

**RETURN EMIGRANTS IN KERALA :  
REHABILITATION PROBLEMS AND  
DEVELOPMENT POTENTIAL**

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## ABSTRACT

This research report is aimed at three aspects of return emigrants in Kerala – their occupational mobility, utilisation of their human and material resources in Kerala’s development and their rehabilitation. It describes their demographic, social and economic characteristics before emigration, after emigration and, after return to Kerala. Also included are the financial costs of and benefits from emigration and the problems faced by them in the Gulf countries and in Kerala after return. A few suggestions for their rehabilitation and their possible role in the state’s development effort are made in the concluding part.

The study shows that there was indeed considerable *difference* between the industrial affiliation of the return emigrants in Kerala before emigration and after their return to Kerala. As much as 43 percent of the return emigrants had changed their industrial sector in between emigration and return. However, real transition in the economic sector, in the sense of a systematic movement from primary sector to secondary sector and from secondary sector to tertiary sector was only about 18 percent, less than half of the total movements. Thus, there were movements, but very little meaningful transition. Some workers moved from agriculture and allied sectors to manufacturing or service sectors, but some others moved back from the manufacturing and the service sectors to the primary sector.

The Government of Kerala has been looking up to the emigrants and return emigrants for help in the state’s development programmes. How much could the return emigrants actually contribute? This study shows that while emigrants while abroad could play a significant role in this matter, the role that the return emigrants would be able to play is limited. There are about three-quarters of a million return emigrants in Kerala today. However, they are relatively old with an average age of

41.7 years. A few are even too old and/or too sick to work. Some feel that there is no need for them to work at all; with the money they have earned abroad, they would rather enjoy a leisurely life back at home. The majority of them have, however, neither the human nor the material resources to make a real contribution to Kerala's development. They have relatively poor levels of general education and technical education. Nor do there exist much of entrepreneurial abilities and leadership qualities among them. Most of them have already spent their savings and are looking for assistance to keep up the relatively high levels of living they have been accustomed to, following migration.

There is, however, one factor, an important factor in the Kerala context, in their favour: they constitute a much more disciplined and committed work force than the general breed of 'conscientised' workers of Kerala. If it is possible to instil entrepreneurial skills and leadership qualities among them and supply them with technical skills and required finance, they might possibly make a real contribution to the development of Kerala. This is however a tall order of demand: the Government could at best act only as a facilitator in this effort.

The richer and the more endowed with human resources and entrepreneurial leadership qualities do not seem to have returned to Kerala in considerable numbers. They are still out there in the Gulf and other countries employed in tenured jobs or engaged in secure business activities. They are the ones to be roped in to work for the economic resurgence of Kerala. For that effort to succeed, however, an entirely new approach to NRIs is needed. This research report does not pertain to this aspect of the NRIs.

While the Government wants assistance from the return emigrants in the state's development, what the majority of the return emigrants

expect the most from the Government is help for their own rehabilitation. In our view, in a large number of cases they do deserve help. When they had been abroad they had made significant contribution to the state's development. Emigration has been the single-most factor in the otherwise dreary development scenario of Kerala in the last quarter of the last century. An emigrant who returned to Kerala in recent years had, on an average, earned a total of about Rs 750,000 during the 6 years and 3 months period, he was out there. The contribution of emigrants to reduction of unemployment and poverty levels and improving the housing conditions of Kerala is widely acclaimed.

But almost all their foreign savings have been used up for subsistence, buying land, constructing houses, paying dowries, paying back debts, etc. What little was left with a few was invested in self-employment projects which in practice yielded little in terms of income and the majority of which have met with natural death in the course of a few years. Return emigrants are now a disillusioned lot, hoping that the Government would bail them out.

Among the return emigrants there exists a small proportion, about one-fifth, whose emigrations were misadventures and had resulted in their loss of wealth, wastage of energy and loss of health. This group finds its survival precarious. There is not much economic justification for any agency to dole out social welfare assistance except perhaps to this small proportion. In general, the Government may not find it justifiable to implement social welfare programmes for all return emigrants. The return emigrants have time and again proved that financial assistance given to them by way of loans for small-scale industries won't cut much ice. Many of them want pension, but we find little justification for any special treatment for the return emigrants in preference to other deserving segments of the population.

We make two suggestions for the rehabilitation of return emigrants, for those who have already come back and for those who would be returning in future: establishment of a welfare scheme and organisation of co-operatives for specific tasks (example, public works, tourism projects etc) in which the work discipline the return emigrants have acquired abroad could be of immense use. The seed money for both should come from the commercial banks of Kerala, the institutions which have received and continue to receive, massive inflows of funds by way of emigrants' remittances. But the maintenance of the welfare schemes on a continuing basis should be the responsibility of the emigrants still abroad and that of the co-operatives of the returned emigrants themselves.

**JEL Classification :** J10, J18, J22, J31

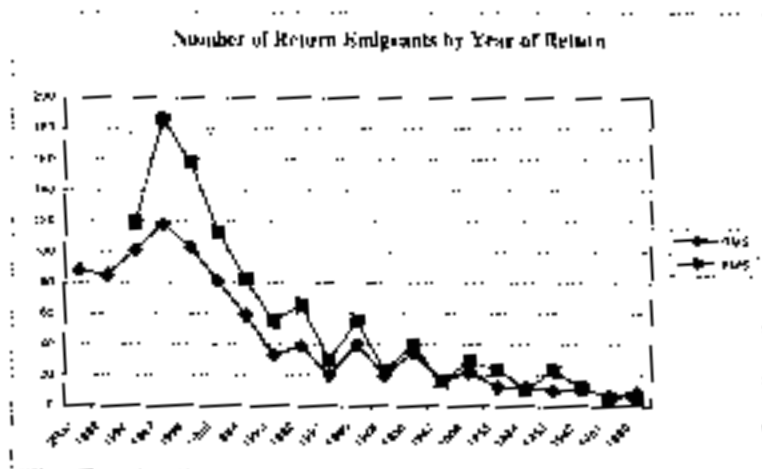
**Key Words:** Return migration, remittances, rehabilitation, Kerala

**R**eturn of emigrants from the Gulf Countries has assumed large dimensions in Kerala only in recent years. Since 1993, when there were only 1.24 Gulf returnees in the State, the size of the annual flows seems to have been growing rapidly. In this paper, the numerical dimensions, some of the problems related to their rehabilitation and the possibilities of using their skills and savings for development are discussed in some detail.

### Return Emigrants: How Many

**In 1998**, there were about 739,000 return emigrants in Kerala. Between 1998 and 2000 some more emigrants came back to Kerala and some of the former return emigrants went back to the Gulf countries. The number of return emigrants in Kerala today would be about 750,000.

Most of the return emigrants (about 125,000) live in Malappuram district. For every 100 households in Malappuram there were 20.5 return emigrants in 1998. Trivandrum and Thrissur were the other two districts



with more than 100,000 return emigrants each. The hilly districts, Idukki and Wayanad, have very few return emigrants.

Most of the return emigrants in Kerala today are those who returned from Saudi Arabia (more than 3 lakh or more than 40 percent of the total). The other major areas from which emigrants have returned are Dubai (85,000 or 11.4 percent), Oman (74,000 or 9.9 percent) and Abu Dhabi (64,000 or 8.5 percent).

