

## **ASPECTS OF RETURNEE EMIGRANT WORKERS FROM THE GULF: AN EMPIRICAL STUDY**

Rajeev Kumar\*

### **ABSTRACT**

*The paper explores the behavioral and other aspects of the returnee emigrants who worked for at least one year in any one of the six member countries of the Gulf Cooperation Council (United Arab Emirates, Saudi Arabia, Kuwait, Oman, and Bahrain and Qatar) in the last ten years. The paper is based upon a field survey conducted in nine districts of the Western Uttar Pradesh. Primary focus of the paper is on the decision of the returnee emigrants and their households in terms of remitting money while abroad, return and utilisation of remittance by their family. Apart from that the paper also tries to explore various other issues like financing of the initial cost of migration and occupational choices upon return.*

**Keywords:** Return Migration, Emigrants, Remittances, Gulf

### **INTRODUCTION**

A Substantially large segment of Indian labour emigration is temporary in the present time. Large number of Indian workers cross the national border to work on a foreign land and many of them return to their home after a period of time. This pattern is particularly visible in the Indian labour migration to the Gulf and other Asian countries. Migration to Gulf is mostly transient in nature. Indians migrate to the Gulf region on a job contract for a predetermined tenure and they are not allowed to stay beyond the expiry of the tenure. Other than those who get a new job contract or their existing contract extended all must return to India or else get the status of irregular

---

\* Assistant Professor, Department of Economics, Shri Ram College of Commerce, University of Delhi, Delhi, E-mail: rajeevsrcc@gmail.com

immigrants under the law of the destination Gulf country.

The Gulf absorption of Indian labour after the oil price boom of 1970s supplemented the poor job creation capacity of the labour abundant Indian economy particularly at a time when India had widespread domestic unemployment, disguised unemployment, underemployment and a huge stock of all types of unemployed workers willing to work abroad (Naidu, 1991). It not only helped in exporting domestic unemployment but also provided a massive inflow of remittances to India because Indian low skilled and semi-skilled emigrant workers to the Gulf have very low propensity to consume and therefore their propensity to remit is very high. Remittance receipts in the balance of payment account of India rose very sharply since mid 1970s.

The study is based upon the primary data collected through field survey conducted in nine districts of Western Uttar Pradesh<sup>1</sup>. The survey covers emigrants returned after working in any one of the six GCC countries (United Arab Emirates, Saudi Arabia, Kuwait, Oman, and Bahrain and Qatar) and their households. This paper gives a detailed analysis of the socio-economic and demographic profile of the return emigrants and their households. It also explores the economic behavior of the returnees and their families. Apart from socio-economic and demographic analysis it also tries to explore various aspects of the behavior of the returnees and their families. It also explores the pattern of the utilization of the remittances by the recipient households and other interesting dimensions pertaining to return migration.

## **OBJECTIVES OF THE STUDY**

This research tries to explore and analyze the determinants of emigration, remittances and return migration. It tries to capture the economic behaviour of the emigrants in respect of decision to emigrate, decision to remit and decision to return

---

<sup>1</sup> Gautambuddha Nagar, Ghaziabad, Hapur, Aligarh, Muzaffar Nagar, Saharanpur, Meerut, Baghpat and Bijnor

on the basis of primary data collected from the households of the return emigrants. Apart from the behaviour, it also traces the socio-economic, demographic and occupational aspects of returnee emigrants and their households, patterns of utilization of remittances in India etc.

## **AN OVERVIEW OF THE LITERATURE ON RETURN MIGRATION**

Return international migration has remained a very less explored field in migration research. This is so due to the lack of information on returnees. Why return migration is so important? Return migration can benefit the labour exporting countries in different ways. Two most important of these effects are discussed below.

First, immigrants accumulate savings which is not possible for them without migrating because of low wages and widespread unemployment in their home countries. Immigrants not only remit money intermittently but also bring with them their accumulated savings. The money brought from abroad is either spent on consumption, repayment of loans, valuable assets and on investment in business activities. If we believe in Keynesian paradigm remittances benefit the recipient economy by augmenting aggregate demand. Keynes did not distinguish between different types of expenditures in boosting the aggregate demand.

Second, emigrants learn new skills and techniques while working abroad. We can say that immigration of labour directly enhance human capital accumulation. These highly trained immigrants, upon their return to home countries, can contribute to the GDP in different ways. So we can see that labour exporting countries gain from return migrants from both the aspects. Returnees not only generate capital for investment in business ventures but also can provide crucial skills and innovations for starting new enterprises. Thus returnees are potential carriers of capital, technology and entrepreneurship i.e. factors which can contribute to the economic development of a country (McCormick and Wahba, 2002).

