ANNEXURE
QUESTIONNAIRE

Dear Respondent,

This survey relates to the study of Gulf migrants and their investment behaviour. I request you to kindly fill this questionnaire to extract the relevant information for my study. The information provided by you is exclusively for academic purposes and will be kept strictly confidential.

Identification Particulars

1. Name:

2. District:

3. Telephone Number (if any):

4. Age in years: (Please tick): Less than 30 [ ] 30-40 [ ] 40-50 [ ] More than 50[ ]

5. Sex (Please tick): 1. Male [ ] 2. Female [ ]

6. Marital Status: (Please tick) 1. Married [ ] 2. Unmarried [ ]

7. Religion (Please tick): Hindu [ ] Christians [ ] Muslims [ ] Others [ ]

8. Educational Status (Please tick): Primary [ ] Secondary/Higher Secondary[ ] Graduate [ ] Post-Graduate [ ]

9. Occupational Status.................................

10. What is your annual income? (Rs)..................

11. For how many years you have been working in the present country?

................
Motivational aspects of migration

12. Which of the following factors influenced you to move out from the place of origin? (Please tick)
   1) Lack of agricultural land
   2) Lack of job
   3) Lack of job you desired
   4) Due to poor economic condition of the family
   5) To clear debt
   6) Status symbol
   7) Influence of friends and relatives
   8) Demonstration effect
   9) Urge to earn better salary
   10) Desire for high standard of living

13. Which of the following factors attracted you to the place of destination?
   (Please tick)
   1) Ideal climate
   2) Better job opportunity
   3) Better business opportunity
   4) To live with the people of your own
   5) If any other, Please specify

Information about spending at destination country, savings and remittances

14. Rent per month (Rs.)-----------------

15. Food budget per month (Rs.)---------

16. How much remittance do you send each time? (Rs.)---------------

17. How frequently do you remit money from abroad? (Please tick)
   1) Weekly
   2) Monthly
   3) Yearly
   4) Occasionally

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18. For what purpose do you send remittances? (Please tick)

i. Food and malignances [ ]
ii. Construction or repair of house [ ]
iii. Purchase of house [ ]
iv. Purchase of vehicle [ ]
v. Purchase of tools [ ]
vi. Purchase of livestock [ ]
vii. Purchase of agricultural land [ ]
viii. Purchase of consumer durables [ ]
ix. Start or expand business [ ]
x. Education expenses [ ]
xi. Health expenses [ ]
xii. Debt payment [ ]
xiii. Finance a special event [ ]
xiv. Recreation and entertainment [ ]
xv. Savings [ ]
xvi. Other----------------

Consumption behaviour of migrant households

19. What is your monthly household expense (in Rs.)?

i. Less than 5,000 [ ]
ii. 5,000-10,000 [ ]
iii. 10,000-15,000 [ ]
iv. 15,000-20,000 [ ]
v. 20,000-25,000 [ ]
vi. More than 25,000 [ ]

20. Your present house is:

1) Self owned [ ]
2) Rented [ ]
3) Leased [ ]
21. a) If self owned, how did you get the ownership?
   Inheritance [ ] New construction [ ]

   b) If newly constructed, when did you construct?
   Before migration [ ] After migration [ ]

22. If newly constructed, how much did you spend?

   1) Less than 10,00,000 [ ] 4) 30,00,000-40,00,000 [ ]
   2) 10,00,000-20,00,000 [ ] 5) 40,00,000-50,00,000 [ ]
   3) 20,00,000-30,00,000 [ ] 6) More than 50,00,000 [ ]

23. If newly constructed, how you did arrange the finance?

   1) Through remittances only [ ]
   2) Remittances with loan [ ]
   3) Loan only [ ]

24. Type of house before Migration.

   1) [ ] Luxurious ((3 bed rooms or more with attached bathrooms, concrete roof, Mosaic floor)
   2) [ ] Very Good (2 bed rooms with attached bathrooms, concrete roof, Mosaic floor)
   3) [ ] Good (1 bed room, brick and cement walls, concrete or tile roof)
   4) [ ] Poor (Brick walls, cement floor, tin or asbestos roof)
   5) [ ] Kutcha (Mud walls, Mud floor & Thatched roof).