Until 1997 there was an increasing trend in the arrival of return emigrants in Kerala. With the decline in oil prices, economic depression in the Gulf, and immigration-discouraging measures taken by the Gulf Governments, the number of return emigrants coming back to Kerala reached a peak in 1996-97.. The recent years (1998-2000) have witnessed a decrease in the number of emigrants returning to Kerala. The increase in oil prices and increase in petro-dollars in the Gulf countries in recent years could be factors in the decrease.

On an average a return emigrant in Kerala has made 1.43 trips abroad. More than three-fourths of them had been an emigrant only once. However, about 15 percent had made two trips abroad and about 10 percent had made more than 2 trips. Some of them have had more than five emigration episodes before their final return.

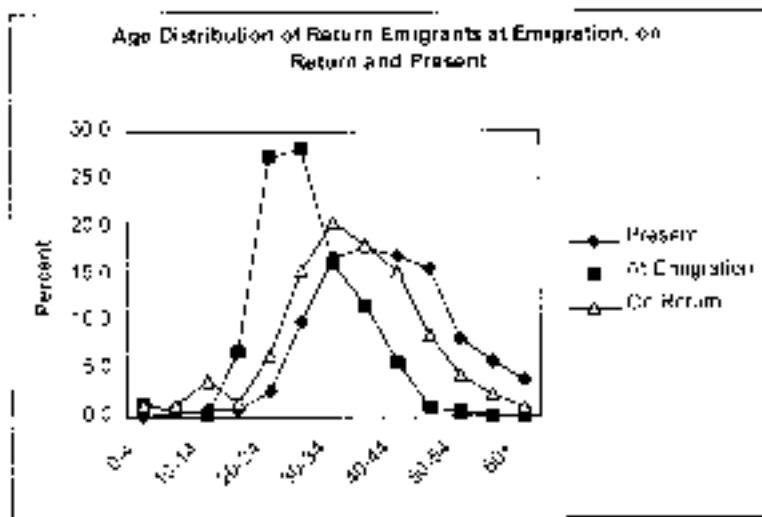
### **Return Emigrants: Who are They**

The emigrants are predominantly men. So are the return emigrants (90 percent). They are highly concentrated in the 30-39 age group. The average age of the return emigrants is 41.6 years.

The majority of the return emigrants are Muslims, about 45 percent of the total. Ezhawas rank second with a little less than 20 percent of the total.



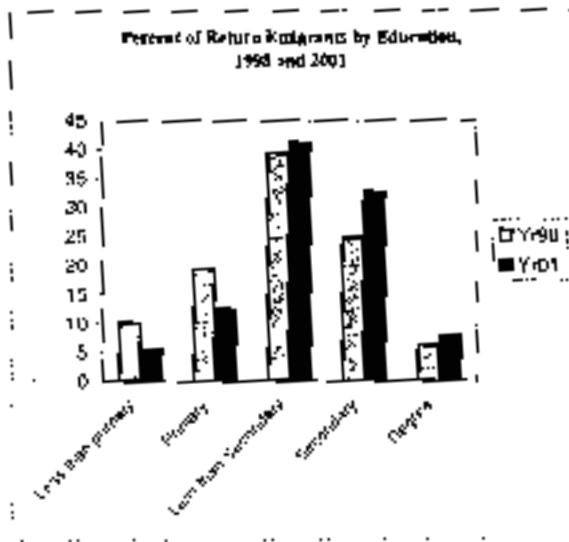
About 30 percent of the return emigrants in Kerala in 1998 are educated with a secondary school certificate or a degree. But almost an equal proportion is not educated beyond the primary level. The largest proportion of the return emigrants (41 percent) consist of those who have had some secondary school education but have not passed the secondary school certificate examination. About 8 percent have a degree. The return emigrants of 2001 have a slightly higher level of education than their counterparts in 1998. While only about 25 percent of the return emigrants of 1998 were secondary certificate holders, as much as 33 percent of the return emigrants of 2001 are of this educational category.



Only a few of the return emigrants (under 20 percent) had any formal training in a technical subject. About 3 percent had degree, 3.5 percent diploma and 12 percent certificate in technical subjects.

About 90 percent of the return emigrants were married.

**Thus, a typical return emigrant in Kerala is a married Muslim male in his thirties with an incomplete secondary level education, and without any technical training.**



### **Return Emigrants in Kerala before Emigration**

Religion, sex and date of birth of a person do not change with migration. Therefore, these characteristics of the return emigrants were the same before emigration as they were after their return. To some extent this is true of education also, as only very few of the emigrants could have improved their educational attainment after emigration.

The principal personal characteristics, which could have changed with emigration, were occupation, industry, salary, etc.

### **Economic Activity before Emigration**

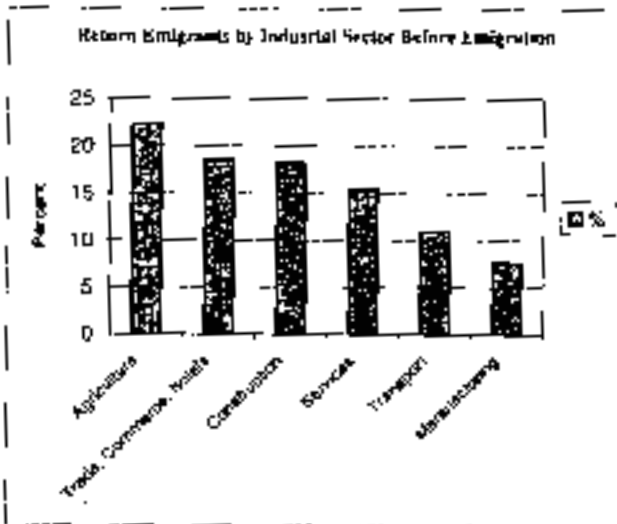
Return emigrants had been in general engaged in casual jobs or in self-employment before emigration. About 42 percent had been engaged in casual employment and 17 percent in self-employment. Only 18.5 percent had been engaged in any regular employment.

One surprising factor is that, among the return emigrants only 13 percent had been unemployed at the time of emigration. In 1998, the

average unemployment rate in Kerala (including the emigrants) was about 14 percent. After emigration of nearly 1.4 million persons, the average unemployment rate declined to 11.4 percent (KMS Report, 1998). However, among emigrants from Kerala before their emigration, the unemployment rate had been as high as 26.5 percent. Thus, it seems that those who returned are a selective group from the point of view of unemployment. It was more of those who had been employed before emigration than those who had been unemployed that returned.

The return emigrants had been evenly distributed among the various economic sectors before emigration. Agriculture had been the sector of activity for 23 percent of the return emigrants, before emigration. Trade, commerce and hotel business had been the sectors of activity for 19 percent. About 18 percent had been engaged in construction industry and 15 percent were in service industry.

On an average, return emigrants who had been employed before emigration had worked for an average of about 7.7 years before going to



the Gulf countries. The largest number (36 percent) had worked for periods ranging between 5 and 9 years, 31 percent had worked for only less than 5 years.

Thus, return emigrants are found to have been mainly from among those who had worked for some period in Kerala before emigration. A few had been of course unemployed.