The return of emigrants brings with themselves accumulated savings and pay very

important role in creating opportunities by starting new enterprises. In the case of Columbia, the participation of returning migrants in small businesses was a key aspect in that country facing up to economic recession (Murlino, 1988). Similarly, emigrants from Pakistan also exhibit high tendency for self employment after their return and those planning to return for self employment save more while abroad (Ilahi, 1999).

Galor and Stark (1991) have examined in their theoretical analysis as to why emigrant workers, instead of returning home early to enjoy a prosperous life choose to stay abroad in the destination country for a longer duration. According to them the cause of such behaviour is that by staying longer in the host country they ensure to save more enough to ensure the success of their enterprise after their return to home country. Ballard (1983) conducted an empirical study in Jullundher in India and Mirpur in Pakistan. He found evidence of the growth of entrepreneurial activities in Jullundur. Remittances sent by higher professional class of emigrant workers caused the development of business and entrepreneurial in Jullundhar. On the other hand, remittances from the emigrants engaged in lower rungs of jobs abroad caused dependency and stagnation in the recipient families. It is also established that many return migrants spend lavishly on unproductive activities and they found to be hardly investing their remittances in the productive investment activities.

More often than not money remittance money is spent on the purchase/construction/renovation of house and purchase of land or on conspicuous consumption on different activities to enhance their social status, for example, expenditures on gifts, festivals, weddings, other ceremonies functions, parties and rituals. However, Nayyar (1994) argued that such consumption expenditure can boost the economy through a number of multiplier effects. They further claim that even elevated social status may motivate people for successful ventures in small entrepreneurial activities. However contrary to this there is argument, as discussed above, that such small businesses are mostly uneconomic and therefore do not cause any significant impact on the economic development in the home country.

## **RETURNEE EMIGRANTS AND THEIR HOUSEHOLDS: FIELD FINDINGS**

The present chapter analyses various social, economic, demographic characteristics to trace the behavioural aspects of the returnee emigrant workers on the basis of primary data. Field interviews of returnee emigrants were conducted. A carefully designed interview questionnaire was used to survey the returnee emigrants. The questionnaire on returnees was also comprehensive encompassing a number of questions relevant for the objective of the study. It had questions on housing conditions, social, economic and demographic conditions of the household and on particular attributes and migration related decision making behaviour of the returnees.

A sample of eighty return emigrants was carefully gathered for this study to include only those returnees who worked in the Gulf for at least one year in the last ten years. Snow ball method with networking technique has been used to trace the returnees. Only those emigrants were selected who stayed for work in any of the six GCC countries (Bahrain, Kuwait, Oman, Qatar, UAE and Saudi Arabia) for at least one year in last ten years.

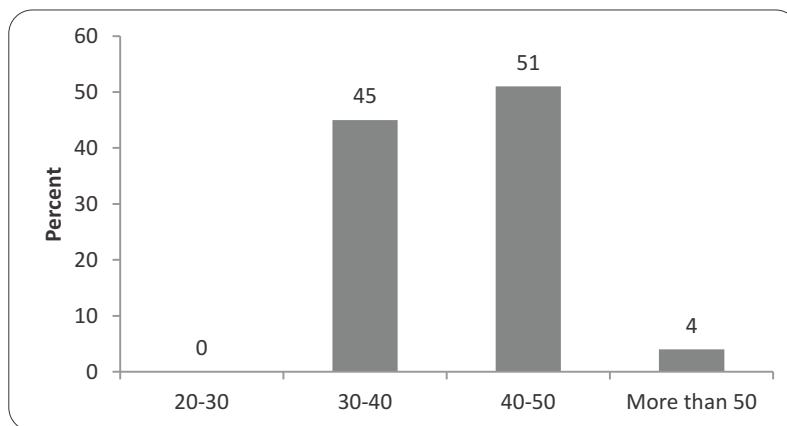
Although the sample is thin and not representative of countrywide Gulf returnees in any sense yet the best part of this survey of returnees was that almost all respondents were themselves former emigrants unlike any survey on current emigrants where respondents are usually family members of the emigrants.

### **ANALYSIS OF PRIMARY DATA ON RETURNEE EMIGRANTS**

Figure-1 shows the age profile of the returnee emigrants. Out of the eighty returnees 45 percent were in between the age of thirty and forty years. Fifty one percent of them were in the age range of forty to fifty years. None of them was below thirty years of age. However, four percent of them were more than fifty years old. This sample had mostly emigrants of less than fifty years of age which shows that emigrants move for

Gulf employment in the peak of their working life.

