AED 7500.

Consumption expenditure of emigrant families can be divided into two major heads. They are food expenditure and non-food expenditure. Among the non-food items, house rent is the major component. The migrant family's

consumption expenditure includes medical expenses, durable goods expenditure, education expenditures, and current and water bills. Medical expenses are not considered in this category because all of them have medical insurance. The expenditure on education is also very high in UAE. It is revealed that out of the total expenditure, about 76.54 percent goes to non-food items whereas 23.46 percent goes to food items. Among the non-food items, rent is the major component with 38.48 percent followed by education expenditure with 22.47 percent. All the other components are ranging from 4 to 10 percent. Food expenditure ranges from AED1100 to AED 4500 whereas non-food expenditure ranges from AED 3200 to AED11800. Rent, the major component of non-food items has a minimum value of AED1400 and a maximum value of AED 4500. The total expenditure varies from AED 4700 to AED14300. The average expenditure is AED 9628.57. The analysis of MPC shows that the highest propensity goes to non-food expenditure with 0. 315. Among the non-food items, education has a high propensity with 0.29 followed by rent with 0.11. The components like clothing, durable goods expenditure, communication expenses, and miscellaneous expenditure have a low propensity. The elasticity of components of expenditure with income shows that food and non-food items have an elasticity of above 0.6. All the non-food items except clothing and miscellaneous have an elasticity of above 0.6.

When we analyse the spending proportion of their income among different categories, a proportion of 27.69 percent constitutes the remittances and under expenditure categories, rent with 19.42 percent is the highest followed by food expenditure with 15.47 percent. When we analyse the expenditure category based on income category about 66 percent of the families in the low-income category are coming under the low expenditure group and about 62.2 percent of the high-income category are coming under the expenditure category of above AED12,000. we can see that low-rent accommodations are more in Sharjah (64.3%). More families with high rent are living in Dubai (25.04%). Rent is very high in emirates like Dubai and Abu Dhabi. But most of the places in the case of Sharjah and Ajman are having low rent. Rents are different in different emirates.

When we analyse the food expenditure according to the occupation of the head of the households, 85.3 percent of company employees, 70.8 percent of businessmen, 67.7 percent of higher officials, and 47.6 percent of professionals come under the category of food expenditure less than AED 2500. When we analyse PCE in different categories we can see that about 53.1 percent of the families are having less than AED 2500 per capita expenditure. 44.9 percent of the families are having expenditures in the category AED 2500 to AED 5000.

The income-wise analysis of consumption expenditure shows that about 66 percent of the families in the low-income category have low expenditure and about 62.2 percent of the high-income families are spending above AED12,000. To check whether there is any significant difference between the income and expenditure of single migrants and family migrants, we have used paired t-tests with the data in their different stages collected from the sample families. It is statistically verified that there are significant differences in the migrant's income and expenditure over different time periods with respect to family migration status and the employment status of spouses. The result of the Kruskal Wallis test proved that there is a statistically significant difference in the perception index with respect to income, employment, lifestyle, and consumption across different categories of migrant families. We cannot see the demonstration behaviour of Keralites in the consumption of durable goods there. But these migrants are showing this kind of demonstration effect in the home country by purchasing high-quality durables at high prices.

7.7.4. Implications of Abroad Consumption Expenditure on Remittances

The consumption expenditure of family migrants in the host country is the most important factor which influences remittance. From the analysis, these two variables are negatively correlated with each other. There are significant differences in income and remittances of families according to the employment status of spouses. The duration of family migration is also a factor influencing remittance. The migration period can be divided into two time periods based on family migration. One is the period after family migration and the other one is the total migration period of the head of the household which includes both the periods before and after family migration. In almost all the cases we can see that the

migration of the head of the family occurred first. When the migration period of the husband increases the remittance also increases accordingly. This is because they got experienced, and their salary also hiked to a high level. The people who are migrated within 10 years are contributing below AED 2500 (56.2%). Out of the total migrants whose migration period is above 10 years,81.67 percent are having a remittance of above 2500. The longer the duration of family migration, the longer will be the remittance because the husband and wife will get more salary and promotion after a long period of employment. The amount of loan taken by the family migrants can also influence the remittance. They have taken loan for several purposes and send it to home country which will create a special remittance. But after that they must pay the EMI for about 4 or 5years. At that time, they are getting their salary after cutting their EMI. This will reduce the monthly remittance. The majority of them (89.2%) are saving money for their future endeavours after return to their mother country. About 79.42 percent of the family migrants have spent an amount ranging from 2 lakhs to 40 lakhs for constructing houses or for the renovation of old houses. One of the major sources of saving is keeping money as fixed deposits (61.28%) in banks. The most preferred method of saving of both low-income and high-income families is gold purchases (67.42%). Purchasing land (56.57%) is also another important source of saving as far as family migrants are considered. Leave Expenditure of the family migrants is another important component of expenditure that reduces their savings. About 56 percent of the families are provided with free flight tickets by the company, especially in the case of higher officials and professionals. Because of this huge expenditure family, migrants are not coming to their home country yearly as it affects their savings very badly. Majority of them are visiting once in two years.

We have built a multiple regression model with remittance after EMI as the dependent variable and, the husband's salary, spouses' salary, family migration period, house rent, food expenditure, amount of loan taken, and non-food without rent are taken as independent variables. All these factors are affecting the remittance directly or indirectly. When the income of the family migrants increases the remittance also will increase. The occupation of the head is an important determinant of remittance as it determines the major source of income. Families

having a good job for both husband and wife can remit a high amount to their home country. Here the salaries of husband and wife are very important as far as remittance is considered. From the estimated model, we could realize that husband's salary (0.752) and the spouse's salary (0.750) are highly correlated with remittance. In the case of expenditure, we could see a negative relationship with remittance. The increase in consumption expenditure of family migrants causes a decline in remittance. House rent (-0.506), non-food (-0.901), and food expenditure (- 0.397) are negatively correlated with remittance. Remittance is the main pillar that supports the economy of the home country. Whenever the migrants go along with their families, their consumption expenditure reduces the remittances. So, there is a high difference in the remittances between a single migrant and a family migrant. Single migrants are sending a major part of their income to their home country to meet the expenses of their families left behind here. Hence their utilization of remittances includes family expenditure and the expenditure on asset creation. But in the case of family migrants, their remittances are utilized only for asset creation in their home country. The results of the paired t-test evidenced that the changes in remittances with respect to family migration status and employment of spouses are statistically significant.