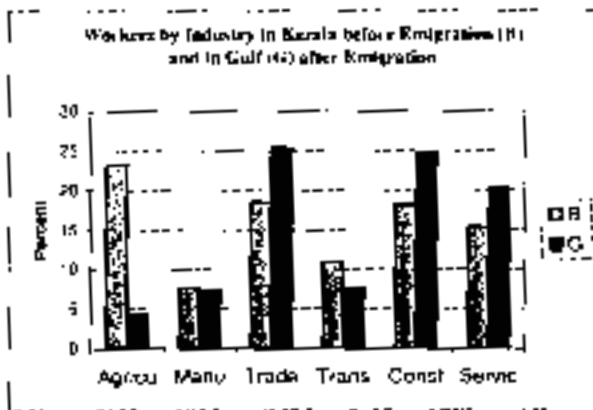
The average wage/salary per annum of return emigrants before emigration had been Rs 15,600. More than half of them had earned less than Rs 1,000 per month. More than 80 percent had less than Rs 2,000 per month and about 3.5 percent more than Rs 3,000 per month.

**Thus, a typical return emigrant in Kerala today had been before emigration a casual employee in the agricultural sector who had worked for about 7 years and was received an annual wage income of about Rs 15,600.**

### **Economic Activity in the Gulf**

While in the Gulf countries, the largest number of return emigrants, 25 percent of the total, were employed in trade, commerce and hotel and restaurants. Almost an equal number were employed in construction industry. The secondary and tertiary sectors together employed more than 70 percent. Compared to their sectors of activity prior to emigration, increases are observed in the proportions employed in these two sectors, during the period they worked abroad. The largest decline is observed to have been in the proportion employed in the primary sector, particularly agriculture and animal husbandry.

The average years of service abroad of the return emigrants was 6 years 3 months. About 30 percent of the total, had served however for less than 2 years, more than 40 percent for more than 5 years and nearly 5 percent for more than 10 years.



While they were in the Gulf countries, the return emigrants had earned on an average, about Rs. 120,000 per year, an increase of Rs 104,600 over the amount they had been earning (Rs 15,600) in Kerala before emigration. The increase in earnings of those who returned in recent years is found to have been higher than that of those who had returned earlier.

In spite of the large differences between what they had earned in Kerala and what they earned in the Gulf countries, a large number of emigrants have returned, obviously due to reasons beyond their control, an aspect to which we shall turn presently.

**Thus, a typical return emigrant was a worker in trade, commerce or other service activities while in the gulf countries, for a period of about 6 years and received an annual income of about Rs 120,000.**

### **Economic Activity in Kerala After Return**

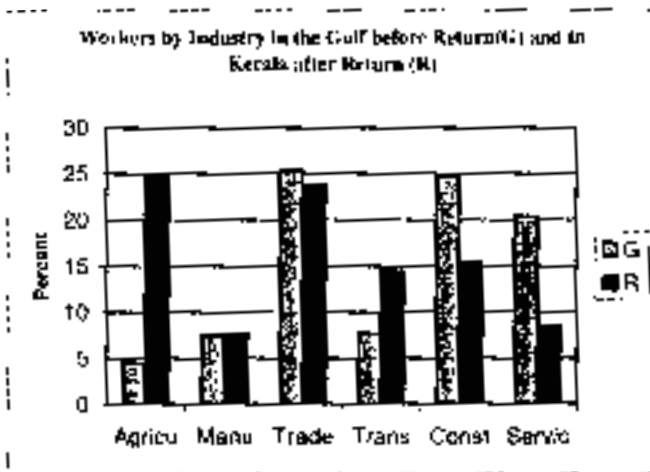
Nearly three-fourths of the return emigrants in Kerala are gainfully employed and about 8 percent are seeking employment. Including persons

in the working age but are not seeking employment a little less than one-fourth remain outside the labour force.

Out of the return emigrants who are gainfully employed after return, most (44 percent) are self-employed. Almost an equal proportion are casual workers. Only 14 percent are in regular employment.

The proportion of workers engaged in self-employment is higher in 2001 than in 1998.

After return, nearly one-fourth of the gainfully employed return emigrants are engaged in the agricultural and allied sectors, an equal number are engaged in trade, commerce and other services including the catering business. Together these two sectors account for 49 percent of the total gainfully employed return emigrants. Construction and transport are the other two sectors in which the return emigrants are engaged. Each of these sectors employed nearly 15 percent of the total. Manufacturing employed only about 8 percent of the total.

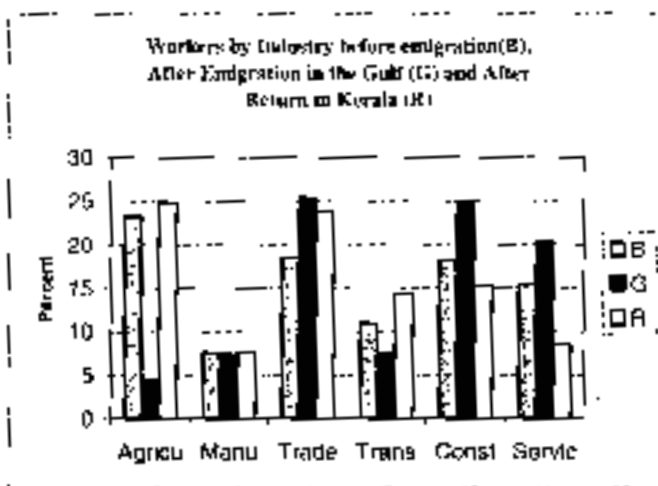


Thus a typical return emigrant today has been back in Kerala for nearly 8 years. He is either self-employed or is a casual worker in agriculture, trade, commerce or other services.

### Occupational Mobility

Has emigration caused any real change in the economic activity of the return emigrants? Before emigration, about 22.3 percent of the labour force had been engaged in agriculture. In the Gulf countries only less than 5.0 percent of them were employed in this sector. After coming back, 24.8 percent went back to the agricultural sector. Thus, it appears that emigration has not had much of an impact on the proportion engaged in agriculture.

In the same manner, the proportion of labour force working in the manufacturing sector did not change at all. About 7.6 percent of the return emigrants had been engaged prior to emigration and have found employment after return, in the manufacturing sector. The proportion was more or less the same during their work in the gulf countries too.



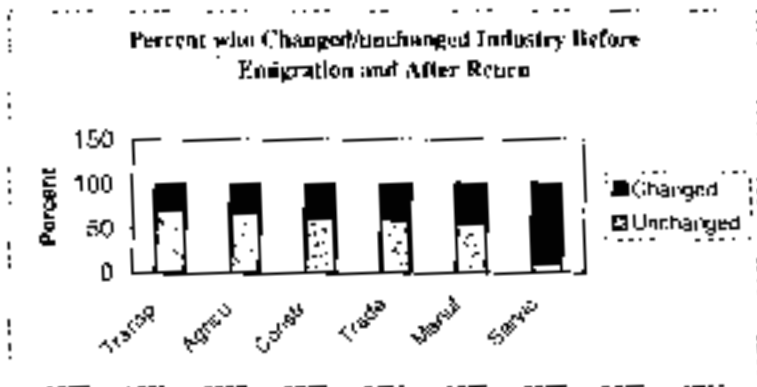
However some increase is noticed in the proportion working in trade and commerce, and transport.