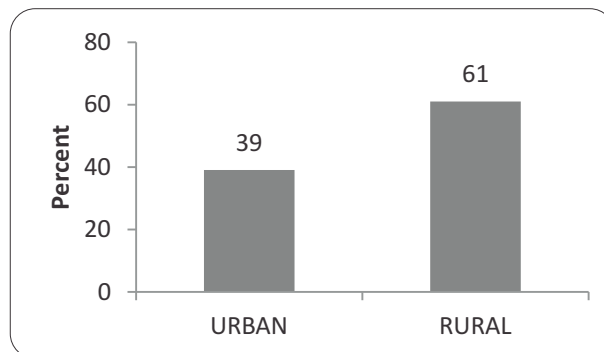
**Figure-1: Age Distribution of Returnee Emigrants (% of Total Returnees)**



Source: Author's Field Survey

Figure-2 shows an area-wise distribution of the sample households of the returnees. Majority of the returnees (61 percent) are found to be in the rural areas while 39 percent are from urban areas. The destination we chose in the sample reflects this inherent biasness toward rural emigrants and returnees. More rural people, in general, immigrate to the Gulf countries than the urban people.

**Figure -2: Area-wise Distribution of Returnees**



Source: Author's Field Survey

The religion of the returnees is classified in the Table-1. More than half of the returnees (54 percent) were Hindus while forty six percent were Muslims. We encountered none from any other religion (Table-1).

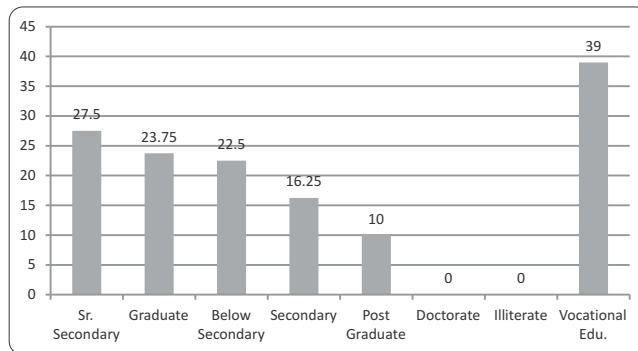
**Table -1: Religion of the Sample Households**

RELIGION	No. of HH	Percentage
HINDU	43	54
MUSLIM	37	46
OTHERS	0	0
Total	80	100

Source: Author's Field Survey

Figure-3 shows the educational pattern of the returnees emigrants. In the whole sample none was illiterate but at the same time majority of the returnee emigrants were senior secondary. About sixteen percent had high school qualification and a sizeable twenty four percent were graduates. A very small number of them were post graduate also. None of them was doctorate. As far as vocational education and training is concerned thirty nine percent of them had such qualifications with degree or diploma.

**Figure-3: Educational Level of the Sample Emigrants**

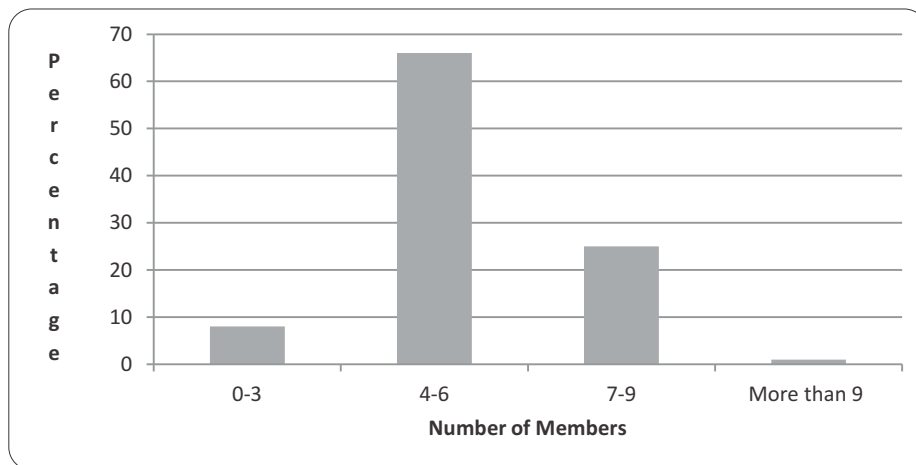


Source: Author's Field Survey

The demographics of their households show that, with sixty six percent households had a family size of 4-6 and the average size of their households was about six. Only one household had more than nine members (Figure-4).

As far as the number of dependents in the households is concerned about thirty eight percent of them had up to three non-working members and about sixty one percent had four to six dependent members. Average dependency in all the households taken together was about four members (Table-2).

