ILO Study suggested that the rural exodus to urban areas in the Third World countries can accelerate the momentum towards a change in rural production and improve the distribution of income between the rural and the urban people with the remittance they send home by migrants.

Large scale migration may cause major changes in the existing systems. Out-flow as well as inflow can make considerable changes in the life pattern of people in the village and cities. It varies from agricultural production in the villages to politics in the cities.

Oberai & Singh, in their study, 'Causes and Consequences of International Migration' stated that "out-migration from rural areas is likely to push up wage rates and encourage labour-saving technological
change and/or greater work participation by the remaining family members." (Oberai & Singh, 'Causes and Consequences of International Migration', 1983, p. 36). However, the positive role of remittances in inducing technological change has been questioned by several studies. A number of studies also showed that very little of the money that is remitted is used directly as investment in agricultural improvements. Even the data collected from this study from U.A.E. and other Middle-East Studies showed that the South Indian migrants' remittances have been used for the upliftment of social status. Johnson and Whitelaw, in their Kenya survey found that only a small part of remittances are used for rural development.

The effects of migration on the urban area are rather difficult to distinguish, especially when the strength of migrants from a certain community is comparatively low. However, the general changes that take place due to the sudden growth of population in the urban area is clear. It increases the demand for infrastructural facilities and social services such as schools and hospitals, transport and communications, water, drainage and electricity provision and cultural and recreational facilities. The large scale influx of
migrants may also likely to push up rents and land values. In the last three decades rents are progressively increasing in Pune to migration of people from rural and urban areas from all states of India due to rapid industrialization of Pune. At the time of investigation it was found that obtaining a proper accommodation is more difficult than obtaining jobs in Pune, however, in U.A.E. the accommodation was easy to get and migrants in majority stayed alone were not particular about accommodation.

Return Migration

Return migration is one strong feature of population movements of south Indians. Almost all the people in this category are the Middle East migrants, as the migrants stay is only temporary in nature in Gulf countries. This backflow of temporary and permanent returnees to the areas of origin is believed to have made a social and economical change. Feld-Well (1968 : 377) opines, "That an urban-rural network on a national scale has been created, which has made the diffusion of social and economic changes in rural areas comparatively easy. The ideas and money brought back by migrants have given encouragement to the villagers to provide goods and services for sale. Dorjahn (1968:59)
in his study of the Effect of Labour Migration in Liberia, has suggested that return migrants introduced the first real alternative to village life, brought a broader perception of the world and contributed to rising expectations. Most of the technology and capital needed for each cropping - cocoa, coffee, rubber, and seeds were secured by migrant labourers. These studies show that the return migration does make change in the place of origin.

Kane and Lericollais (1975: 187) concluded that the Senegalese returning home from France did not contribute to rural development because of the limited skills they had acquired in France were useless in the villages. Furthermore, the returnees tended to invest their savings in urban real estate and consumer goods. There are different conclusions regarding the consequences of return migration of Keralites. Especially the impact caused by Middle East migration is significantly different from others - they tended to invest in real estates and building houses.

Impact of Remittances

Migrant remittances did not increase the Keralites prosperity at home since there were no opportunities existed for investment. Remittances were
used by the members at home (1) for daily needs, (2) conspicuous consumption, and (3) for financing migration of other family members. Unfortunately due to non-existence of channels of investment for productive purposes, the remittances did not bring forth any substantial prosperity to family or to the state. The low level of investment that generated migration lead to the failure to utilise remittances for investment in industries. Remittances were used for buying land at exhorbitant rate where returns are not proportionate or building of palatial houses, which were difficult to maintain properly and no tenants to rent it.

As explained earlier, migrants from Kerala to gulf countries are criticized for their failure to put remittances into productive investment at home, but few investors in India have found Kerala an attractive place to invest in spite of availability of skilled man-power, electricity etc. conductive for industrialization.

A PTI Correspondent (Hindu, April, 9/83) making a survey of the impact of remittances by Keralites has noted that so far the bulk of these have mainly gone into the purchase of lands, construction of large of even palatial houses and consumer durables. There are few cases of the funds being put to productive uses or
being utilised for any scheme benefiting society at large. According to the report of 'Mathru Bhoomi', a leading Newspaper in Kerala, only 5.7 per cent is invested for production, the remaining 94.3 per cent is spent for building houses, buying land and luxury items.

A PTI Correspondent of Chavakad area near the farm temple of Guruvayur, found there was no let up in the craze of putting up palatial houses with the remittances. Shortage of cement has held up the completion of at least 50 such houses. There is not a single family without at least a member in the Gulf. In several families, there are two or even three working overseas. But except a nursing home and an ice plant (investment from Gulf) there is nothing else that would benefit the public, was established by migrants or migrant families.