7.8 Policy implications of the study

Migrants in the Gulf countries are known as 'temporary migrants' as they often do not have paths to citizenship in those countries, irrespective of their duration of stay or the work they do. They don't know how long they can survive. They can't return easily to their home country whenever they are facing problems like war, pandemic, etc. As our state has more concentration of migrants as well as return migrants, the Government of Kerala should take some policies favourable to them. Some policies are already taken by NORKA. The support provided by the government in different ways is very crucial in their rehabilitation. The main problem they are facing while they migrate back to their home country is the problem of reintegration and adjustment to their home country. This is because whenever they are returning the status of return migrants are changing from a high income and extravagant consumption to a zero income and low consumption level.

In the case of family migrants, this situation is very severe as their spouse and children also experience the same problem.

The government must give financial support and encouragement for starting new business ventures or self-employment schemes for emigrants after coming back to their home country after a long period of migration. The Government should come forward with some projects for Pravasi or migrants to utilize their employability and efficiency which they might have attained through their migration. They can be provided with some skill development or training programs that help them for getting a job in their home country. Even though so many policies are formed for rehabilitating the return migrants in Kerala, the state Government must take more steps in making all those policies fruitful.

The unavailability of data regarding family migrants from an authentic source posed a serious problem on the part of the Government and NORKA to take the policies favorable to family migrants. So, the Government of India should take initiative for registering family migrants from each state at the time of emigration clearance in the airport.

One of the major psychological impacts of single migration is the loneliness and problems faced by the women who are left behind in their home country. Through family migration, we can get rid of this problem easily. The women of Kerala also get good employment opportunities through family migration, and they can be self-reliant and empowered.

7.9 Areas for Further Research

The majority of the studies regarding Gulf migration are concentrated on single migrants. The present study deals with Consumption expenditure and its Implications on the Remittance of family migrants from Kerala. Studies about the socio-economic conditions of return family migrants and their living conditions in the home country are yet to be explored. The investment and savings of family migrants and single migrants in the home country can be made an area of further research. Kerala has both unskilled and skilled migrants. Another area of research for further research can be dealt the comparative study of living conditions, employment, and remittances of skilled, semi-skilled, and unskilled migrants

which is very useful to understand their status. A study about the employment status and socio-economic conditions of spouses of family migrants and the women who migrated without their families can also be taken as an area of further research. Many of the women who migrated alone are doing unskilled work. But the women who are migrating with their families are doing semi-skilled or skilled work. The problems faced by single women emigrants who are doing unskilled work in gulf countries and their empowerment is also a very relevant topic for study.

7.10 Conclusion

When the expatriates are migrating with their families, they must spend a lot of money for living there. It is found from the study that the consumption expenditure of family migrants increased a lot irrespective of the occupation of the head of the household. Despite this high expenditure, the number of emigrants migrating with their families are increasing recently. In the case where spouses are getting employed, there is an additional income in the family which helped them to improve their standard of living and contributed to the enhancement of remittances. Even though some of them are living with high expenditures and small remittances, they are not willing to send back their families to their home country. The analysis of the Life Satisfaction index also reveals the same. Most of them are satisfied with their lives irrespective of high expenditure and low remittance. They have their own reasons like good infrastructure, safety, and security, luxury consumption etc in the host country which prevent them from returning to their home country. Thus, we can conclude that family migration augments the well-being of emigrants and their families along with enlightening the prospects of both the home country and host country.

ANNEXURE I- MAP OF UNITED ARAB EMIRATES

<div align="center">

QUESTIONNAIRE FOR Ph.D THESIS

Consumption pattern of Malayalee families in Gulf Countries

The information collected through this questionnaire will be used only for study purposes

</div>

I . Identification Particulars:-

1. Name of the Respondent:
2. Name of the Emirate :
3. District (Kerala) you belong to :
4. Religion: *1. Hindu 2. Christian 3. Muslium*
5. Caste*:*   *1. General 2. OBC 3.SC 4. ST 5.Others*
6. Type of House*:*   *1. Villa 2. Flat 3. Shared Villa   4. Shared Flat*
7. Ownership of House*:*   *1. Owned 2. Rented 3. Govt Accommodation 4 Company Accomodation*
8. Total No of Family members:
9. Total income of the family   :

II . Demographic And Socioeconomic Characteristics:-

Sl. no	Name of Members	Relation to Head	Sex	Age	Marital Status	Education	Occupation	No of Years of Employment	Income per month

Relation to Head : 1. Head 2. Spouse of Head 3. Son/daughter 4. Son /daughter – in –law 5. Grand Children 6. Father/Mother/father-in-law&mother-in-law 7.Brother/ sister-in-law 8. Other Relatives 9. Grand Parent

Sex : 1. Male 2. Female

Marital Status: 1.Married 2. Unmarried 3. Widowed/Widower 4. Separate 5. Divorse

Migration Status: 1. Non migrant 2. Migrant 3. Return Migrant 4. Out Migrant

Education : 1. Illiterate 2. Primary 3. Secondary 4. Graduate 5. Post Graduate 6 .Professional

Occupation: 1Public sector 2. Private Sector 3. Business

III. Emigration and Employment details

10. Year of first Emigration :

11. Year of family Emigration:

12. How long have you (sponsor) been here?

13. How long have your family being here?

14. Are your children studying here: 1. Yes 2. No

15. Do you have any school going children? 1. Yes 2. No

16. Do you have any children studying in college in UAE 1. Yes 2. No

17. Do you have your parents or in laws with you?   1. Yes 2. No

18. Do you have any servant with you?   1. Yes 2. No

19. How often do you go for shopping? 1.*Once in a week 2. Twice in a week 3. Thrice in a week 4. Once in a month 5. Twice in a month*

20. Do you have the habit of using credit cards for shopping? *1. Yes 2. No*

21. If Yes, How many credit cards do your family have?

22. How many times do your family eat from hotels/ restaurants in a month?

23. Number of days stay away from home during the last 30 days

24. Number of meals served to non-household members during the last 30 days

25. Do you enjoy trying out new food products in your house? *1. Yes 2. No*

26. Do you enjoy trying out new electronic product in your house? *1. Yes 2. No*

27. Do you have any lifestyle diseases? *1. Yes 2. No*

Fill up the following table (Approximate amount in Dhirams on average monthly basis)

Expenditure on different Items	Average monthly Expenditure
Food expenditure	
Medical	
Education and baby sitting	
Clothing and Footwear	
Durable Goods	
Transportation	
Communication	
Current and water bills	
House Rent	
Miscellaneous Goods and Services	
Total expenditure	
Current Remittance	