We have seen that the proportion of workers in the primary sector is more or less the same after return as that before emigration. However this relative stability conceals considerable mobility among sub-sectors.

It is true that over two-thirds of those who had been employed originally in agriculture had ultimately settled down in agriculture; but about 12 percent moved over to trade and commerce and 8 percent went over to construction. Similarly it is true that 55 percent of those who had been in manufacturing before emigration have remained in manufacturing after return to Kerala. But the balance 45 percent moved to other sectors: 14 percent to agriculture, 14 percent to trade, commerce, hotels, restaurants, etc, 7 percent to services, 5 percent to construction, etc. About 60 percent of the workers who had been in trade, commerce have reverted to them but 10 percent went over to transport and 11 percent to agriculture. Transport retained the largest proportion, 73 percent, but even in this case 16 percent went over to trade and commerce. Those who had been in the other services before emigration have shown the highest degree of mobility. Eighteen percent went to agriculture, 14 percent went to trade and commerce and 12 percent went to construction, etc.

In the preceding analysis, the starting point was the situation in Kerala before emigration. The situation in Kerala after return was compared with that before emigration. What are the industrial sectors after return of those who were originally in agriculture, manufacturing etc?. An alternative approach would be to start from the situation after return to Kerala. How many of those who are in agriculture after return to Kerala (for example) came from, manufacturing, construction, etc?.

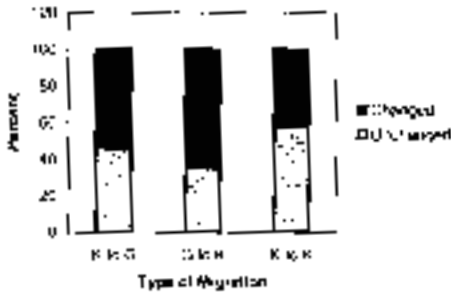




Among the workers in the agricultural sector **after their return**, only 62 percent had been in agriculture before emigration. Ten percent came from construction 10 percent from other service and, 9 percent trade and commerce, etc. Thus while 8 percent of agricultural workers moved to construction, 10 percent of construction workers moved to agriculture. Altogether about 38 percent of workers in the agricultural sector (after return) came to agriculture from other sectors. Similarly about 53 percent of workers in manufacturing are those who had their origins in other sectors. Agricultural sector contributed 12.2 percent, trade commerce etc. 10.2 percent, and service 10.2 percent and etc. Workers in trade and commerce after the return were made up of 11.8 percent from agriculture and about 8 percent each from transport, construction, and services. Thus, emigration has caused considerable industrial redistribution of workers in Kerala.

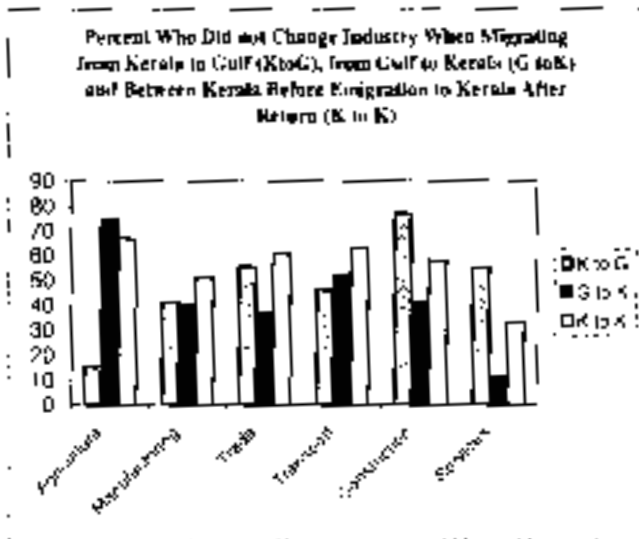
If we take all the sectors together, we find that only 57 percent of the return emigrants have gone back to their original sectors. **An overall index of sector mobility is 43 percent.** The highest rate of sector change has been among the service workers 77.8 percent. Service sector was followed by manufacturing (45.2%), trade and commerce (39.7%),

Change in Economic Sector Between Kerala and Gulf, Gulf and Kerala and Kerala Before Emigration and Kerala After Return



construction (37.9%) agriculture (31.1%) and transport (27.1%). The sector which retained most of its workers was transport (72.9%)

Overall the change in the sector of economic activity of return emigrants before emigration and in the Gulf (53.7%) was smaller than



between Gulf and Kerala after return (64.8%). The lowest degree of change in the sector of activity was between before-emigration and after-return (43%).

### **PROCESS OF EMIGRATION AND RETURN EMIGRATION**

The process of return emigration begins with emigration. The decision to emigrate is determined by the socio-economic conditions at home in comparison with those at the destinations. In this respect, conditions in Kerala were ideally suitable for emigration. The density of population in Kerala is one of the highest in India. The unemployment rate in Kerala is again the highest in India. The educational level of the population also happens to be the highest in Kerala. All that was needed for emigration to take place was demand for employment abroad. It took place on a large scale in the Gulf countries with the oil boom of 1973.

According to the majority of return emigrants the basic reason for their emigration from Kerala was lack of employment opportunities in the state. More than 70 percent of the respondents mentioned that the first reason for their emigration was lack of employment opportunities in Kerala. A second reason was the desire to improve living conditions of their households. More than 60 percent selected the desire to improve living condition as a second reason. Other reasons mentioned by the return emigrants were: discharge of family responsibilities and redemption of debts. Thus, the reason for emigration from Kerala was undoubtedly economic in nature: to get a job and earn an income and thereby to improve standard of living.

Prospective emigrants got their information about emigration mostly from their friends. More than half the number of return emigrants reported friends as their main source. Another important source was the local migrant-recruiting agent. More than a third of the return emigrants

mentioned that they got the information about emigration from the recruiting agents. Surprisingly news media and emigrants on home visits were not very important sources.

Information about emigration prospects is not a sufficient condition to emigrate. The prospective emigrants should get jobs, or some sort of assurance to get jobs on arrival at the destinations. How did they secure their first employment abroad? Here again the answer was help from friends, relatives and recruiting agents. Four out of ten got their first employment through the help of friends and relatives. One-fourth of the return emigrants got their first job with the help of licensed recruiting agents. Another 15 percent got it through unlicensed recruiting agents.

Nearly half the emigrants had a formal contract for employment before they went to the Gulf countries, and another 7 percent had a formal letter from the prospective employer. Thus, about 55 percent of the emigrants had some secure contract before they went abroad. This means that as much as 44 percent of the emigrants went abroad without a guarantee of secure employment.

A similar division existed between those who received their contract in English language or in Arabic language (54 percent versus 44 percent) and those who received advice about the employment abroad (57 percent) and those who did not receive any advice (43 percent). The advices was given mostly by friends (59 percent) and relatives (45 percent). These pieces of advice were on the whole very useful.