On the other hand, there are several cases of ostentatious expenditure. One non-resident Keralite invested ₹50 lakhs on a residential building in Cochin. A posh hotel in Guruvayur town of 17,858 population (according to 1981 census) was bought by a Gulf family for ₹94 lakhs. No doubt this investment produced profit not commensurate with the investment.
P.P. Mathai, reports in Times of India, "a tendency among the majority of Gulf employees, especially those coming from the lower strata, has been to build palatial houses with all modern facilities and decorations, complete with artistic modern furnishings with no concern for the expenditure involved. This can be seen in the areas where there is concentration of Gulf employees, viz., Thiruvella, Kumbanad, Ranni, Kozhencherry and Pathanamthitta. A visitor would be astonished by the rows of modern mansions, each vying with the other in grandeur, the unabashed display of one's newly-acquired affluence. According to his report the largest number of houses built is in Cannanore District and the largest number of unfinished houses are built with the remittances of migrants. In Palghat District, there is an instance of a 27 room house whose construction was started seven years ago and already Rs. 15 lakhs has been spent on it, but the building is still unfinished. In Kasargode district, several incomplete buildings have been occupied because of economic stringency. Many houses are in a state of ill-maintenance and bad repair.

Another important investment normally found with Gulf migrants is for the purpose of buying cars with a further purpose of using it as a taxi after their
return to Gulf by family members. One finds even in remote villages in Kerala tourist taxis parked near the market places, lying idle and waiting for non-existent passengers. This is the second highest dead investment after palatial houses, that many of the gulf migrants made though it doesn't match up with their status. Many of them conveniently replaced, public conveyance by private cars. It is generally believed that luxurious life became an outcome of the Middle East Migrants and their kins. Lavishness was the order of the day. Indian clothes were discarded for foreign clothes. They did purchase without bargaining which resulted in a hike in price in many consumable items and created problems for non-migrants - those who are not having that kind of money. Dr. P.R. Gopinathan Nair of Kerala University in his paper, "Asian Emigration to the Middle East" presented in 1983, described the effect of the lavishness with which Gulf money was splashed, in these words, "Social Scientists are worried about the havoc that Gulf money is doing in Kerala by its indulgence in wasteful expenditure, raising prices of consumer goods, real estate and labour... Extravagance has become a status symbol." In Malappuram, Cannanore and Varkala besides Chavakkad video sets are seen everywhere. (PTI Report, 1983).
Video taping of marriage ceremonies has become very common, which is a non-productive expenditure. This has become an additional income for photo studies.

Dowry and cost of land were hiked in such a way that it would find a place in Guinness Book of World records. In spite of increase in education among women the dowry system still prevails in Kerala. Fat sums of money has to be paid to marry a Gulf employed youth. Land was purchased by the Gulf families in remote villages at astronomical rates without any fore-thought. So even if the owner of a house wanted to sell it off in the changed circumstances, there would be no buyers at a price matching the cost. As the real estate is a favoured investment in Kerala land values have risen sharply and the construction industry has boomed. There has been a spurt in many fields. Shortage of skilled labourers, like masons, carpenters etc. increased the wage rate. Monthly report of Government of Kerala of Agriculture Labour' shows the difference in wage rate of the male agriculture labourers in different districts in Kerala. The study showed the disproportionate increase in wages in certain districts are due to the higher number of migrants to Middle East from that place.
Bureau of Economic and Statistical Study reveals that in 1978 Poovachal Panchayat's average income of labour was Rs. 8/- per day and in Kulathoor District Rs. 7/- per head. Same time in Cheriankizhu Panchayat and Manglapuram Panchayat daily wage was Rs. 10/- per head. This study showed from the former low paid places, none was migrated to Gulf in this year but from the latter highest paid District a lot of people were migrated to Gulf in this period. This clearly indicates the reason for hike in wages. Around 3.19 crores of rupees has been remitted to this place in 1978 to the four banks.