25. Type of house which the household is now occupying.

   1) [ ] Luxurious ((3 bed rooms or more with attached bathrooms, concrete roof, Mosaic floor)
   2) [ ] Very Good (2 bed rooms with attached bathrooms, concrete roof, Mosaic floor)
   3) [ ] Good (1 bed room, brick and cement walls, concrete or tile roof)
   4) [ ] Poor (Brick walls, cement floor, tin or asbestos roof)
   5) [ ] Kutcha (Mud walls, Mud floor & Thatched roof).
26. Is your house electrified?
   1. Yes [ ]  2. No [ ]

27. What type of fuel is used for cooking?
   1) Wood. [ ]
   2) Electricity. [ ]
   3) Kerosene [ ]
   4) LPG [ ]
   5) Solar [ ]
   6) Others [ ]

28. Do you own any of the following?
   1) Telephone [ ]  8) Washing Machine [ ]
   2) Mobile Phone [ ]  9) Sewing Machine [ ]
   3) Television [ ]  10) Radio [ ]
   4) Cable/DTH/Dish [ ]  11) Stereo [ ]
   5) VCR/VCP [ ]  12) Computer [ ]
   6) VCD/DVD [ ]  13) Internet [ ]
   7) Refrigerator [ ]

29. Which of the following vehicles you own for personal use?
   1) Bicycle [ ]
   2) Motorcycle [ ]
   3) Four Wheeler [ ]

30. How did you finance the purchase of vehicle?
   1) Through remittances only [ ]
   2) Remittances with loan [ ]
   3) Loan only [ ]

31. Does any one in your family go to College/School?
   1. Yes [ ]  2. No [ ]

   If YES

32. What type of School?
   1. Government [ ]  2. Private aided [ ]  3. Unaided [ ]
33. If he/she is a college student which type of college?
   1) Government [ ]
   2) Private aided [ ]
   3) Unaided [ ]
   4) Self financing [ ]

34. Total educational expenses for one year (Rs.)--------------------------

35. Did you or your family ever undergone medical treatment? Yes [ ] No [ ]

36. If yes, what type of treatment do you usually get
   1) Homeopathy [ ]
   2) Ayurvedic [ ]
   3) Allopathic [ ]
   4) Others (Specify) [ ]

37. Which type of hospital do you prefer?
   1. Government Hospital [ ]
   2. Private Hospital [ ]

38. Total Medical expenses for one year: (Rs.)--------------------------

Investment behaviour
39. Do you invest your savings from remittances?
   a) YES [ ]
   b) NO [ ]

40. What portion of your income do you utilise for investment?
   a) Less than 20% [ ]
   b) 20-40% [ ]
   c) 40-60% [ ]
   d) 60-80% [ ]
   e) 80-100% [ ]

41. How often do you invest?
   a) Regularly [ ]
   b) Annually [ ]
   e) Occasionally. [ ]

42. What rate of return do you expect from your investment? Specify. (%)-
43. What factors from the following influence your investment decisions?
   a. Friends and relatives [ ]
   b. Print media [ ]
   c. Electronic media [ ]
   d. Pamphlets [ ]
   e. Hoardings / Billboards [ ]

44. Do you use borrowed funds along with your remittances in your investments?
   a) YES [ ]
   b) NO [ ]

45. Which are the sources for your borrowings?
   1) Commercial banks [ ]
   2) Co-operative Banks [ ]
   3) Chit funds [ ]
   4) Financiers [ ]
   5) Government agencies [ ]
   6) Friends [ ]
   7) Relatives [ ]

46. What is/are your purpose(s) of investment?
   a) Regular income [ ]
   b) Safety of investment [ ]
   c) Capital gain [ ]
   d) Tax benefits [ ]
   e) Secured future [ ]
   f) Esteem value [ ]