**Figure-4: Family Size of the Sample Emigrant HH**



Source: Author's Field Survey

The workers who return from abroad acquire some additional or specific skills during their work abroad. Therefore, it is quite justifiable to presume that they are more likely to get good employment upon their return. The flip side of this is that the returnees earn and accumulate quite a good amount of wealth and upon their return many of them simply prefer to laze at home rather than toil to earn their livelihood



**Table-2: Dependents<sup>2</sup> in the Returnees' HH**

Dependent Members	Number	Percentage
0-3	30	38
4-6	49	61
7-9	1	1
Total	80	100

Source: Author's Field Survey

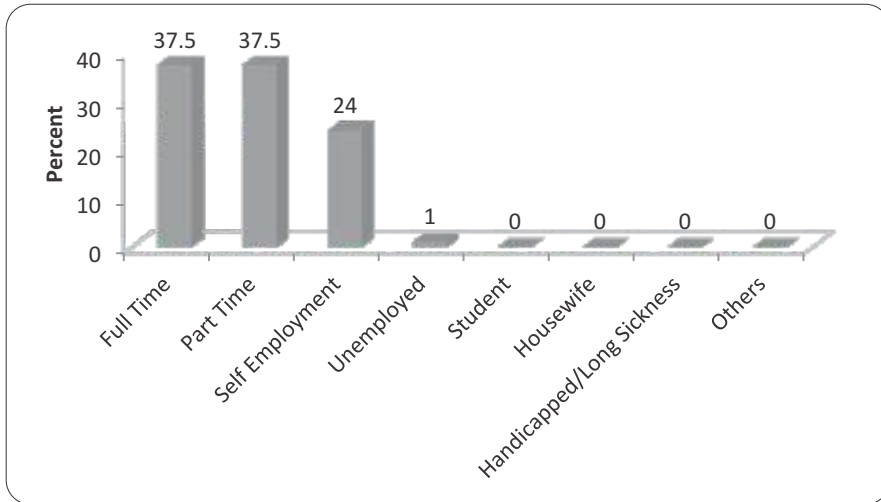
The data in the Figure-5 broadly conforms to the latter aspect of their behavior. It shows that only about 37 percent of them are engaged in a full time employment and about the same number is engaged only in a part time employment. It is to be understood in the background of the fact that these are the people with additional skills and experience gained abroad and thus have greater chance to get full time employment.

It is to be noted from the Figure-5 that none of them was either a student or a housewife (in case of female returnees) post their return at the time of the field survey. In the category of self employment there are about 24 percent of the return emigrants. It means that self employment has been preferred by a quarter of them over wage employment after returning from a wage employment from abroad. Self employment includes agriculture and small enterprises and businesses started by them after their return.

---

<sup>2</sup> Dependents in households include children and other unemployed members.

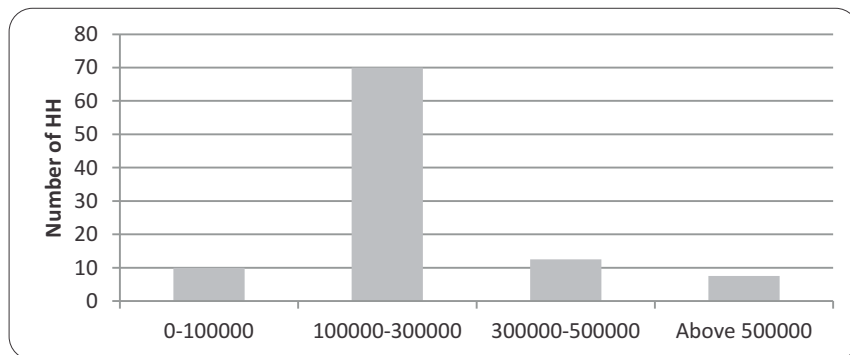
**Figure-5.: Current Employment Status of the Returnees**



Source: Author's Field Survey

Figure-6 shows the movable assets of these households. As mentioned in the previous chapter getting information about the assets, movable and immovable both, is a herculean task because people either do not reveal or they underreport their assets. So in spite of the best efforts the information is merely an approximation of the wealth of the households.