Table 6.1 shows the average male agricultural worker's daily wages in different districts. It is seen that though Kizharoor stood highest in wage rate, Othaloor in Malapuram stands highest in the increase in the rate in 1980-81. According to Bureau of Economics and Statistics there are 34,845 people from Othaloor who have migrated to Gulf as against 21,125 from Trivandrum. Even though Labour Statistics are not available for 1988, the researcher noticed the wages of agricultural labour have more than doubled than what they were in 1981.
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<td>4.50</td>
<td>11.86</td>
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<tr>
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<td>5.00</td>
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<td>608</td>
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<tr>
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<tr>
<td>Puzhikal</td>
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<td>1.75</td>
<td>5.00</td>
<td>11.00</td>
<td>629</td>
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<tr>
<td>Othaloor</td>
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<td>1.46</td>
<td>4.67</td>
<td>10.75</td>
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<tr>
<td>Nilamboor</td>
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<td>1.80</td>
<td>4.50</td>
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<tr>
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<td>-</td>
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<td>Koduvalli</td>
<td>Kozhikode</td>
<td>2.17</td>
<td>4.50</td>
<td>10.17</td>
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<td>8.00</td>
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<tr>
<td>Thri Kari</td>
<td>Kannore</td>
<td>1.14</td>
<td>-</td>
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Even the churches in Kerala are benefited by the wealth of Gulf migrants, since the churches charged a dowry cess. As both the bride's and the bridegroom's families were eager to announce the dowry amount to satisfy their ego and as such the churches got their due share of dowry cess. It is reported that one such church having more members of Gulf migrants had collected ₹ 1,55,000/- by way of dowry cess during the year 1985.

**Gulf Marriage Selection and Consequences**

Many times, selection of bride and groom is confined to the profession such as nurses, teachers, laboratory technicians etc. Nurses were the most wanted brides for many migrants as they hope to find employment easily for their spouses in Gulf. On the other hand, a nurse who is already employed in Gulf could get a doctor or Engineer groom many years younger than herself for he would be nursing a fond hope of going to the Gulf and obtaining a job, although the traditional custom is the other way round. Most of the unmarried respondents wanted to marry nurses or teachers in Kerala and felt that they can take them to U.A.E., so that they can get enough money by getting employment for their wives. The nurses and teachers get good salary in U.A.E.
Many Gulf marriages ended in tragedy, since the long period of separation fuelled suspicion of the partner's fidelity leading to marriages breaking up. One reporter said, "In Kerala, youths employed in the Gulf who have married from families of higher social standing on the strength of their claim that they are well placed Executives in the Gulf, find that once they come home permanently their tall claim become suspect and their in-laws look down on them with contempt. Many Gulf marriages finally ended in divorce." The researcher during the course of his investigation found that some of the respondent's marriages were on the verge of breakdown because of their long stay alone in U.A.E.

Further the researcher being a migrant when he visited his home found some cases of return migrants being divorced by their wives because of their tall claims about their employment in U.A.E.

**Trivandrum - Gulf Flight**

The concentration of migrants to Middle East from Kerala alone is high enough to run a new flight service from Trivandrum to Dubai daily. Even it is extended in such a way to conduct special services, on festival occasions, like Onam and Idd.
Gulf Trivandrum flight service of Air India is an unique type of international flight, providing no room for other air lines to conduct their service routes. This monopoly of Air India is questioned by many but left unanswered. This service is supposed to be the most profitable air service of Air India. Ever since the service started the migrants were demanding the reduction of fare and to declare Trivandrum as an International Air Port. Abu Dhebi Malayalee Samajam, the single biggest organization of Keralites in West Asia explains the foul fare structure of Air India: A return ticket between Dubai and Bombay (1,199 miles) costs, 1,300 Ehs. (UAE Dirahams); Dubai and New York (6,862 miles) is 3,260 Dhs; Dubai and Trivandrum (1,834 miles) costs 2,324 Dhs. However, a case in this regard has been filed in the Trivandrum Magistrate Court at the behest of the Gulf Malaylee Association (GMA) in 1987.

Due to fall in oil prices, the wages have been cut. Those who have suffered the most are the Malayalee workers. They are unable to fly by Air-India now and are compelled to remain behind during their annual leave. Almost 80 per cent of the respondents are unskilled workers and do not enjoy such perks as company paid tickets. Even going from Bombay to Trivandrum or to Cochin they have problems. The Hindu - a leading
Newspaper of South India reports, "persons returning from Gulf were subjected to very bad treatment. At Bombay they were obliged to pay touts anywhere between Rs. 400/- to 500/- to get a plane ticket to Cochin or Trivandrum." Hindu, June 25, 1983.

Even after reaching their own country, the migrants' problems did not end. In fact it appears in a different way / style. Apart from the unkind attitude and bribery from the custom officials, they are subjected to many harrassments even on the way towards home. There were reports in newspapers that migrants were attacked on the road and looted. There were incidents of rechecking their baggages. The migrants' luggage was searched even on highways - mainly done by officials who were not customs officials. Jayanthi Janata, a Kerala bound train to Bombay, has become the target of looters many a times, and as a result, authorities have stopped even railway employees not on duty to use the train, in order to stop these practices as some of the employees themselves were found involved in this type of mal-practices.

**Income, Liabilities and Investments**

Average earnings of a Keralite working in the Gulf region are placed at Rs. 2,000 per annum before
migration. According to a recent study, by Dr. P.R. Gopinathan Nair of Kerala University, the rise in income of most Gulf returnees is now no more than Rs 7,000 to Rs 12,000 per annum. This too only with 44 per cent of 697 people interviewed, 42 per cent have little or no change in their income and 14 per cent lost money in the process.