Differences between Income, Expenditure, Remittances and rent in different periods

Years	Income (monthly basis)	Total expenditure	rent	Remittances
Before the arrival of your family				
After the arrival of your family				
While both husband and wife started working				

28. Is there any increase in your consumption expenditure as compared to the last year?

  1. Yes 2. No

29. If Yes What is the reason? 1. Change in spending habit 2. Increase in Quality of life 3. Price hike

30. How do you cope up with the rising expenditure? 1. By reducing unnecessary expenditure 2. By reducing the visits to home country 3. By early saving 4. By borrowing

31. Does the expenditure affect your remittance? *1. Yes 2. No*

32. state the preference in case you have an increase in your income

1. For buying durables 2. Increase remittance 3. To increase consumption expenditure 4.others

33. Consumer durables you possess

Sl.no	Name of items Purchased	No of items	I/II Hand Purchase
1	Air Conditioner		
2	Mobile		
3	Laptop		
4	Computer		
5	TV/LED		
6	Washing Machine		
7	Refrigerator		
8	Cooking Range		
9	Micro wave oven		
10	Tab/Ipod		
11	Vaccum Cleaner		
12	Dish Washer		
13	Home Theatre		
14	Four Wheeler		

34. How much you able to save*? 1. One Fourth of Income 2. One Third 3. One Tenth*

35. How often do you send money to the home country?

1. *Monthly 2. Yearly 3.Occasionally*

36. Type of Savings: *1. Bank deposits 2.Chitties 3.Post office-RD 4.Insurance 5. Shares 6.Govt Securities 7.Small savings*

37. Purpose of sending money to home country:

1.Old age security 2. Education and Marriage of Children 3. House construction 4.Business 5. Real Estate 6.Durables 7, To support family 8. For saving

38. What is the percentage of remittances in your annual income?

39. Have you built a house after migration? *1. Yes 2. No*

40. Have you purchased land after migration? 1. Yes 2. No

41. Have you construct buildings after migration?   *1. Yes 2. No*

42. Have you bought gold after migration?   *1. Yes 2. No*

43. Have you invested in shares after migration?   *1. Yes 2. No*

44. Do you have bank deposits after migration?   *1. Yes 2. No*

45. Have you done investments in business after migration in India?   *1. Yes 2. No*

46. Have you done investments in business after migration in UAE?   *1. Yes 2. No*

47. Have you invested in kuries or chits after migration?   *1. Yes 2. No*

Utilisation Pattern of Remittances	House construction	Land assets in acres	Building construction	Gold	Share markets	Bank deposit	investments in business	investments in UAE	Kuries/Chits
Amount									

48. How often do you visit your home country?

    1. Monthly   2. Yearly   3.Occasionally 4. Once in two years 5.Once in three years

49. Do you get the cost of flight tickets including family from your company *1. Yes 2. No*?

50. How much you spent while going for leave?

51. Amount spent there for reception or gift to others

52. Amount of purchase while going for leave

53. Items purchased while going for leave?

   1.Electronic items 2. Dress 3. Durables 4. Food items 5. Gold

54. Do you have any other source of income in Kerala or UAE? *1.Yes 2. No*

55. If yes, Source :   *1) Rent 2)Agriculture 3) Livestock 4) Bank Deposits 5)Shares   6) others*

56. Have you availed any credit facilities last year?   *1. Yes 2. No*

57. If Yes, Amount Received: Agency/institution:

     Purpose of loan taken:

58. Assets in your home country :*1. land,2. buildings,3. houses,4. bank deposits,5. shares*

59. Area of land Possessed in home country:

60. Number of houses and buildings owned by your family

61. Do you have any   ancestral property in mother country?

    1.   Yes 2. No

     If yes, what are they?

    1.   House 2. Land 3. Bank deposits 4. Gold

    1.   Do you have any dependents in home country? 1. *Yes 2. No*

62.   Number of dependents in mother country:

63. Working hours per day: Husband :   Wife   :

64. Do you have any insurance facilities? 1. Yes 2. No

65. Are you a member of any registered associations in UAE 1. Yes 2. No

66. *If yes Specify*

Statements about Income

	Statements	Strongly Disagree	Disagree	No opinion	Agree	Strongly Agree
1	You brought your family here because you have high income	1	2	3	4	5
2	You are satisfied with your present income in host country.					
3	You are expecting a high income in near future					
4	You brought your family here only after getting family status					
5	You are interested to send your spouse for job to supplement your income					
6	You can increase your income through over time work					
7	Your income is secured in host country					

Statements on Employment

	Statements	Strongly Disagree	Disagree	No opinion	Agree	Strongly Agree
1	You consider working in UAE as more dignified than working in your mother country					

Sl. No.	Statements					
2	You are satisfied with your job in host country					
3	Your job is appropriate for your educational qualification					
4	You have chances to get promotion					
5	Your company provides a lot of amenities to your family					
6	You have a good working condition					
7	You have a good work balance in your job					
8	Your job is secured in host country					

Life Style

Sl. No.	Statements	Strongly Disagree	Disagree	No opinion	Agree	Strongly Agree
1	You are enjoying a high standard of living than that of mother country					
2	Your life is safe and secure in host country					
3	You are very much satisfied with the lifestyle of host country					
4	Your quality of life is very high than in home country					
5	You are consuming more luxurious goods than in home country					
6	Gulf migration has very good prospects in future					
7	You want to stay here as far as possible					
8	You have own vehicle in host country					

9	You have a spacious accommodation in host country than in home country					

Consumption expenditure

Sl. No.	Statements	Strongly Disagree	Disagree	No opinion	Agree	Strongly Agree
1	Your consumption expenditure is getting hiked after the coming of your family.					
2	You are consuming more fast-food items from outside than in your home country					
3	Your house rent is the major reason for your rise in expenditure					
4	You are spending money for charitable activities in many ways					
5	You are spending more occasionally than daily					
6	You are using credit cards more for purchasing goods.					
7	You are purchasing more firsthand goods than second hand for ensuring quality					
8	You are preferring higher education of your children in UAE itself even though education is very expensive in gulf countries					
9	Your consumption habits are influenced by others					
10	You are purchasing many items through online shopping					
11	You are preferring shopping from Malls than from nearby shops					
12	You are buying various nonfood items through sales offers in malls					
13	You are buying various food products through sales offers					

	in malls					
14	Your migration has changed the consumer culture of your family					
15	Price is considered as the important factor while purchasing a food product					
16	You have conducted celebrations in host country					
17	You are more concerned with present consumption rather than future saving					
18	Advertisement plays an important role in purchasing a durable good					
19	You are very much careful in spending money in host country					
20	You are very much careful in spending money in home country					
21	Your attitude towards consumption is more vigorous than spending money					
22	Price is considered as the important factor while purchasing nonfood items					
23	You give more importance to brand of electronic gadgets					
24	Advertisement is considered as the important factor while purchasing goods					
25	You are purchasing goods according to its quality					
26	Income is considered as the important factor while purchasing durable goods					
27.	Fashion is considered as the important factor while purchasing durable goods					