Emigration from Kerala was by no means very cheap. On an average an emigrant had to spend about Rs 33,000 for various purposes connected with emigration. By far the most expensive item of expenditure was the cost of visa, which worked to be about Rs 21,000 per emigrant. Next in importance was the financial loss undergone due to fraud and

cheating. The average loss for those who lost through fraud was Rs 12,000. However, only 5 percent of the return emigrants had lost any money though fraud. Getting a passport was the cheapest among the various items of expenditure, only Rs 868 per emigrant. The other items of expenditure were payment to recruiting agents (on an average Rs 8,890), and payment to other intermediaries (Rs 6,151 per emigrant). Surprisingly, the cost of air ticket was only about half the cost of the visa.

Cost of emigration of return emigrants in 2001 was quite close to that of the return emigrants in 1998. The total was Rs 34,600 in 1998 and Rs 33,000 in 2001. The figures were close for most of the individual items also, the major exception being loss due to fraud. It was Rs 21,000 among the 1998 return emigrants compared to Rs 12,000 among the 2001 return emigrants. The number of return emigrants who reported cheating or fraud as one of the expenses of the emigration has remained more or less the same in the two years.

It is important to realise that most of the people who emigrated came from relatively poor background and that an amount of 33-34 thousand could have been a heavy burden on them. About 60 percent of them had borrowed for meeting the cost of emigration; 15 percent borrowed from moneylenders and about 10 percent sold or mortgaged their landed property. A large proportion of return emigrants had sold or pledged their ornaments. Personal savings and parents' savings contributed the balance. Government's assistance in this matter was pretty insignificant. This is an area where Governments and banks, and especially banks, could play a much larger role.

### **Conditions of Work Abroad**

After going through the various stages in the process of emigration, the emigrant finally reaches his destination. When he reaches what is it

that awaits him? What sort of reception he got in the Gulf countries. How were the employment and working conditions in the Gulf countries like? Did he face any problem at the airport itself, problems about passport, visa, work permit, etc?

The common feeling among many in Kerala is that emigrants have a difficult time in the Gulf countries. There are innumerable stories about fake visas, fake job contracts, arrests and imprisonment on landing at the Gulf airports, long hours of hard work under unhealthy climatic conditions, denial of permission to keep ones' own passport, denial of permission to change jobs, inability to return home because of lack of money or lack of access to passport, etc. These stories are counter-balanced by instances of emigrants sending huge remittances, returning home with innumerable luxurious goods, constructing huge mansions, sending children to the best schools back home, parents and family members receiving the best medical attention that Kerala can provide, etc.

According to the returned emigrants canvassed in our survey, very few had any major problem when they landed in the Gulf countries. Less than 1 percent had any problem with passports; less than 3 percent had any problem with visas and less than 5 percent had any problem with work permit.

When they landed in the Gulf countries, their relatives or friends met them at the airport. The employers' representatives met more than a-third of them. The proportion of return emigrants who were not met by any one - employer's representatives, friends and relatives, or Indian embassy representatives - was less than 4 percent.

Two-thirds of the return emigrants received the same job that had been promised to them. Three-fourths of them thought that they received

the same or even better treatment from their employers than that received by their counterparts from other nationalities. About one-fourth of them had to sign a second contract but three-fourths did not have to do so. Most of the return emigrants, an overwhelming 88 percent, were not allowed to keep their passports. This is the most glaring violation of freedom that the emigrants had to undergo in the Gulf countries.

Most of the return emigrants (more than 80 percent) felt that their housing accommodation was adequate or good and only 14 percent had to share housing accommodation with friends. They did not much complain much about the quality of food that they received. More than 90 percent felt that the food was good or excellent. Only a small percent of the return emigrants received food free of cost. About 70 percent bought food at market value and about 14 percent got it at subsidised rates. The medical care they received in the Gulf countries was good (20 percent) or satisfactory (61 percent). Similarly, the educational facilities that their children got were characterised as good by one-third of the return emigrants and as satisfactory by another 42 percent of them. There were facilities for religious observation. However about one-fourth of the return emigrants felt that facilities for religious observations were not good enough.

Very few of the return emigrants (nearly 10 percent) had taken their wives with them to the Gulf countries. In half the number of cases in which wives lived with the return emigrants in the Gulf countries, wives were also workers. Insufficient income of the emigrant was the main reason mentioned for not taking their wives to the Gulf countries. Only 5 percent mentioned lack of accommodation as a reason for not taking their wives to their place of work.

What role did the Indian embassy play in the life of the emigrants in the countries? Only about 10 percent of the return emigrants sought

any help from the embassy. In cases in which emigrants sought help from the embassy, the reason was redressal of grievances with employers or legal problems. The persons who sought help were mostly satisfied with the services they received from the embassy.

## **EMPLOYMENT AND WORKING CONDITIONS BACK HOME**

As mentioned earlier, Kerala has now about three-quarters of million return emigrants. And more of them are coming back. The reasons for return are several. Some have returned because their contract expired or their employer terminated their job. This was the reason for the largest number of them (about 41 percent) to return.

Second in importance was difficult working conditions in Gulf countries. More than a fifth of the return emigrants came back because they could not stand any longer the difficult working conditions. They had been accustomed to easy working conditions back home. Difficult living conditions - the heat in some seasons for example,- was another reason for return. Ill health, injury and accidents accounted for another one-eighth of the return. In about another one-eighth, the conditions back home required the migrants' presence. Thus, most of the return was due to involuntary reasons.

Was their emigration of any use back in Kerala? Did they acquire any special skills abroad? Only about a fifth of the return emigrants thought that they have received any special skills from work abroad: craft skills, supervisory skills, professional skills and skills in public relations. And only about 14 percent of them thought that their work experience abroad had been of any use in their life back in Kerala.

The return emigrants have very little financial savings left with them for investment, or to start a business on. They had spent



most of their savings on other purposes of greater priority in their reckoning.

Out of the total 1019 return emigrants in the sample, 381 (37 percent) persons spent their savings on construction of buildings, 277 (27 percent) on wedding celebrations, 266 (26 percent) on purchase of land and 127 (12 percent) on higher education. The largest amount was spent on construction of houses, about 36 percent of the total. About 29 percent was spent for purchasing agricultural land. Almost an equal amount was spent on marriage of daughters, sisters and other close relatives. Only a small proportion (8%) was spent on higher education.

On an average a return emigrant spent Rs 31,000 for agricultural land, 28,000 for marriage, 27,000 on building construction and 18,000 for higher education.

An important point to note is that only about 507 of the 1001 return emigrants spent part of their savings on purchasing of land, construction of buildings, marriage or higher education. The foreign savings of the other half were entirely used for subsistence, loan repayment etc and not for investment of any type.

### **Rehabilitation of Return Emigrants**

Two questions which are utmost in the minds of return emigrants and Government planners are rehabilitation of return emigrants and the ways in which the return emigrant's expertise and accumulated wealth could be used for developmental activities in Kerala. These two are not separate questions. If the return emigrant's skills and bank balance could be used for the development of the state, that process could automatically result in the rehabilitation of a majority of the return emigrants.