Most of the people are unskilled and semi-skilled. So a good percentage of Keralites are from poor families and many have gone in search of jobs after mortgaging small plots of land they possessed in their native village towards payment for obtaining various certificates required for employment and travel documents. Some people even sold their property and hypothecated the ornaments of their family members to get an N.O.C. They paid anything between Rs. 5,000/- to Rs. 30,000/- depending on the job and emoluments.

Investment by Gulf Malayalees have made a lot of controversies. Some claim that practically no substantial developments took place with Gulf money. Thomas Mathew, Secretary of Kerala Malayalam Samajam complained about the apathy and lack of encouragement shown by the Government of Kerala towards proper utilization of remittances. (Malayala Manorama, Aug.21,1982)
While Maharashtra Government collected Rs. 50 crores from Gulf migrants for setting up of industries, 51 per cent of Konkan rubber plantations are developed with Gulf investment. In Andhra Pradesh, N.R.I. investment Corporation is another active success story of Gulf Investments.

KITCO (Kerala Industrial and Technical Consultancy Organization)

In order to put migrants savings into some productive ventures and thus ensuring a steady income to them, on their return after some years, KITCO formulated a new concept of foster management. Under this scheme KITCO Manages the investments in industries on their behalf till they returned.

A report, however, says "the little effort made by the Government so far towards starting industries with the participation of Gulf money has not made much headway and even the effort made by KITCO could identify only 33 NRI entrepreneurs. Only four projects could be implemented so far.

According to another report, "NRIs established a soft drink unit in Idukki, a reclaimed rubber factory in Trichur, a bulk drugs unit in Malappuram and Ceramic
factory in Quilon, with a total capital outlay of Rs. 4 crores. Of this the Gulf Indian participant's contribution was only Rs. 50 lakhs.

The State Bank of Travancore had worked out several schemes for the rehabilitation of ex-Gulf employees in liaison with various employment agencies to set up industries. But their efforts are too late as they had already spent their income for upliftment of social status and the further scope of finding a job in Gulf is very little.

Problems and their Demands

Another significant factor of Middle East Migration is that they had to face many problems right from the beginning of migration till they came back. Their problems started much before their migration. Initially they had to arrange exorbitant amounts to pay to cut-throat agents for finding employment in Gulf countries. The problems of raising the capital is already explained in this chapter. Even after doing all these things, many of them have been cheated by agents in many ways, such as they did not provide the visa or returned the money; those who have been provided with a visa are not given other facilities such as promised salaries, accommodation, and other
terms and conditions. Many people are held for bogus visa, forging and cheating. And those who reached Gulf countries with bogus visas were sent back by launch to India. Once there was an incident of the death of 100 people in Sharjah when some were returning by launch and were met with an accident. Abu Dhabi Malayala Samaj alerted this issue to the Government and demanded their return by ship or plane as a future precaution. (Manorama, March 21, 1983).

Persons returning from Gulf are subjected to very bad treatment from Customs, Police and other authorities. Even Railway employees and Police checked their luggage many times, the baggage of the Gulf returnees. Those who are coming by bus from Bombay were subjected to check up of their baggages 3-4 times. This caused a problem for many of the migrants coming from Bombay Air Port. Problems of getting the Air ticket has already been explained. It is also a normal practice at the Air port that those who don't have money for payment of customs duty take help from others outsiders by paying interest of Rs.200 to Rs.300 per hour. Many of these atrocities were brought to the attention of the authorities but still the practice is continuing. The migrants also demanded that the customs authorities
should adopt a more humane approach to returning migrants as is shown to return migrants from U.S.A. and Europe.

The ex-Gulf employees also have put forward several demands for rehabilitation of the Gulf migrants after their return. Raise in age limit in Government employment for Gulf returnees, reservation of employment, setting up of a welfare fund for them, family pension for the families of those who died while they were working at Gulf. There was also a demand for teaching Arabic in special schools for the benefit of Kerala prospective migrants.

Income Differentials

According to the annual survey of Industries, the average annual earnings of an employee was lowest in cashew processing industry with only Rs. 1422. While it was the highest in Aluminium manufacturing with Rs.17,365/- and Rs. 5,481 for other factory employment (Annual Survey of Trade, 1979-81, Kerala State Department of Commerce and Statistics, March 1986).