Perception regarding the influence of Factors on Remittances

	Statements	Strongly Disagree	Disagree	No opinion	Agree	Strongly Agree
1	Your consumption expenditure affects your remittance very badly					
2	Your house rent is a major factor reducing your remittance					
3	Your children's education affects your remittance very much					
4	Celebrations, charities and get togethers affect your remittance very much					
5	Frequency of visit to the mother country affects your remittance very much					
6	Your purchase on durable goods especially gold before going to leave affects remittance badly					
7	The amount of Flight tickets for your family members reduces your remittance					
8.	Your family size abroad reduces your remittance					
9.	Your debt payment abroad affects your remittance					
10	Your frequency of eat outs is a factor affecting remittance.					
11	While both husband and wife are working you can remit more money to home country					
12	You have been remitting high due to the long duration of migration					
13	Your income in host country is enough to have a high remittance					
14	You spent a lot of amounts for purchasing before going to leave					

Life Satisfaction index

Sl. No.	Statements	Strongly Disagree	Disagree	No opinion	Agree	Strongly Agree
1	You are enjoying a high standard of living than that of mother country					
2	Your life is safe and secure in host country					
3	You are very much satisfied with the lifestyle of host country					
4	Your quality of life is very high than in home country					
5	You are consuming more luxurious goods than in home country					
6	Gulf migration has very good prospects in future					
7	You want to stay here as far as possible					
8	You have own vehicle in host country					
9	You have a spacious accommodation in host country than in home country					

BIBLIOGRAPHY

- Abdulla M.P (2014)"Emigration and Consumerism - A Regional Experience " IOSR Journal of Economics & Finance Vol.2, Issue 4 Pp41-44

- Andrew M. Gardner (2011) Gulf Migration and the Family, Journal of Arabian Studies, 1:1, 3-25, DOI: 10.1080/21534764.2011.576043

- Babu, R. 2020. "Covid-19: NRI Deaths Sully Kerala's Gulf Dream." Hindustan Times. June 25, 2020. Accessed July 1, 2020. https://www.hindustantimes.com/india-news/nri-deaths-sully-kerala-s-gulfdream/story-nMoiqHEL1WLetlflDdVBlM.html. [Google Scholar]

- Badam, R. T. 2020. "Coronavirus: About 130,000 Indians Leave UAE on Repatriation Flights." Accessed July 31, 2020. https://www.thenational.ae/uae/transport/coronavirus-about-130-000-indians-leave-uae-on-repatriation-flights-1.1043371. [Google Scholar]

- Baker, Susan, Keith E. Thompson, and E. Julia. 2004. "Mapping the Values Driving Organic Food Choice: Germany vs the UK." *European Journal of Marketing* 38 (8): 995–1012. doi: 10.1108/03090560410539131 [Crossref], [Google Scholar]

- Bhatt, S. 2015. "Four Reasons Why NRIs Don't Come Back." *The Economic Times*, 7 October, 2015. Accessed June 10, 2020. https://economictimes.indiatimes.com/four-reasons-why-nris-dont-come-back/articleshow/49242780.cms. [Google Scholar]

- Bhattacharya, S. 2008. "Indian Expats Fear Economic Future." Accessed May 30, 2020. https://www.thenational.ae/uae/indian-expats-fear-economic-future-1.520096. [Google Scholar]

- Bieberstein, A. 2014. *An Investigation of Women's and Men's Perceptions and Meanings Associated with Food Risks*. Wiesbaden: Springer VS. [Google Scholar]

- Bijral, Q. K. B. 2015. "Affirmative Action: The System of Reservations and Quotas in India." Accessed May 13, 2020.https://thelogicalindian.com/story-

feed/awareness/affirmative-action-the-system-of-reservations-and-quotas-in-india/. [Google Scholar]

❖ Botschen, G., E. M. Thelen, and R. Pieters. 1999. "Using Means-End Structures for Benefit Segmentation and Application to Services." *European Journal of Marketing* 33 (1-2): 38–58.
doi: 10.1108/EUM0000000004491 [Crossref], [Google Scholar]

❖ C.N Krishna Naik & L. Venugopal Reddy "Consumer Behaviour"

❖ Chakraborthy, Achin (2005) „Kerala‟s Changing Development Narratives‟, Economic and Political Weekly, Feb 5

❖ Chatterjee G S (1976) "Disparities in Percapita Household Consumption in India", Economic and Political Weekly, Vol.II No.15 April 10, pp557-567

❖ Connell, J., and R. Brown. 1995. "Migration and Remittances in the South Pacific: Towards New Perspectives." *Asian and Pacific Migration Journal* 4 (1): 1–33. doi: 10.1177/011719689500400101 [Crossref], [PubMed], [Google Scholar]

❖ Coolen, H., P. Boelhouwer, and V. D. Kees. 2002. "Values and Goals as Determinants of Intended Tenure Choice." *Journal of Housing and Built Environment* 17: 215–236. doi: 10.1023/A:1020212400551 [Crossref], [Google Scholar]

❖ Database for Business. 2020. "Kerala Database." Accessed July 31, 2020. https://database4business.com/keralites-database-dubai-uae/. [Google Scholar]

❖ de Souza Leão, A. L. M., and S. C. Benício de Mello. 2007. "The Means-End Approach to Understanding Customer Values of On-Line Newspaper." *BAR* 4 (1): 1–20. [Google Scholar]

❖ *Demography India* 30 (1): 137–165.