The return emigrants want Government's help in their rehabilitation. This is one of their persistent demands. Their main argument is that while working abroad they had remitted large amounts to their home state and that their remittances had helped the country to maintain the foreign exchange reserve at a comfortable level. Their argument is valid. Emigrant workers sent back about Rs 12,000 crore in the year 2000 as remittances. The banks in Kerala had an NRI deposit of Rs 13,329 crore in 1999 and Rs 20,045 crore in 2000 as on 30<sup>th</sup> September. This is more than Rs 6,000 per person in 2000. The return emigrants believe that because of their contribution to national foreign exchange reserve, they have a right to get financial assistance and other help from the Government at their time of need.

In the Survey, we asked two questions related to the role that they expect Kerala Government to play in their rehabilitation. First we enquired from the return emigrants whether the Government should do anything in rehabilitating the return emigrants. We expected that everybody would demand Government assistance in this matter. Although an overwhelming 85 percent of the return emigrants thought that the Government should help them, about 15 percent thought that the Government should keep out from such activities. The latter have no desire to get Government help in this matter. It is interesting to find out who these persons are. Among the three religious communities in the state, it is the Muslims who want Government assistance most (83 percent of them) and the Syrian Christians who want the least from the Government (only 60 percent of them wanted Government assistance). Among the return emigrants classified by education, those with a degree wanted the least help from the Government and those with below secondary level school education wanted most (83 percent of them wanted help)

We enquired further what sort of help they expect from the Government. What they want most from the Government was financial assistance. More than half the return emigrants wanted financial assistance from the Government in their rehabilitation. A little more than one-fifth wanted pension and about the same proportion wanted Government jobs, or assistance to get a paid job. Thus, what the return emigrants wanted most from the Government was economic assistance.

They wanted financial assistance for several purposes. Some wanted financial assistance to start a business, others, for self-employment, some others for education of children, and a few for meeting their medical expenses. A sample of answers is given in the footnote\* .

An important question, which unfortunately was not enquired into was: why should the Government give any financial assistance to rehabilitate the return emigrants? In Kerala today there are more than a million return out-migrants (those who came back from other states in the country). Do they not deserve consideration for financial assistance for rehabilitation? They also sent to Kerala large amounts of money. There are nearly 30 lakh educated unemployed persons having qualifications of matriculation and above in Kerala. Why should the Government give financial assistance or find jobs for the return emigrants in preference to the 30 lakh educated unemployed persons and the 10 lakh return out-migrants? Similarly, why should the return emigrants receive any special treatment in the matter of loans when there are many other more qualified non-migrants in dire need of assistance? The reason

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\* Financial assistance was sought to start new businesses, workshops, self-employment schemes, welfare schemes, small scale industries, tailoring shop, bakery; to buy automobiles, autorickshaws, boats and nets, carpentry tools; to improve business, to develop agricultural land, to raise industrial loans, to educate children and to obtain visas.

given by the return emigrants is that they had brought in a lot of foreign exchange for the country.

In our survey we enquired about the income and expenses of the return emigrants when they were working abroad. Two questions were asked:

What was your annual salary, wages or income while abroad?

What was your monthly income, what were your living expenses, what was your average home remittance?

The answer to the first question gave an average annual income of Rs 120,000 per return emigrant. The second question, asked very much later in the interview, gave a figure of 121,000 as annual income. Surprisingly, the two answers are very close.

The same set of questions gave Rs 43,000 as the annual living expenses per return emigrant during his/her stay abroad. This leaves a balance of Rs 77,000 as the annual saving of an emigrant. This is for one return emigrant. The total for the 750,000 return emigrant would be Rs. 5,775 crore. An average return emigrant has been in the Gulf for 6 years and 3 months. Thus, the accumulated savings of three-quarters million return emigrants in Kerala would work out to be about Rs 36,094 crore.

Thus, there is little doubt that the return emigrants have brought in huge amounts of money to the state. The question is how much did the Kerala Government benefit from this foreign exchange? As seen earlier, most of the savings have been used for construction of residential buildings, purchase of land, meeting the marriage expenses and repaying debts. What is it that Government of Kerala got from the return emigrants? As noted in the Kerala Migration Study report

“Migration has been the single-most dynamic factor in the otherwise dreary development scenario of Kerala in the last quarter of the last century. Migration has contributed more to poverty alleviation and reduction in unemployment in Kerala than any other factor, including agrarian reforms, trade union activities and social welfare legislation”.

Through increased economic activity, the emigrants would have contributed to the increase in revenue collection in the state. From these points of view, the return emigrants deserve a sympathetic consideration from the Government for their rehabilitation.

The one public institution, which has benefited most from emigration, is the banking system in the country. As noted above, the banks in Kerala had a NRI deposit balance of Rs. 20,045 crore in September 2000. And banks used these deposits for credit creation - mostly in states outside Kerala. In that process, the banking system in Kerala is reaping enormous returns from the savings of the emigrants from Kerala. It is the banking system in Kerala, and not the Kerala Government, which should meet the bulk of the cost of rehabilitating the unemployed return emigrants in Kerala.

Some of the return emigrants have taken up the task of rehabilitating themselves. It is instructive to see what happened to them. What was the result of their effort?

In our sample of a little over 1000 return emigrants, 289 invested in some sort of self-employment. Together they invested Rs 7,543,148 or about Rs 26,101 per investor. The amount they invested varied from Rs1, 000 to Rs. 125,000. In 73 percent of the cases, they invested from their own funds. In 23 percent of the cases, part of the funds belonged to

others. In only a few cases the entire funds were borrowed. In more than 30 percent cases, the return emigrant sought help from public institutions, mostly commercial banks. The type of assistance they sought was mostly financial in nature. Very few return emigrants wanted assistance other than financial. Some of the return emigrants tried more than once to start some self-employment schemes. They gave up because, those that they started were found to be unprofitable.

**Inability to identify a profit-making self-employment project was the single most reason why the return emigrants were not able to rehabilitate themselves.**

Some of the return emigrants remained unemployed. Why were they not employed? Did they try to start any self-employment scheme on their own? It is important to answer these questions when it comes to developing policies to rehabilitate return emigrants.

Among the **unemployed** 22 percent had managed to get employment for some period.; but the other 78 percent never tried to get an employment. Among those who had jobs earlier but later gave up, more than half did so because their projects were not financially viable. They were incurring losses. They gave up when they could not stand the losses any longer. Almost an equal number (21 percent) got in to financial problems while about 8 percent got into labour problems.

Some of the return emigrants (17 percent) who were not gainfully employed never tried to start a store, a small-scale industry or any economic activity whatever. None of them approached Government agencies to help them in starting a business of their own. Many of them thought that they were too old to work (25 percent); some (10 percent) thought that they had enough money to get along and there was no real need to work. About 15 percent wanted to lead an easy life in Kerala;

they did not want to be bothered with any regular work. About 40 percent had other unspecified reasons not to work.

The return emigrants very often trumpet the view that there is a lot of latent talent among them. - Technical know-how, management skills- which remains to be used for the state's development. What is the reality?

First of all, the age factor is against them. Their average age is over 41 years. Most of them are married with full family responsibilities. They are not a bunch dynamic young workers coming out of universities and technical schools.

At the same time we have seen that among the return emigrants, there were a few (about 6.6 percent) degree holders or in absolute numbers about 50,000 in the state as a whole. The number of degree holders in a technical subject is estimated to be 2.9 percent or about 21,000. Including certificate and diploma holders, the number of return emigrants with some form of formal technical training was about 18.6 percent or 140,000 persons. Thus, there exists a proportion of return emigrants with technical knowledge.