Whereas the lowest annual income of a Middle East migrant unskilled labourer is Rs. 12,000/- and an average annual income of an Accountant in U.A.E. is around 2.5 lakhs according to Middle East Expatriate Survey, April 1985 (See Appendix).
The total emoluments paid by the factory sector during the year were estimated at Rs.151 crores according to the Annual Survey of Industries. But the income (estimated Foreign Exchange) from migrants alone is about 500 crores a year. However, the impact of the difference in income sometimes creates problems to the income group. There is a big uproar over the income differentials issue all over Kerala. And the public blamed the migrants for the hike in prices of many items. But it helped in developing taxi drivers and other craft and tradesmen in different fields. But this sort of development caused difficulties to those who are not having Gulf income.

But overall, people considered the migration as beneficial. It helped in arranging the marriage of their sisters, educating the youngsters and shouldering the other family commitments and also augmenting the family finances.

The Dubai Syndrome

A new U.N. Study has said that Asians working abroad have now given rise to a medical problem called, "Dubai Syndrome". According to the report, in the Indian sub-continent, the syndrome is suffered by thousands of wives left behind when their men head for the Gulf.
It manifests itself in pains with no physiological basis, periodic fits of crying and delayed menstruation. In extreme cases, it can lead to breakdown, physical disorders, divorce or suicide.

The report says the situation is being eased by the drop in migrant workers in the face of a recession in the Gulf.

Dr. Gopinathan Nair mentions that some of the problems faced by migrants and their nearest relatives, psychologists called these various problems on the psychological front by the migrant workers as 'Gulf Syndrome'.

According to one report, "The problems arises for brothers of emigrants who were left back home suffer from frustration at the disparity in incomes between them and their brothers abroad; and the wives of the emigrants suffered from long separation from their husbands. The sharing of the migrant's remittances with his parents and his wife is also another bone of contention."

Dr. Nair mentions, "Gulf marriages with its prolonged post-marital separation, has led to deviant sexual behaviour, by both partners ending in guilt
and tension. Separation has also fuelled suspicions of the partners' fidelity leading to marriages breaking up. Children of the migrant workers, according to reports, have a tendency to take to drugs with plenty of money at their disposal and a 'assumed status' to live upto.

Another significant factor that affects rehabilitation of the Gulf returnees is that they found it difficult to adjust themselves with the employment pattern/situation in his place as the salary and other perks are much below than of what he was earning in Gulf. According to psychologists, migrant finds it degrading to work in his own country for what he considered as a 'pittance'. Those who have earned 'status', based on several false values also found it difficult to take up a plebian job when it became available. Even after taking up the jobs they found their jobs are not satisfactory.

Those who returned permanently found it very difficult even with their immediate relatives. Effects on marriages have already been discussed earlier in this chapter. Many of those who failed to save for a future were repenting about their past lavish spending and as a result they developed mental illness and depression.
Overall Economic Impact of Migration

An annual income of 5,000 million rupees from migrants to Kerala have no doubt brought significant changes in various fields.

Many people could find solutions for their basic needs. Many are the proud owners of good modern houses with foreign made home appliances and many have bought land and other properties. Some could complete their youngsters education and could conduct the marriages of their sisters and other dependents. Their children were sent to English medium schools in Ootacamund, Kodaikanal etc. along with the children of affluent planters and businessmen.

The places where there is concentration of migrants have more banking and other related business facilities developed. In places like Chavakad there is not even a single family without having at least one person working in Gulf. As many as 17 banks are in operation, doing a business of Rs. 200 million a year in this village only.

But the gradual decrease in the number of migrants from the Gulf countries will certainly aggravate
the problems especially in view of the inevitable decline in remittances from abroad.

However, the impact of migration back at home, due to the internal migration is not that significant as social and economical conditions remain more or less same within the country, in comparison with international migration, especially in the case of voluntary migration of individuals. A person who is badly in need of a job may migrate to a far off place within the country, but, once his goal is achieved he considered migration as a success and try to settle there. Slowly his contacts with the place of origin gets minimised, and fade away as time passes. After getting a job they get married thereafter, they start a new life, their children are taught in the local schools, made their own houses and try to settle down there. Even after retirement they couldn't go back as their children are employed there. In the case of Pune migrants remittance are limited as wages and earnings are not high in comparison with Kerala.

Whereas in the case of international migrations, they do not try to stay permanently. Even if they wish to stay, they will be constantly in touch with their place of origin. They buy properties, construct big
houses and make investments in various fields as they are uncertain about their future in an alien country as it happened in Uganda and Burma. This resulted in large influx of money to the rural areas from where they have migrated and have brought considerable changes in the face of villages.