❖ Devaki Vadakepat Menon & Vanaja Menon Vadakepat (2021) Migration and reverse migration: GulfMalayalees' perceptions during the Covid-19 pandemic, South Asian Diaspora, 13:2, 157177, DOI: 10.1080/19438192.2020.1820668

❖ Devasia, T. K. 2020. "The Promised Land: Gulf Lures Many from Kerala, But Few Make It Big." Accessed 12 May 2020. https://www.firstpost.com/long-reads/the-promised-land-gulf-lures-many-from-kerala-but-few-make-it-big-3583029.html. [Google Scholar]

❖ Devi, Lakshmy k.R(1998)Status of Immigrant Women Workers from India to the middle East.edited by B. A Prakash

❖ Dhal, S. 2018. "Indians Largest Group of Expats in UAE." Accessed 28 August 2019. https://gulfnews.com/uae/indians-largest-group-of-expats-in-uae-1.66500784. [Google Scholar]

❖ Edumundo, M., L. Jennica, and S. Marcin. 2011. "Migration and Poverty: Toward Better Opportunities for the Poor." Accessed 12 March 2020. https://openknowledge.worldbank. org/handle/10986/2535. [Google Scholar]

❖ Fazal, S. 2000. "Urban Expansion and Loss of Agricultural Land – A GIS Based Study of Saharanpur City, India." *Environment and Urbanization* 12 (2): 133–149. doi: 10.1177/095624780001200211 [Crossref], [Web of Science ®], [Google Scholar]

❖ Featherstone, Mike (1991) Consumer Culture & Post Modernism, Sage, London & New York

❖ Firstpost.com. 2020. "The Promised Land Opportunity, Discovery and How Kerala Embraced Migration." Accessed June 12, 2020. https://www.firstpost.com/long-reads/the-promised-land-part-1-opportunitydiscovery-and-how-kerala-embraced-migration-3544633.html. [Google Scholar]

❖ Fitch Solutions. 2020. "UAE Likely To Hit Recession in 2020." Accessed August 8, 2020. https://www.fitchsolutions.com/country-risk-sovereigns/economics/uae-likely-hit-recession-2020-02-04-2020. [Google Scholar]

❖ Gowricharn, R. 2020. *Shifting Transnational Bonding in Indian Diaspora*. New York: Routledge. [Crossref], [Google Scholar]

❖ Gulati, I.S., and Asoka Mody. 1983. *Remittances of Indian Migrants to the Middle East: An Assessment with Special Reference to Migrants from Kerala*. Centre for Development Studies, Working Paper No. 182.

❖ Gupta, Anil (1986) 'Consumption Behaviour inj India", Anmol Publication , Delhi.

❖ Gupta, Devendra B. (1973) „Consumption Pattern in India' A Study of Inter regional variations, Tata, New Delhi.

❖ Gupta, R.D. (1994). Keynes Post-Keynes Economics, Kalyani

❖ Gupta, Raj Narayan (2011) "Inter State Variations in Rural & Urban Sectors " Asian Economic Review Aug 2011 Vol.53 No.2

❖ Guptha D B (1973) "Consumption Pattern in India" Tata McGraw Hill Publications Co. Ltd., New Delhi

❖ Gutman, J. 1982. "A Means-End Chain Model Based on Consumer Categorization Processes." *Journal of Marketing* 46 (2): 60–72. doi:10.2307/3203341 doi: 10.1177/002224298204600207 [Crossref], [Web of Science ®], [Google Scholar]

❖ Ha, J., and S. Jang. 2012. "Attributes, Consequences, and Consumer Values; A Means-End Chain Approach Across Restaurant Segments." *International Journal of Contemporary Hospitality Management* 25 (3): 383–409. doi: 10.1108/09596111311311035 [Crossref], [Web of Science ®], [Google Scholar]

❖ Hamza, S. 2015. "Migrant Labor in the Arabian Gulf: A Case Study of Dubai, UAE." Accessed March 20, 2020. https://trace.tennessee.edu/cgi/viewcontent.cgi?referer=&httpsredir=1&article=1244& context=pursuit. [Google Scholar]

❖ Hemanta Kumar Pradhan(2012) "Pattern of Consumption Expenditure in Rural Household: A Case study of select villages of Sundargarh District of Odisha"

❖ Hiller, H. H., and K. S. McCaig. 2007. "Reassessing the Role of Partnered Women in Migration Decision-Making and Migration Outcomes." Journal of Social and Personal Relationships 24 (3): 457–472.

doi:10.1177/0265407507077233. [Crossref], [Web of Science ®], [Google Scholar]

❖ Hopkins, R.A., Powers, T.L. (2015). The Theory of Altruism and Consumer Behavior: Literature Review and Model Development. In: Choudhury, P. (eds) Proceedings of the 1996 Multicultural Marketing Conference. Developments in Marketing Science: Proceedings of the Academy of Marketing Science. Springer, Cham. https://doi.org/10.1007/978-3-319-17395-5_66

❖ Irudaya Rajan, S., and K.C. Zachariah. 2019. Emigration and Remittances: New Evidences from the Kerala Migration Survey 2018. Working Paper No. 483. Centre for Development Studies, Thiruvananthapuram.

❖ Issac, Thomas T.M. 1997. Economic Consequences of Gulf Migration. In Kerala's Demographic Transition: Determinants and Consequences, ed. K.C. Zacheria and S. Irudaya Rajan. New Delhi: Sage Publications.

❖ Iyengar N Sreenivasa (1966) - "A Study of Differential Price Movements and Consumer behaviour - An Application of Fractile Graphical Analysis", Indian Economic Review , New Series Volume 2. No 2 PP 179 - 198

❖ Iyer, A. 2017. "Indian Expats Share Why Dubai Is Home for Them." Khaleej Times, March 18, 2017. Accessed June 12, 2020. https://www.khaleejtimes.com/nation/dubai/indian-expats-share-why-dubai-is-home-for-them. [Google Scholar]

❖ Jain L R and Tendulkar S (1973) -"Anayisis of Occupational Differences in Consumer Expenditure Pattern in India" - Sankhya, Series B. Vol 35. Part 2 PP 239-267

❖ Justin Sunny & Jajati K. Parida & Mohammed Azurudeen, 2020.   , " Review of Development and Change, , vol. 25(1), pages 5-29, June

❖ K. Pushpangadan, 2003. "Remittances, consumption and economic growth in Kerala: 1980-2000," Centre for Development Studies, Trivendrum Working Papers 343, Centre for Development Studies, Trivendrum, India.

❖ K.C. Zachariah and S. Irudaya Rajan, "Migration Monitoring Study, 2008: Emigration and Remittances in the Context of Surge in Oil Prices." Research Report, Centre for Development Studies, Thiruvananthapuram, 2009.