**Figure-6: Movable Assets of the Sample HH (Rupees)**

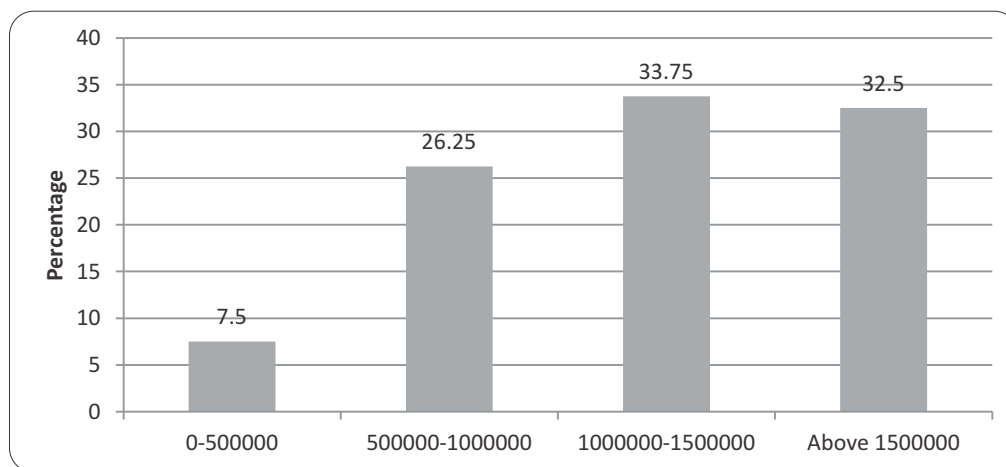


Source: Author's Field Survey

Figure-6 shows the distribution of the household on the basis of their movable assets<sup>3</sup>. The surveyed households have been grouped into 4 broad ranges of values of movable assets. Only ten percent of households have reported value of their movable assets to be less than one lakh rupees. About seventy percent of them reported between one and three lakh rupees and about eight percent of them had more than five lakh rupees worth of movable assets. Assuming some degree of underreporting assets, it can be concluded that most of the sample households fall into middle level and upper middle level of the economic status in terms of their movable assets.

The second important economic aspect of the sample households is their immovable assets which include land (both agricultural and non-agricultural), buildings (residential and non-residential including any owned house in which family is currently residing) and other properties.

**Figure-7: Immovable Assets of the Sample HH (Rs.)**



Source: Author's Field Survey

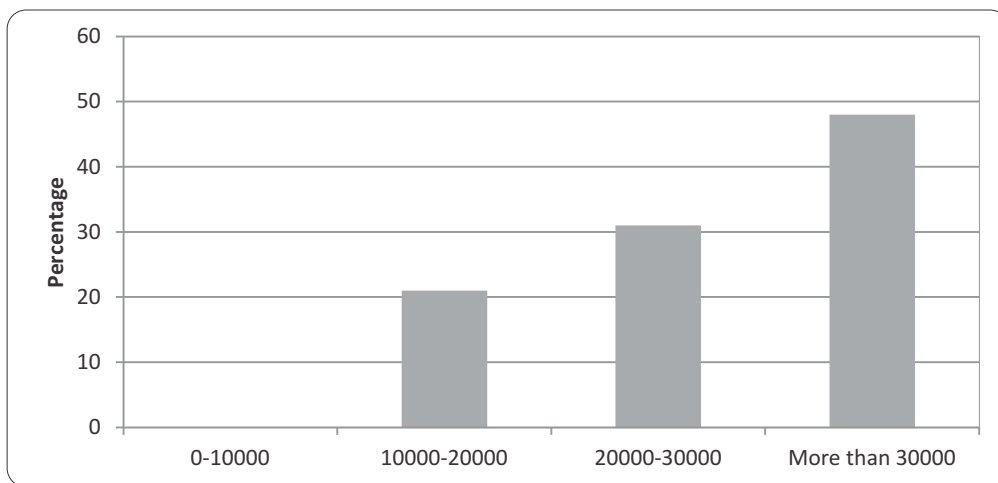
Figure-7 shows the distribution of the household on the basis of their immovable assets. We have classified all the households in four broad ranges of values of their

<sup>3</sup> Movable assets include durable goods, transport vehicles, bank deposits, lent out money, jewellery etc.

immovable properties. It is observed that 7.5 percent of them had less than five lakh worth of immovable assets. Highest percentage of households (over one third) had fixed assets value in the range of ten to fifteen lakh rupees. Another one third of them had immovable assets above 1.5 million rupees and about one fourth of them reported fixed assets in the range of five to ten lakh rupees. Broadly it can be concluded that 60 percent of them belonged to the middle income group and one third of them belonged to upper middle economic status.

Sample returnees have been grouped into four categories of average monthly expenditure in the Figure-8. This expenditure includes monthly expenditure on consumption of goods and services (like food, vegetables, medicines, toiletries and recreation. Apart from that an average of annual expenditure on durable consumption goods like clothing and foot wear etc has also been included into it. Only approximate figures have been entered just to observe an overall economic status of the household. Wide variations have been observed across the households in this particular respect.