This is what happened in Kerala in the case of Pune and U.A.E. migrations. The impact of international migration made a big uproar in the state while the internal migration remained unnoticed. The internal migration made no spurt in economy - no hike in dowry and land prices no increase in the rate of commodities. Even the social and familial life went unaffected - no marriage breakdowns, no mental or medical problems for the migrants or their kins. They made no commitments to anybody for that their migration costed no big amounts of expenditure thereby no hypothication of ornaments / lands, no borrowings from friends and relatives. Above all there was no return flow from any part of India unlike Gulf migrants. The return flow of international migrants increased the unemoloyment rate. Those who have spent lavishly when they were earning in Gulf countries found it difficult in the chanjed new situations after their return. One significant thing noticed is that majority of the
internal migrants are settled with their families at the place of migration. Since these respondents settled outside Kerala for many years, their children did not get a chance to learn their mother-tongue especially, to read and write. For many, this drawback is not considered as a handicap as they have no intention to go back to Kerala. But it has been found that the problems of international migration are quite different from internal migration. Even though migrant remittances are quite considerable they did not improve the state in respect of development. The internal migrants reduced the unemployment in Kerala to a certain extent.

Populationwise also has its differential effect on Kerala. The Pune migrants with their families in majority decided to settle in Pune, reduced the population size to that extent, while in the case of U.A.E. migrants, their family did not go to U.A.E. and also the migrants themselves had to return because of the temporary nature of their tenure of jobs.

Impact of Migration on Family Members:

Case Analysis

These are some of the findings of the researcher out of his interviews with the family members of the migrants. No statistical analysis is done,
because of the few indepth interviews, which gave qualitative material only.

As we have stated earlier that over one million migrant workers from Kerala State alone were working in various parts of the Middle-East. Migration of one male member of a household to the Middle East seems to have a major impact on the other members left behind. In the absence of male members the people staying behind had to make major adjustments to their life styles. This is true in all cases of families whether nuclear or modern joint families. In many cases the impact of migration begins to be felt long before the migrant actually leaves home. It begins as soon as a male member - a son or husband of a household decides to migrate to the Middle East. The women - a mother or the wife of the respondents needs the support and involvement of the adult members, men and women of his immediate family including not only his wife and parents but also siblings, as well as other relatives, friends and neighbours - all these get involved.

Relatives, friends and neighbours will help in advising the respondent for (1) contacting the right agent who will, at a nominal cost, arrange for the aspiring migrant’s work permit and take care of the
various formalities needed to be completed before his departure (ii) collection of funds needed (iii) knowledge regarding persons who are already working in the Middle East, so that they may suggest the most reliable agent, and for securing the work permit directly.

In many cases for getting a work permit considerable amounts ranging from 15,000 to Rs. 20,000 have to be spent. An aspiring migrant from a low income family with few or no assets has necessarily to depend on relatives, friends and neighbours. Most of the cases, the household jewellery belonging to their women or a piece of residential land has to be pawned to raise funds. If the aspirant is a married one, his wife's jewellery will be mortgaged and if he is unmarried his mother's gold ornaments will be utilised for the purpose. There are cases where even sisters and sisters-in-law were found to contribute their jewellery. So also aunts and cousins. Of course there is the unwritten understanding that the aspirant when migrants will sent remittances regularly, which will be used for retrieving the pawned jewellery of his relatives.

In many cases women are more than merely passive supporters. Older wives were more actively supportive
and to take the decision of her husband to migrate. Even the mothers had worked actively for their sons' migration by making their personal contributions and also by raising funds from other sources.

Even the separation of the male members of the family imposes psychological strain and mental frustration on the family members. The belief that all women need a protective male umbrella is quite certain to some extent. But in the absence of male members the women are forced to shoulder all the responsibilities, which were shouldered previously by the male member. As soon as the aspirant leaves his home, the family has to decide where to stay during the absence of the male - husband. This question assumes greater proportion, if the women left behind is a newly married bride, with or without children. Since most of the aspirants are generally from low strata, their economic position hardly allows her any freedom to take any decisions in matters relating to her stay, freedom to spend etc. In the case of young brides they mostly have to live with her in-laws, facing all the restrictions imposed on her. Till the remittances from her husband comes the young bride has to bear the restricted life in her in-laws' house. Some cases have come to the notice of this Researcher from Alakad, a
ward of Trivandrum City Corporation, many have migrated to Gulf countries. These are mostly Muslim families and they were engaged in fishing before migration or were engaged in cycle-transportation of fish from the neighbouring fishing village to the city market or in coir-related manual work. During the course of interview it has come to the notice of the researcher that there were girls whose husbands migrated within a year of their marriage and who have not had time to conceive or bear a child and also some girls who were married to 'Gulf boys', i.e., to men already working in the Middle East and who got married in the course of one of their home visits, usually of a short duration of four to eight weeks. These girls hardly have time to know their men before they disappeared from the scene for long periods. The few weeks their men spent with them are socially very hectic but emotionally least rewarding. When their husband migrated these women had to spend with their in-laws who are complete strangers. One can easily imagine the embarrassing situation one has to face. Even women older in age and with children who stayed with their in-laws have their problems of separation from husbands and coping with children (without the support of the father). This task takes a lot of time and energy. Often, where a wife is relatively young she has to submit more to the control
of her mother-in-law than a wife older in age. Although these women heard regularly from their husbands and received a bank draft in her name these did not seem to be enough to lift their spirits. It is, however, true that wives feel more secure and uninhibited in their actions when they have children than when they are without.