❖ . [Google Scholar]

❖ K.V Joseph- Keralites on the Move"

❖ Kannan K P, K.S Hari Revisiting Kerala's Gulf Connection: Half a Century of Emigration, Remittances and Their Macroeconomic Impact, 1972–2020 Indian Society of Labour Economics 2020 vol.63(4),pages941-967

❖ Kannan, K.P and Hari K.S (2002): "Kerala's Gulf Connection: Emigration, Remittances and their Macro Economic Impact,19722000", working paper, CDS, Tvm.

❖ Kannan, K.P. 1998. Political Economy of Labour and Development in Kerala. Economic and Political Weekly 33 (52): L61–L70.

❖ Kannan, K.P. 2005. Kerala's Turnaround in Growth. Economic and Political Weekly 40 (6): 548–555.

❖ Kannan, K.P. 2007. From Human Development to Economic Growth: Kerala's Turnaround in Growth Powered by Human Development, Remittances, and Reform. In Institutions and Markets in India's Development: Essays for K.N. Raj, ed. A. Vaidyanathan and K.L. Krishna. New Delhi: Oxford University Press.

❖ Kannan, K.P., and G. Raveendran. 2019. From Jobless to Job-Loss Growth. Economic and Political Weekly 54 (44): 38–44.

❖ Kapur, S. 2003. "Indian Diaspora as a Strategic Asset." Economic and Political Weekly 38 (5): 445–448. [Google Scholar]

❖ Karinkurayil, M. S. 2020. "The Days of Plenty: Images of First Generation Malayali Migrants in the Arabian Gulf." South Asian Diaspora, doi:10.1080/19438192.2020.1767895. [Taylor & Francis Online], [Web of Science ®], [Google Scholar]

❖ Kerr, S. 2020. "Dubai Fears the End of its 'build it and they will come' Model." Financial Times, April. Accessed on August 24, 2020. https://www.ft.com/content/4d169d0c-4be4-11e9-8b7f-d49067e0f50d. [Google Scholar]

❖ Komireddi, K. 2020. "Modi's India Isn't Prepared for the Coronavirus." EP, April 10, 2020. Accessed 30 June 2020, https://foreignpolicy.com/2020/04/10/modis-india-isnt-prepared-for-the-coronavirus/. [Google Scholar]

❖ Kottler, Philip, and Armstrong, Harry (1998). Principles of Management publishers, p.170

❖ Kõu, A., H. M. Clara, and B. Ajay. 2017. "For the Sake of the Family and Future: the Linked Lives of Highly Skilled Indian Migrants." Journal of Ethnic and Migration Studies 43 (16): 2788–2805. doi:10.1080/1369183X.2017.1314608. [Taylor & Francis Online], [Web of Science ®], [Google Scholar]

❖ Kõu, A., J. van Wissen, J. van Dijk, and A. Bailey. 2015. "A Life Course Approach to High-Skilled Migration: Lived Experiences of Indians in the Netherlands." Journal of Ethnic and Migration Studies 41 (10): 1644–1663. doi:10.1080/1369183x.2015.1019843. [Taylor & Francis Online], [Web of Science ®], [Google Scholar]

❖ Krishnan, T.N. 1994. Foreign Remittances, Consumption and Income. Thiruvananthapuram: AKG Centre for Research and Studies.

❖ Kuttappan, R. 2020. "Indians Worry Over UAE Job Losses." The Lede. Accessed June 25, 2020. https://www.thelede.in/inclusion/2020/04/01/indians-worry-over-uae-job-losses. [Google Scholar]

❖ Lakshmi G& Rengarajan P (2013) "A study on Women Consumer Decision Making Behaviour With Special Reference to Purchase of Durable Goods in Udumalpet Town" -ABINAV -National Monthly Referred Journal of Research in Commerce and Mangement Vol. 2 Issue 8 , PP 32-40

❖ Landy, F. J., and W. S. Becker. 1987. "Motivation Theory Reconsidered." Research in Organizational Behavior 9 (1): 38–40. [Google Scholar]

❖ Li, X. and Luo, L. (2021), "Migration patterns and migrant workers' consumption", China Agricultural Economic Review, Vol. 13 No. 4, pp. 781-798. https://doi.org/10.1108/CAER-08-2020-0197

❖ Mahajan B.M (1979-80)" Consumer Behaviour in india- An Econometric Study", Concept, New Delhi.

❖ Mahmud, M. J. 2007. "Identification of User's Expectations in Mass Housing Using Means-End Chain Research Model." Journal Alam Bina 9 (4): 1–19. [Google Scholar]

❖ Malarmathi K & Saraswathi C (2011) "A Study on Factors Influencing Rural Consumer Buying Behaviour Towars Durable Goods in Erode District" Asia Pacific Journal of Research Vol.No.1 Issue 4

❖ Martin, P. 2012. "Reducing Migration Cost and Maximizing Human Development." In Irena Omelaniuk: Global Perspectives on Migration and Development, GFMD Puerto Vallarta and Beyond. London: Springer. [Google Scholar]

❖ Mathew, S. 2020. "Poses Shock to U.A.E. Economy, Says Moody's." Accessed August 1, 2020. https://www.bloombergquint.com/onweb/moody-s-says-dubai-at-risk-as-virus-poses-shock-to-u-a-e-eonomy. [Google Scholar]

❖ Menon, P. 2020. "'Pravasi Really Means Absence': Gulf-Pravasis as Spectral Figures in Deepak Unnikrishnan's Temporary People." South Asia: Journal of South Asian Studies, doi:10.1080/00856401.2020.1719628. [Taylor & Francis Online], [Web of Science ®], [Google Scholar]

❖ Mohan R and Shyjan D (2007) 'Taxing Powers and Developmental Role of the Indian States: A Study with Reference to Kerala', Review of Development and Change, Vol XII No.1 January to June 2007, pp. 99-127. (ISSN 0972-2661)

❖ Mohan, A. C. 2017. "Migration to Kerala: Issues and Challenges." Indian Journal of Research 6 (2): 79–96. Accessed July 3, 2020. https://www.worldwidejournals.com/paripex/recent_issues_ pdf/2017/ February/February_2017_1488455290__111.pdf. [Google Scholar]

❖ Moorthy, Soorya. R (1997) „Consumption to Consumerism' In the context of Kerala, Classical, New Delhi.