Comparison of the educational levels of return emigrants with those of the emigrants who have not returned shows that those who came back are, on average, of lower educational levels and technical skills than those who have not come back. Similarly those emigrants who returned had lower status occupations in the Gulf than those who did not come back. Those who had been self-employed in Kerala before emigration had a higher propensity to return than those who had not been engaged in self-employment. Secondly, those who had been unemployed in Kerala before emigration had a lower propensity to return than those who had been employed before emigration. From the human resource point of view the return emigrants occupied a lower position than the emigrants

who did not return. Most of the return emigrants came back because they had to for one reason or the other such as loss of job, ill health or family problems.

There is, however, one point in favour of the return emigrants over the local workers. On an average a return emigrant had worked for over 6 years in the Gulf countries. This should have given them enough time to change their lassitudinous Kerala work habits and imbibe better work culture. They would have learned what an 8-hour workday really means. From that point of view their human resources must have turned far superior to those of the local workers.

In our judgement not much economic justification exists for the Government to dole out money in any form to the return emigrants. They have already proved that financial assistance to them by way of loans for small-scale industries won't cut much ice. Many of them want pension, but we can't see any justification for any special treatment for the return emigrants in preference to the various other non-migrant needy segments of the population.

This report has two suggestions for the rehabilitation of return emigrants who have already arrived and those who are yet to return - establishing a welfare scheme and organising co-operatives for specific tasks (e.g. public works, tourism projects, etc) in which the work discipline that the return emigrants have acquired abroad could be of immense use. The seed money for both should come from the commercial banks of Kerala, the institution, which has benefited the most from the workers' remittances. But the maintenance of the scheme on a continuing basis should be the responsibility of the emigrants (for welfare schemes) and the return emigrants (for co-operatives) themselves.



**Table 1. District-wise Distribution of Return Migrants in Kerala, 1998**

	Districts	No.of return emigrants	Return emigrants/100 HHs
1	Malappuram	123,750	20.5
2	Trivandrum	118,878	18.1
3	Thrissur	116,788	18.6
4	Kollam	74,106	13.2
5	Kozhykode	60,910	11.5
6	Pathanamthitta	54,537	18.5
7	Ernakulam	45,028	7.4
8	Palakkad	39,234	7.4
9	Alappuzha	34,572	7.2
10	Kannur	28,263	6.1
11	Kottayam	18,164	4.6
12	Kasergode	16,667	8.2
13	Idukki	5,017	2.0
14	Wayand	3,327	2.1
	KERALA	739,245	11.6

Source: Kerala Migration Study, 1998

**Table 2. Taluk of Residence of the return emigrants** (Taluks with 20,000 or return emigrants)

	Taluk	Number	Per 100 HHs
1	Trivandrum	49618	24.7
2	Ernad	48097	18.9
3	Kollam	40310	20.4
4	Chirayinkeezhu	37595	27.6
5	Thirur	36763	18.6
6	Kodungalloor	26617	38.6
7	Mukundapuram	24433	13.8
8	Thalapally	24865	21.1
9	Chavakkad	24786	26.4
10	Neyattumkara	22825	13.4
11	Quilandy	21941	16.0
12	Vadakara	21114	17.9
	Total all taluks	739245	11.6

Source: KMS, 1998

**Table 3: Countries from which Emigrants Returned**

Country of Origin	Percentage	Frequency
1 Saudi Arabia	41.2	304395
2 Dubai	11.4	84520
3 Mascat	9.9	73496
4 Abudhabi	8.5	63084
5 Sharjah	6.1	45322
6 Baharin	6.0	44097
7 Kuwait	4.7	34910
8 Quatar	3.1	23274
9 Oman	2.1	15312
10 SE Asia	1.1	7962
11 Iraq, Iran	0.7	4900
12 Nepal, Bangladesh	0.7	4900
13 Africa	0.5	3675
14 USA	0.2	1225
15 Europe	0.1	612
17 Others	3.7	27561
Total	100	739245

Source: KMS, 1998

**Table 4: Return emigrants by Year of Return**

Year	Number (in thousands)
1997	127
1996	107
1995	73
1994	58
1993	35
1992	43
1991	20
1990	37
1993-97	400
1988-92	147
1983-87	69
Total	739*

\* including the return emigrants who returned prior to 1983 and during the first five months of 1998

Source: KMS, 1998

**Table 5: Educational Levels of Return Emigrants**

Educational level	Percent
Below Primary	10.2
Primary	19.4
Below Secondary	39.5
Secondary	24.8
Degree	6.1
Total	100.0

Source: KMS, 1998

**Table 6: Current Occupation of Return Emigrants**

Occupation	Percent
Government Employment	2.2
Semi-Government	0.3
Private Sector	5.4
Self Employment	37.8
Unpaid worker	1.5
Agricultural labour	4.3
Non-agricultural labour	26.0
Unemployed	6.6
Unemployed not seeking job	6.4
Student	2.1
Household work	6.9
Pensioners	0.4
Total	100.0

Source: KMS, 1998

**Table 7: Distribution of Return Emigrants by community, 2001**

Community	Percent
Hindus	33.6
Muslims	43.4
Syrian Christian	15.8
Latin Christians	5.5
Other Non-Hindus	1.7
Hindus by caste	
SCST	1.5
Nairs	6.8
Ezhavas	18.7
Brahmins	0.1
Other Hindus	6.5
Total	33.6

Source: Return Migration Survey, 2001

**Table 8: Distribution of Return Emigrants by community, 1998**

Community	Percent
SC/ST	1.7
Nairs	7.0
Ezhavas	19.1
Syrian Christian	10.4
Latin Christians	10.5
Muslims	45.3
Others	6.0

Source: KMS, 1998

**Table 9: Educational Attainment of Return Emigrants, 2001**

Educational Attainment	2001
Below primary	5.6
Primary	12.5
Below Secondary	41.3
Secondary	32.7
Degree	7.9
TOTAL	100.0

Source: RMS, 2001

**Table 10: Annual Income of Return Emigrants Before Emigration, 2001**

Annual Income	Number	Percentage
Below 12,000	446	55.7
12,000-24,000	236	29.5
24000-360000	91	11.3
36000-48000	14	1.7
48000-60000	7	0.9
60000+	7	0.9
Total	801	100

Average = Rs. 15,584

Source: RMS, 2001

**Table 11: Economic Sector of Activity of Return Emigrants Before Emigration and in the Gulf.**

Before Emigration									
Gulf	1	2	3	4	5	6	7	8	Total
1	15.8	0.0	3.4	0.7	2.4	0.7	3.4	2.1	5.0
2	0.6	0.0	5.2	1.4	1.2	0.7	2.5	0.0	1.4
3	1.8	28.6	41.4	3.5	6.1	3.6	5.9	10.6	7.3
4	33.3	14.3	8.6	55.6	12.2	5.8	12.7	17.0	24.0
5	5.3	14.3	1.7	5.6	46.3	0.7	4.2	2.1	8.4
6	21.1	14.3	20.7	10.6	12.2	77.0	10.2	23.4	26.7
7	17.0	28.6	12.1	19.0	13.4	5.8	55.1	14.9	20.4
8	5.3	0.0	6.9	3.5	6.1	5.8	5.9	29.8	6.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