**Figure-8: Average Monthly Expenditure of the Sample HH (Rs.)**

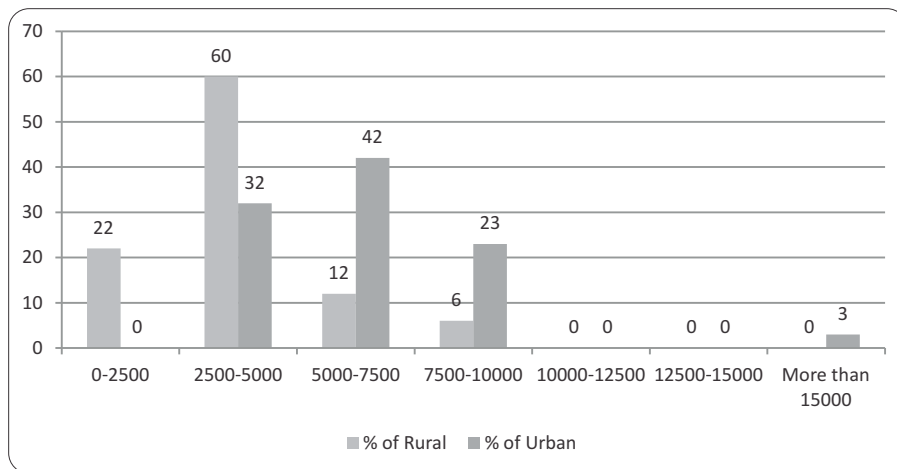


Source: Author's Field Survey

Figure-8 shows that about forty eight percent returnees' households had average monthly expenditure of more than thirty thousand rupees. About thirty one percent had between twenty to thirty thousand rupees and twenty one percent of them had between ten thousand and twenty thousand. None of the returnees' family is found to be having very low average monthly expenditure below ten thousand rupees. Mean of the average monthly expenditure of all the returnees' households is estimated to be above 26700. So, on an average the surveyed returnees' households belonged to the upper middle class group in terms of their monthly expenditure.

The household data on average monthly expenditure has been divided by the number of the members of the respective households to get per capita average monthly expenditure. Figure-9 shows a classification of rural and urban households in seven broad ranges of their per capita average monthly expenditure. It is visible from the Table that sample rural households are highly concentrated (ninety four percent of rural households) in the three lowest ranges of per capita average monthly expenditure within which seventy two percent of total rural are in the lowest two categories of per capita average monthly expenditure.

**Figure-9: Per Capita Monthly Expenditure of the Returnees' HH (Rs.)**



Source: Author's Field Survey

In case of urban households spread is wider. Though ninety seven percent of total urban households have per capita average monthly expenditure in the range of 2500 to 10,000, forty two percent of them are concentrated in the single category of expenditure range 5000 to 7500 percent. Three percent of them have very high per capita average monthly expenditure of more than fifteen thousand.

**Table-3: Sex of the Returnee Emigrants**

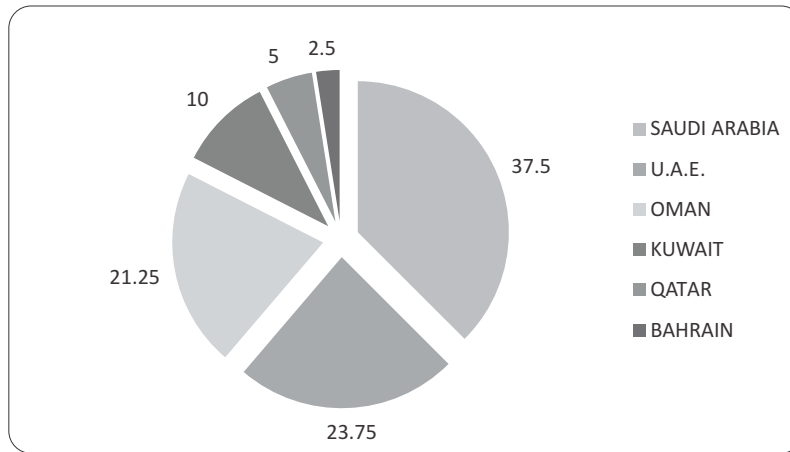
Sex	Emigrants	Percentage
Male	74	92.5
Female	6	7.5
Total	80	100

Source: Author's Field Survey

Table-3 shows gender wise distribution of total returnee emigrants in the sample. It is clearly visible that the ninety two percent of the returnee emigrants in the sample are male. A smaller proportion of female is a drawback of the present study. This particular aspect is beyond our control because we do not have any mechanism to locate the female returnees.

Figure-10 shows the distribution of the sample emigrants according to their last country of emigration for work in the Gulf. It is observed that a little more than one third of the total returnees went to Saudi Arabia alone. About one fifth of them worked in Oman and UAE each. Saudi Arabia, Oman and U.A.E. have been three most popular work destinations in the Gulf among these former Indian emigrant workers. Ten percent of them returned from Kuwait. A small number of them also worked in Qatar and Bahrain.

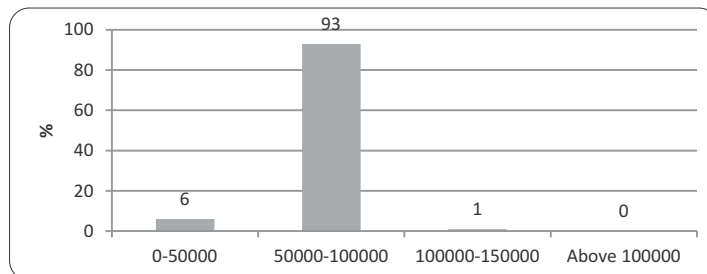
**Figure-10.: Destination country of the Sample Returnees Emigrants**



Source: Author's Field Survey

Figure-11 shows the initial cost of migration. As mentioned earlier in chapter four initial cost of migration here includes cost of obtaining passport, visa, medical testing fee, insurance premium, travel expenses, boarding expenses, payment to recruitment agents (RAs) for arranging an overseas employment and facilitating the process and initial expenditure abroad. Out of the all sample returnees surveyed, 93 percent reported to have incurred between 50000 and 100000 rupees expenditure. Average initial cost of emigration in the whole sample is found to be a little less than sixty four thousand rupees.