❖ N.R Nithya (2013) "Changing Trend of Consumerism in Kerala" International Journal of Current Research,Nov.2013 Vol.5, Issue no. II pp 3520-3523

❖ Naik, Krishna C.N & Reddy Venugopal,L (1999),"Consumer Behaviour" Discovery Publishing House, New Delhi.

❖ Nair, Gopinathan (1986) Asian Migration to the Arab World – Migration from Kerala (India), CDS, Thiruvananthapuram.

❖ Nair, Gopinathan (1988) Incidence, Impact and Implications of migration to the middle east from Kerala (India), Asian regional programme on international labour migration, UNDP

❖ Nair, Gopinathan P.R. 1989. Incidence, Impact and Implications of Migration to the Middle East from Kerala (India). In To the Gulf and Back: Studies on the Economic Impact of Asian Labour Migration, ed. R. Amjad. New Delhi: ILO/ARTEP.

❖ Nayyar, Deepak. 1994. Migration, Remittances and Capital Flows: The Indian Experience. New Delhi: Oxford University Press.

❖ Pankaj, Prabhat K(1998) "Consumer Behaviour and Consumption Patterns"Deep & Deep Publications, New Delhi.

❖ Philip, S. (2021, January 7). Covid effect: 8.4 lakh Migrants Back in Kerala From Abroad, 5.5 Lakh Lost Their Jobs. Indian Express.https://indianexpress.com/article/india/covideffect-8-4-lakh-migrants-back-inkerala-from-abroad-5-5-lakh-lost-their-jobs-7136016/

❖ Philippe Venier. From Kerala to the UAE: Emerging Trends in A Mature Labour Migration System: The development of entrepreneurial initiatives. 2007. ⟨halshs-00324540⟩https://halshs.archivesouvertes.fr/halshs-00324540

❖ Pillai, Mohanan & Shanta (2005): "Long term Trends in the Growth and Structure of the Net State Domestic Product in Kerala", Working paper, CDS, Tvm

❖ Prakash, B. A. (2020). The Impact of Covid-19 on Kerala's Economy: A Preliminary Assessment. Thiruvananthapuram Economic Study Society. http://keralaeconomy.com/admin/pdfs/Paper%20on%20COVID19%20sept%20 14%202020. pdf

❖ Premkumar, S. 2020. "The Gulf Boomerang: India's Biggest Reverse Migration from A World Devastated By COVID-19." Accessed August 7, 2020. https://www.outlookindia.com/ magazine/story/india-news-the-gulf-boomerang-indias-biggest-reverse-migration-from-a-world-devastated-by-covid-19/303219. [Google Scholar]

❖ Purkayastha, B., and A. K. Sahoo. 2020. "Indian Transnationalism." In Routledge Handbook of Indian Transnationalism, edited by Ajaya K. Sahoo and Bandana Purkayastha, 1–18. Abingdon: Routledge. [Google Scholar]

❖ Pushpangadan. K (2003) Remittances, Consumption and Economic Growth in Kerala : 1980-2000"Working Paper,No.343,Centre for Development Studies

❖ Rajan, S.I and K C Zachariah (2019). Emigration and Remittances: New Evidences from the Kerala Migration Survey, 2018. Centre for Development Studies Working Paper No.483. Thiruvananthapuram.

❖ Rajan, S.I and K C Zachariah (2019). Emigration and Remittances: New Evidences from the Kerala Migration Survey, 2018. Centre for Development Studies Working Paper No.483. Thiruvananthapuram.

❖ Rajan, I. S., and P. Saxena. 2019. India's Low-Skilled Migration to the Middle East: Policies, Politics and Challenges. Singapore: Palgrave Macmillan. [Crossref], [Google Scholar]

❖ Rajan, I. 2017. India Migration Report 2016-Gulf Migration. New York: Routledge. [Google Scholar]

❖ Rajan,S. Irudaya "India Migration Report 2014-Diaspora and Development"-S. Irudaya Rajan.

❖ Rajendran, K. 2018. "In Kerala, A Growing Greed for Dowry is Pushing Women into Unhappy 'Salem Marriages.'" Accessed March 4, 2020. https://scroll.in/article/867856/in-kerala-a-growing-greed-for-dowry-is-pushing-women-into-unhappy-salem-marriages. [Google Scholar]

❖ Ratna Kishor N (2013)"A Study on Rural Consumer Behaviour Towards Consumer Durable Goods in India", TRANS Asian Journal of Marketing & Managerial Research Vol.2 issue 3-4, March-April 2013

❖ Reddy Srinivas, P (Consumer preferences of Select Household Electronic Goods," E.P.W April 15,2013

❖ Research in Commerce and Mangement vol No.2, Issue No.8, PP 32-40

❖ Retnaraj .D (2011) , "Consumerism Snowballing into Commodity Fetishism and Black Money Boom- The Emergence of a New Trend in Kerala", Envisionings pp88-93

❖ Retnaraj .D(1999), "Urbanisation in Kerala-Patterns,Causes and Consequences" in the edited volume of B.A Prakash, Kerala's Economic Development, Sage Publication, New Delhi.

❖ Retnaraj.D(2014), "Urbanisations + Globalisation – Industrialisation = Keralisation; A Case Study"Poseidon151-155

❖ Rooney, K. 2019. "India's Record-Breaking Diaspora in Numbers." World Economic Forum. September 30, 2019. Accessed March 21, 2020. https://www.weforum.org/agenda/2019/09/india-has-the-world-s-biggest-diaspora-here-s-where-its-emigrants-live/. [Google Scholar]

❖ Roy, Satyaki (2011) "Trends and Pattern in Consumption Expenditure A Review of Class and Rural- Urban Disparities" ISID Working Paper.

❖ S. Irudaya Rajan "India Migration Report 2013-Social Costs of Migration"

❖ S. Irudaya Rajan, "From Kerala to the Gulf: Impacts of Labour Migration," Asia Pacific Migration Journal, Vol. 13, No. 4 (2004), pp. 497-509; S. Irudaya Rajan and G. Prabha Remya, "India," Asia Pacific Migration Journal, Vol. 17, Nos. 3-4 (2008), pp. 277-86.