Generally the women from the poor class are marginally literate, if not altogether illiterate. As soon as the husband of a household goes to Gulf countries, he sends letters. Being illiterate she cannot read these letters and hence had to depend on others for getting the letters read and also for giving replies to her husband. Also when she receives her first Bank Draft from her husband, she by herself does not know what to do with it. She has to take the help of outside agencies, such as friends, relatives or one of the male family members of the joint family. When a migrant's wife receives a Bank Draft from her husband the immediate thing she has to do is to go to a Bank and open an account in her name. Many of these women never before even entered a Bank's Office, leave aside opening an account. Those who were illiterate and could not sign their names were issued identify cards. Mostly these remittances come in the form of
Bank Draft. It is understood that a bank was set up in Alakad in 1970 with only 12 accounts, and the accounts have risen to 367 in 1984 and the Bank has now a separate counter which serves women customers exclusively. Thus the impact of migration is felt by the Banks also. The Bank's assets from the Gulf remittances have risen to crores throughout the state Banking Offices.

The women who were till recently confined to the four walls of their house have to come out and are exposed to Banks for the first time immediately after the migration of their husbands. Many of the illiterate women felt the need to learn to read and write so that it will facilitate them to correspond with their husbands by themselves without seeking the help of others. Thus women of migrants' households - mothers, wives, sisters and daughters have a stronger recognition now than before of the need to be better educated.

Whether the remittances from their migrant husbands through banking or non-banking channels, are received, the exposure of women to huge amounts of money have posed major new challenges. Generally the remittances they received is usually larger than their need for their household expenses. The need for saving
the excess amount after meeting the household expenses she has to plan for saving the excess amount. When their men-folk were in the house, the management of day to day household expenses was never the exclusive responsibility of a woman. But in the absence of the husband, the woman takes a lot more responsibility than she shouldered ever before. She has to take the decision of how to manage, for meeting the household expenses and also arrange for saving the precious money, she received from her husband. It has come to the notice of the researcher, that the women after their husbands migrated, became very cautious in regard to their daily expenses, and took great pains to clear the enormous debts the family incurred to finance the migration expenses. Thus the women were exposed to, by force of circumstances, to economic management of their excess funds and to regulate the family expenses, which task she was not doing earlier. Most of the women expressed themselves in favour of economising on day to day household expenses. Several women said that they had used these savings to release the jewellery that had been pawned off to raise funds needed by the migrant before his migration. Also women's awareness increased considerably regarding the range of goods and services for purchase or use. Their awareness of banking
facilities available and also alternative possibilities of placing savings too is enlarged.

With improved finances, the general availability of items of daily consumption improves considerably. The migrants themselves enquired of their children's health and education and urged their women to give good medical care and good education with all possible facilities to them. Cases have come to notice that the women have proved better ' savers ' of finances than their husbands. In one case, one women had invested her savings in an auto-rickshaw, after consulting her husband and she supervised the renting of the vehicle for hire. After slowly and gradually improving their knowledge and skill in writing, they directly communicated with their husbands. They used to write about their children's education and health, about the purchase of land and the construction or repair of houses etc.

Whether the remittances have improved the general state of affairs of the state or not, these have definitely have contributed to bring the women folk to fore-front and exposed them to various tasks, which in the normal course they would not have thought of taking. The migration had brought the awareness
for the need for education of illiterate women, the need for saving their remittances, banking facilities available for serving the people, the need for good health of their children and the need for giving good education to their children.

Role of Religious Institutions

It is needless to say that before sending their men-folk on migration to Gulf countries, the entire family members had very tensionable time. It is not just that the migrant himself but his whole family including close relatives were intimately involved in the preparatory work before migration. Taking the risks and uncertainties involved in the whole task, people turned to religion. Special prayers and offerings at every step in the migrant's preparation have become usual. Both men and women turned to propitiating to gods to ensure migration, but women took a leading role. This was true in both Muslim Christian and Hindu migrant households. Migrants when they returned on their usual leave, they made substantial donations to the mosque / temple / churches. Whenever occasions arose - such as festivals, at the time of major property transactions, such as purchase of land and starting and completion of house construction,
marriages and deaths, liberal donations were given to religious institutions. The mosques, churches and temples prospered sufficiently consequent upon the mass migration of Kerala men. The buildings of mosques and repairs to churches and temples have been undertaken on a scale never witnessed before. Most of these donations to the religious institutions have most likely were done when the migrants were absent. Thus women have a major role in such donations. Whenever requests from the mosque / church / temple administration came for donations on special occasions, the women readily contributed liberally. In turn some of the religious institutions also tried to do something good and everlasting for the upbringing of the women. Ordinarily, Muslim girls are not allowed to attend schools after the age of twelve. Since women from migrant households needed to read and write in the local language, the Mosque management started conducting literacy classes for grown-up women in a private house. Similarly churches also started various schemes for the development of lower strata of women. The mosque management showed greater sensitivity to the needs of the migrant families. However, one can confidently say that the religion itself got influenced by the changing demands of the devotees as is demonstrated
by the task the mosque management had undertaken, which it had shunned thus far.