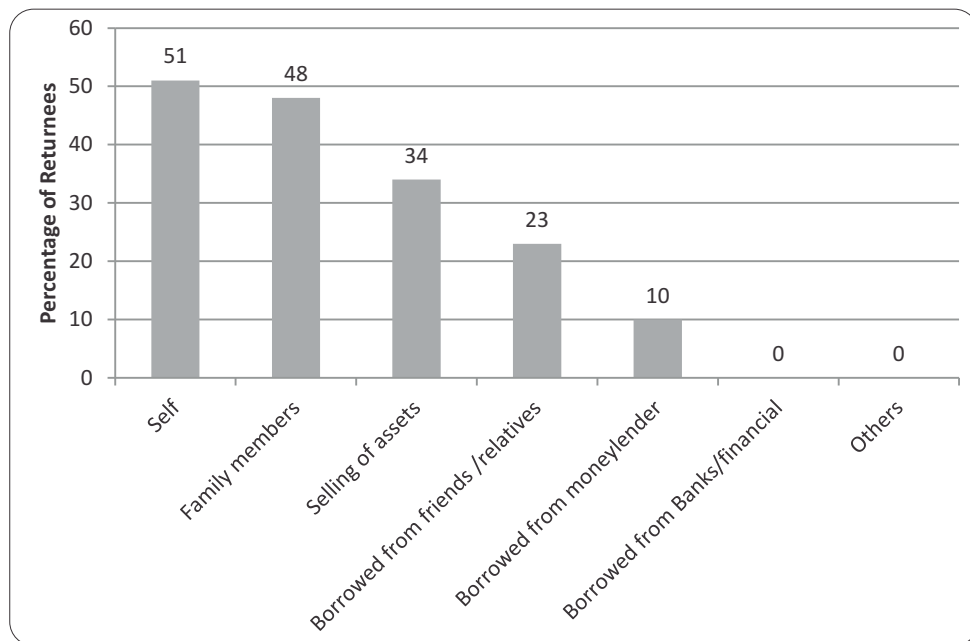
**Figure-11: Initial Cost of Emigration of the Returnees (Rs.)**



Source: Author's Field Survey

Figure-12 shows the responses of the sample households on financing the initial cost of emigration. Fifty one percent of the returnees reported self-funding as one of the sources and forty eight percent included family members also in the source of financing. None of the eighty returnees reported loans taken from formal sector as a source of financing. Instead of that twenty three percent of them borrowed from the informal sources like family, friends and ten percent of them from money lenders. Thirty four percent of them managed partially or fully the initial cost by selling of their land, jewellery etc. Borrowing from the informal sector is usually at exorbitant interest which escalates the initial cost further.

**Figure-12: Source of Financing Initial Cost of Emigration**



Source: Author's Field Survey

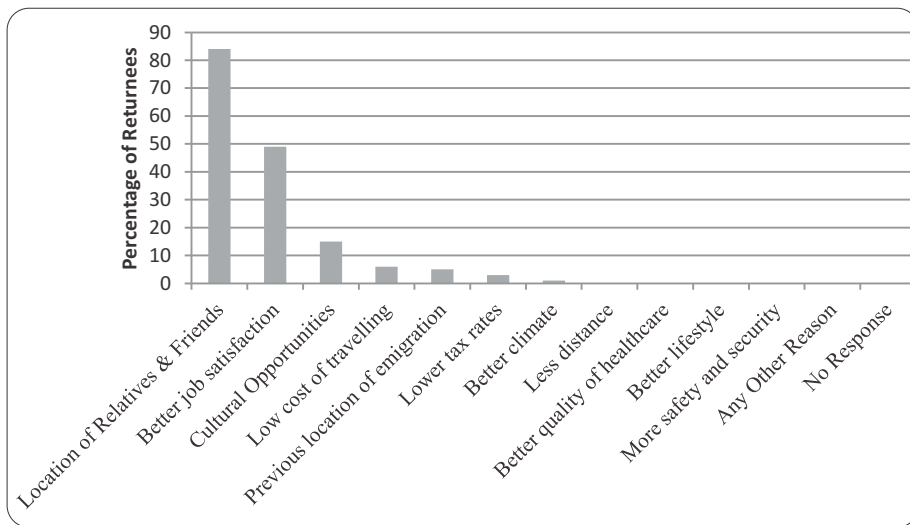
Returnees were also asked about their choice of destination. Why that particular destination was chosen? Again, questionnaire included all important possible reasons for such a decision. They expressed their consent to one or more than one reasons behind this. Figure-13 records that 84 percent of them reported 'location of



their relatives and friends' as a reason for choosing particular destination for their immigration. Once again, the network externality is seen to be quite strong here. As concluded earlier in chapter four social networks play an important role in the emigration decision.