47. What is your risk perception towards investment?
   a) Risk Seeking [ ]
   b) Risk Neutral [ ]
   c) Risk Averse [ ]

48. Have you invested in the following investment avenues?

<table>
<thead>
<tr>
<th>Before Migration</th>
<th>After Migration</th>
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<tbody>
<tr>
<td>1) Agriculture</td>
<td>[ ]</td>
</tr>
<tr>
<td>2) Business Enterprise</td>
<td>[ ]</td>
</tr>
<tr>
<td>3) Financial Assets</td>
<td>[ ]</td>
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<tr>
<td>4) Educational Institutions</td>
<td>[ ]</td>
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<tr>
<td>5) Physical Assets</td>
<td>[ ]</td>
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<tr>
<td>6) Any other, specify.</td>
<td>[ ]</td>
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</tbody>
</table>
49. What is the proportion (%) of investment in the following options?

<table>
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<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>f) Any other, specify.</td>
<td>[ ]</td>
<td>[ ]</td>
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</tbody>
</table>

50. If your option is agriculture, what type?
   A. Plantation
      i. Rubber [ ]
      ii. Areca nut [ ]
      iii. Coconut [ ]
      iv. Cocoa [ ]
      v. Any other [ ]
   B. Aquaculture [ ]
   C. Sericulture [ ]
   D. Food crops [ ]
   E. Any other, specify [ ]

51. How much area of land is used for agriculture?
   a) Less than 2 acre [ ]
   b) 2-4 Acres [ ]
   c) 4-6 acres [ ]
   d) 6-8 acres [ ]
   e) Above 8 acres [ ]

52. a) How much did you invest in Agriculture? (Rs.)----------------------
   b) What is your annual income from Agriculture? (Rs.)----------------------

53. The land which is used for agriculture is inherited or newly purchased?
   a. Newly purchased [ ]
   b. Inherited [ ]
54. If Option in the question No. 48 is business enterprise, what is the type of ownership?
   a. Sole Proprietorship [ ]
   b. Partnership [ ]
   c. Corporate [ ]

55. What is the nature of your Business?
   a. Production/Manufacturing [ ]
   b. Retailing
      i. Grocery [ ]
      ii. Jewellery [ ]
      iii. Hard wares [ ]
      iv. Textiles [ ]
      v. Foot wares [ ]
      vi. Electronics [ ]
      vii. Electrical [ ]
      viii. Any other, Specify. [ ]
   c. Services
      i. Traveling & Tourism [ ]
      ii. Agency [ ]
      iii. Consultancy [ ]
      iv. Transport
         1) Taxi [ ]
         2) Rent-a-car [ ]
         3) Bus services [ ]
         4) Trucks [ ]
         5) Any other [ ]
   d. Communications
      i. Telephone services [ ]
      ii. Internet [ ]
   e. Export Business [ ]

56. How many people have you employed? ------------------

57. What is your annual income from business? (Rs.) -------------------

58. Where do you own your business?
   1) Within Kerala [ ]
   2) Outside Kerala but within India [ ]
   3) Gulf countries. [ ]
59. If your answer for question No.48 is Physical asset, what type of physical assets do you own?
   a) Land
      i) Rural [ ] ii) Urban [ ]
   b) Buildings
      i) Residential houses for renting [ ] ii) Commercial complexes [ ]
   c) Ornament and Jewellery
      i) Gold [ ] ii) Silver [ ] iii) Precious stones [ ]

60. How often do you purchase the physical assets?
   a) Regularly [ ] b) Annually [ ] c) Once in two years [ ] d) Once in 4 years [ ] e) Occasionally [ ]

61. What type of income do you expect from physical assets?
   i) Regular income [ ] ii) Capital gain [ ]

62. Answer to question No. 48 is financial assets, in which of the financial assets do you invest?
   a. Shares [ ] f. Mutual funds [ ]
   b. Debentures [ ] g. Chit Funds [ ]
   c. Treasury bills [ ] h. Public Deposits [ ]
   d. Insurance [ ] i. Bank Deposits [ ]
   e. Postal Deposits [ ] j. NSC/KVP/IVP etc. [ ]
   k. Any other, specify [ ]

63. What is your total annual income from financial assets? (Rs.)

64. What is the specific objective of investment in financial assets?
   a. Tax incentives [ ]
   b. Regular income [ ]
   c. Speculation [ ]

Thank You