❖ Sam George & T.V Thomas. "Malayali Diaspora: From Kerala to the Ends of the World"-

❖ Sabharwal, M., and R. Verma. 2020. "Transnationalism and Return Migration of Scientists and Engineers From the United States to India." In Book Routledge Handbook of Indian Transnationalism, edited by Ajaya K. Sahoo and Bandana Purkayastha, 53–66. Abingdon: Routledge. [Google Scholar]

❖ Sanandakumar, S. 2015. "A FiftyYear Old Phenomenon Explained: Malayalee Migration to Gulf Builds the New Kerala." Accessed June 20, 2020. https://economictimes.indiatimes.com/ news/ politics-and-nation/a-fifty-year-old-phenomenon-explained-malayalee-migration-to-gulf-builds-the-new-kerala/articleshow/49201357.cms?utm_source=contentofinterest&utm_mediu m=text& utmcampaign=cppst. [Google Scholar]

❖ Sarada A.P "Non-Food Expenditure in Kerala- Experiences from Urban Households in Kerala" Asia Pacific Journal of Research Vol.1 issue XIII January 2014

❖ Sen,R.k (1990) "The Changing Pattern and Distribution of Consumption Expenditure in India", Rabindra Bharti University, Calcutta.

❖ Shanija .V (2014) "A Study on Changing Food Habits and Expenditure in Urban Kerala" Ph.D Dissertation, Calicut University.

❖ Srivastava, D. K. 2020. "Coping with COVID-19 Induced Economic Collapse." Cnbctv18.com. Accessed July 1, 2020. https://www.cnbctv18.com/views/coping-with-covid-19-induced-economic-collapse-5893991.htm. [Google Scholar]

❖ Sundaram, K., and S. Tendulkar. 2003. NAS-NSS Estimates of Private Consumption for Poverty Estima- tion: A Further Comparative Examination. Economic and Political Weekly 38 (4): 376–384.

❖ Sunny, Justin, Jajati K. Parida, and Mohammed Azurudeen. 2020. Remittances, Investment and New Emigration Trends in Kerala. Review of Development and Change 25 (1): 5–21.

❖ The Economic Times. 2020a. "Economy Suffers 'Unprecedented Collapse' Due to COVID-19: Survey." The Economic Times. April 21, 2020. Accessed April 30,
2020. https://economictimes.indiatimes.com/news/economy/finance/economy-suffers-unprecedented-collapse-due-to-covid-19-survey/articleshow/75276117.cms. [Google Scholar]

❖ Trigunayat, A. A. 2020. "GCC and the Indian Diaspora in the Context of Covid-19." April 20. Accessed May 12,
2020. https://www.vifindia.org/2020/april/20/gcc-and-the-indian-diaspora-in-the-context-ofcovid-19. [Google Scholar]

❖ Ushadevi .K..N   (2011) "Dynamics of Rural Consumer Behaviour in kerala " Inflibnet.

❖ van Tubergen, F., and M. Kalmijn. 2005. "Destination-Language Proficiency in Cross-National Perspective: A Study of Immigrant Groups in Nine Western Countries." American Journal of Sociology 110 (5): 1412–1457.
doi: 10.1086/428931 [Crossref], [Web of Science ®], [Google Scholar]

❖ Wam. 2020. "UAE Tops as Most Popular Destination for Indians." Wam. July 1. Accessed June 30,
2020. https://www.wam.ae/en/details/1395302822881. [Google Scholar]

❖ Wright, A. 2020. "No Good Options for Migrant Workers in Gulf COVID-19 Lockdown." Middle East Research and Information Project. Accessed June 28, 2020. https://merip.org/2020/04/no-good-options-for-migrant-workers-in-gulf-covid-19-lockdown/. [Google Scholar]

❖ Zacariah, KC, Mathew ET & Irudayarajan S. (2003) Dynamics of migration in Kerala—Dimensions, differentials and consequences, Orient Longman, New Delhi [9]. Zachariah K.C, Irudaya Rajan S. (2012) Inflection in Kerala's Gulf

Connection: Report on Kerala's Migration Survey, 2011, CDS, Thiruvananthapuram.

❖ Zachariah K. C., E. T. Mathew, and S. Irudaya-rajan, Dynamics of Migration in Kerala, Dimensions, Differentials and Consequences, 2003.

❖ Zachariah, K. C., and Irudaya Rajan, S. (2004). Gulf revisited: Economic consequences of emigration from Kerala: Emigration and unemployment. Working Paper No. 363. Thiruvananthapuram: Centre for Development Studies.

❖ Zachariah, K. C., and Irudaya Rajan, S. (2010). Migration monitoring study, 2008: Emigration and remittances in the context of surge in oil prices. Working Paper No. 424. Thiruvananthapuram: Centre for Development Studies.

❖ Zachariah, K. C., and Irudaya Rajan, S. (2012). A decade of Kerala's Gulf connection. New Delhi: Orient Blackswan. Zachariah, K. C., and Irudaya Rajan, S. (2014). Researching international migration: Lessons from the Kerala experience. New Delhi: Routledge.

❖ Zachariah, K. C., and Irudaya Rajan, S. (2015). Kerala migration study 2014. Economic and Political Weekly, 51(6), 7

❖ Zachariah, K. C., Mathew, E. T., and Irudaya Rajan, S. (2001a). Impact of migration on Kerala's economy and society. International Migration, 39(1), 63–88.

❖ Zachariah, K. C., Mathew, E. T., and Irudaya Rajan, S. (2001b). Social, economic and demographic consequences of migration on Kerala. International Migration, 39(2), 43–71.

❖ Zachariah, K. C., Mathew, E. T., and Irudaya Rajan, S. (2003). Dynamics of migration in Kerala: Dimensions, differentials and consequences. New Delhi: Orient Longman

❖ Zachariah, K.C., and Irudaya Rajan. 2015. Dynamics of Emigration and Remittances in Kerala: Results from the KMS 2014. Working Paper No. 463, Centre for Development Studies, Thiruvananthapuram.

❖ Zachariah, K.C., and S. Irudaya Rajan. 2001. Migration Mosaic in Kerala: Trends and Determinants.

❖ Zachariah, K.C., E.T. Mathew, and Irudaya Rajan. 2000. Socio-Economic and Demoigraphic Con- sequences of Migration in Kerala. Working Paper No. 303, Centre for Development Studies, Thiruvananthapuram.

❖ Zachariah, K.C., P.R. Gopinathan Nair, and S. Irudaya Rajan. 2001. Return Emigrants in Kerala: Reha- bilitation Problems and Development Potential. Working Paper No. 319, Centre for Development Studies, Thiruvananthapuram.

❖ Zachariah, K. C., B. A. Prakash, and I. Rajan. 2002. "Gulf Migration Study: Employment, Wages and Working Conditions of Kerala Emigrants in the United Arab Emirates". Working Paper No.13, CDS. [Google Scholar]