1= agriculture; 2= mining etc, 3= manufacturing; 4= trade commerce etc; 5= transport; 6 = construction; 7 = Services ; 8 = others

Source: RMS, 2001

**Table 12: Economic Sector of Activity of Return Emigrants in the Gulf and After Return**

Before Return									
After Return	1	2	3	4	5	6	7	8	Total
1	75.0	18.2	15.4	27.7	13.2	19.7	28.9	20.0	24.9
2	0.0	0.0	0.0	0.6	0.0	0.0	0.8	0.0	0.3
3	3.6	9.1	46.2	5.1	0.0	4.6	5.0	5.5	7.8
4	3.6	54.5	15.4	35.0	20.8	12.7	25.6	36.4	24.0
5	0.0	0.0	5.8	11.3	58.5	11.6	11.6	10.9	14.0
6	7.1	9.1	3.8	6.2	3.8	42.2	9.1	0.0	15.2
7	7.1	9.1	9.6	9.6	1.9	4.6	13.2	10.9	8.4
8	3.6	0.0	3.8	4.5	1.9	4.6	5.8	16.4	5.4
Total	100	100	100	100	100	100	100	100	100

1= agriculture; 2= mining etc, 3= manufacturing; 4= trade commerce etc; 5= transport; 6 = construction; 7 = services ; 8 = others

Source: RMS, 2001

**Table 13: Economic Sector of Activity of Return Emigrants Before Emigration and in Kerala after Return**

Kerala, Before Emigration									
After Return Migr- ation	1	2	3	4	5	6	7	8	Total
1	68.9	16.7	14.3	11.2	4.3	12.9	17.9	13.9	24.8
2	0.8	0.0	0.0	0.9	0.0	0.0	0.0	0.0	0.3
3	4.5	16.7	54.8	4.3	0.0	2.6	6.4	16.7	8.2
4	12.1	0.0	14.3	60.3	15.7	10.3	14.1	27.8	22.8
5	8.3	33.3	2.4	9.5	72.9	6.0	5.1	5.6	14.9
6	3.0	33.3	4.8	5.2	0.0	62.1	11.5	5.6	16.3
7	2.3	0.0	7.1	4.3	5.7	0.9	34.6	8.3	7.7
8	0.0	0.0	2.4	4.3	1.4	5.2	10.3	22.2	4.9
Total	100	100	100	100	100	100	100	100	100

1= agriculture; 2= mining etc, 3= manufacturing; 4= trade commerce etc; 5= transport; 6 = construction; 7 = Services ; 8 = others

Source: RMS, 2001



**Table 14: Percent of Return Emigrants in an Economic Sector who Moved to other Sectors before Emigration and after Return to Kerala**

After Return Migration	Before Emigration								
	1	2	3	4	5	6	7	8	all
1	61.5	0.7	4.1	8.8	2.0	10.1	9.5	3.4	100
2	50.0	0.0	0.0	50.0	0.0	0.0	0.0	0.0	100
3	12.2	2.0	46.9	10.2	0.0	6.1	10.2	12.2	100
4	11.8	0.0	4.4	51.5	8.1	8.8	8.1	7.4	100
5	12.4	2.2	1.1	12.4	57.3	7.9	4.5	2.2	100
6	4.1	2.1	2.1	6.2	0.0	74.2	9.3	2.1	100
7	6.5	0.0	6.5	10.9	8.7	2.2	58.7	6.5	100
8	0.0	0.0	3.4	17.2	3.4	20.7	27.6	27.6	100
all	22.1	1.0	7.0	19.5	11.7	19.5	13.1	6.0	100

1= agriculture; 2= mining etc, 3= manufacturing; 4= trade commerce etc; 5= transport; 6 = construction; 7 = Services ; 8 = others

Source: RMS, 2001

**Table 15: Economic Sector among Employed Persons Before Emigration in Kerala, In the Gulf, and After Return to Kerala**

Sector	(1)	(2)	(3)
Agricultural animal husbandry	22.3	4.5	24.8
Mining Quarrying	0.9	1.5	0.2
Manufacturing	7.6	7.4	7.6
Trade Commerce, hotels	18.6	25.5	23.8
Transport	11.0	7.6	14.4
Construction	18.2	24.8	15.3
Services	15.4	20.3	8.4
Others	6.1	8.4	5.5
Total	100	100	100

(1) Before emigration

(2) After emigration in the Gulf

(3) After return in Kerala

Source: RMS, 2001

**Table 16: Proportion of Workers Who retained their Sector of activity  
Before emigration and after return to Kerala**

Sector of activity	Percentage
Agricultural animal husbandry	68.9
Mining Quarrying	0.0
Manufacturing	54.8
Trade Commerce, hotels	60.3
Transport	72.9
Construction	62.1
Services	34.6
Others	22.2
<b>Total</b>	<b>57.4</b>

Source: RMS, 2001

**Table 17: Distribution of Return Migrants by Reason for Emigration**

Reason for Emigration	First	Second	Third
1 Lack of employment in Kerala	275	38	26
2 To improve living standard	34	235	35
3 To redeem debts	32	36	105
4 Discharge family responsibilities	15	26	142
5 To accumulate fund for investments	10	31	49
6 For pleasure of travelling	11	1	12
7 Others	3	11	—

Source: RMS, 2001

**Table 18: Average cost of Emigration**

Cost of Emigration	2001	1998
	Number	Average
Payment to recruiting agents	8890	12,454*
Payment to other intermediaries	6151	—
Passport	681	—
Visa	21203	24,982
Air ticket	10968	10,338
Emigration Clearance	1988	—
Loss due to fraud	12097	21,208
Total	33,003	34,634

\* include payments to other intermediaries

Source: RMS, 2001

**Table 19: Sources of Financing of Emigration of the Returned Emigrants**

Source of financing	Percent
Personal savings	28.6
Parents savings	20.1
Borrowing	59.5
Loans, money lenders	14.7
Loans from Banks	5.2
Sale/mortgage land	10.1
Sale/pledge financial assets	4.5
Sale/pledge ornaments	36.2
Government assistance	1.2
Others	5.4

Source: RMS, 2001

**Table 20: Distribution of Returned Emigrants by Reasons for Return**

Reasons for Return	Percentage
A Expiry of contract	30.3
B Resigned due to difficult living condition	12.9
C Resigned due to difficult working condition	22.9
D Job terminated by employer	10.3
E Political upheaval	1.9
F Illegal stay abroad compulsory repatriation	5.4
G Condition at home required presence	13.7
H Ill-health	11.1
I Injury/accident/ incapacitation	1.2

Source: RMS, 2001

**Table 21: Disposition of Foreign Saving by the Return Emigrants.**

Purchase of agricultural land	8273176/266	28.7	31,102 (266)
Construction buildings	10386482/381	36.1	27,261 (381)
Marriage daughters, sisters brothers	7772960/277	27.0	28,061 (277)
Higher education	2344560/127	8.1	18,461 (127)
Total	28777178 /507	100	56,760

Source: RMS, 2001

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