As the length of the migrant's stay in Gulf countries increased the migration impact on the family keeps constantly changing. Women due to forced circumstances took increased responsibility for running of the households on their own, looked after the health and education of children and managed their funds and properties. These additional tasks have brought about indirectly awareness, increased her mobility, and they came in contact with a wider network of institutions. Thus the women-folk, who hitherto were ignorant of the various developmental activities brought out in the country, have become aware of such development and also they gained confidence in themselves.

Growth and Impact of Remittances

One has to admit that there should be reasonable growth of remittances when one thinks of migration—whether internal or international. In our study we have noticed that there is not significant remittances in the case of internal migrations. However, when we see the remittances from International migrations, they are definitely significant. A labour-exporting country like India, is definitely concerned with what a migrant
worker remits to those at home out of their earnings. When the remittances increases the dependency of the country on foreign borrowings will be lessened. The under-mentioned table gives an idea of the remittances the Kerala migrants made during a short period of six years from 1976 to 1982.

**TABLE NO. 6.2:** ESTIMATED INFLOW OF REMITTANCES IN KERALA AND IN ALL OF INDIA, FROM THE MIDDLE EAST AND WORLD TOTAL 1976-1982 (Millions of rupees)

<table>
<thead>
<tr>
<th>Year</th>
<th>Kerala Middle East</th>
<th>All of India Middle East</th>
<th>All Countries</th>
</tr>
</thead>
<tbody>
<tr>
<td>1976-1977</td>
<td>1,500</td>
<td>3,300</td>
<td>7,927</td>
</tr>
<tr>
<td>1977-1978</td>
<td>2,400</td>
<td>4,200</td>
<td>8,356</td>
</tr>
<tr>
<td>1978-1979</td>
<td>2,775</td>
<td>6,500</td>
<td>11,119</td>
</tr>
<tr>
<td>1979-1980</td>
<td>4,670</td>
<td>10,800</td>
<td>16,684</td>
</tr>
<tr>
<td>1980-1981</td>
<td>7,340</td>
<td>17,750</td>
<td>23,668</td>
</tr>
<tr>
<td>1981-1982</td>
<td>7,245</td>
<td>17,250</td>
<td>22,986</td>
</tr>
</tbody>
</table>

The above table shows the magnitude of the remittances during the period of 1976 to 1982. The increase as seen from the above is from 1500 million rupees in 1976 to 8245 million rupees in 1982. Thus a five fold increase is noticed in this period of six years. Also when we look at the All India figures which is 17,250 in 1982 (which is inclusive of Kerala remittances), the Kerala remittances alone is more or less equal to that of the rest of India's remittances, i.e., Rs.10,005 million rupees. This gives a clear picture of the magnitude of the remittances of Kerala migrants from Middle East. One has to agree that inflow of remittances is not a new phenomena in the State of Kerala, because workers from this state have been going to not only to other parts of India, but to foreign countries in search of work for many years. But the remittances following this new wave of migration to the Middle East have completely overshadowed the earlier remittances the Keralites made so far.

We have already discussed at length the impact of migration on the development of the state due to the migration in general and migration to Gulf countries in particular. The substantial remittances made by the Kerala migrants have definitely made some significant
impact on the living conditions of the Keralites and particularly among the rural migrants.

One visible impact of migrants on the rural households is a visible indication of the higher living standards of migrant households. Besides the construction/repair of the old houses activities, one really wonders at the striking changes introduced by the rural migrants. It is the extent of availability of light, water, and toilet facilities introduced in the new or renewed house of the migrant households. In recent years many of these amenities, which were not thought of earlier have been introduced. Even now in many rural areas, piped water is not available. However, in the new or renewed migrant homes, there is a provision of sufficient water from a properly protected well within its own compound. Electricity also provided by electric grid. Also it is a welcome facility particularly to women at home when there is an easy access to water and private toilet facilities are available. These amenities is no doubt, gives the feeling of satisfaction and make the living more comfortable.