Along with other reasons 'better job satisfaction' was reported by fifteen percent of them. Among other reasons cultural similarities, previous location of emigrants and low cost of travelling were also reported as reasons for choosing a particular destination. Three out of twelve reasons (i.e. better quality of healthcare, better lifestyle and more safety and security) were not reported by any of the respondents during survey.

**Figure -13: Reasons for the Particular Destination**

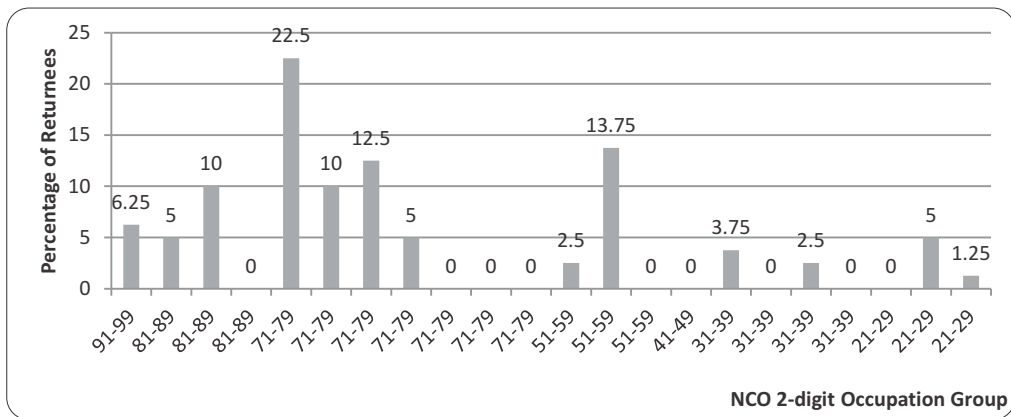


Source: Author's Field Survey

Figure -14 presents the occupational distribution of the returnees in according to their last occupation during their stay in the Gulf countries. National Classification of Occupation 2-digit level classification has been used to draw broad patterns of last foreign employment of the returnees. About sixty percent of them were engaged in

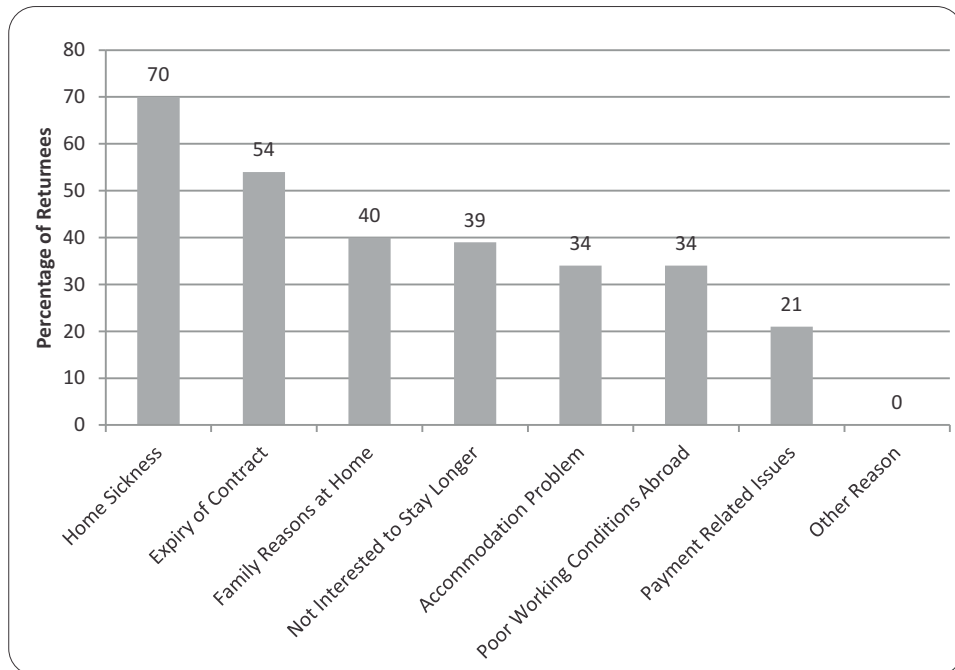
low skilled jobs as carpenter, plumber, masons, AC mechanic, welder, Tailor, embroiders, electrician painter & glass cutter. About thirty percent of them in skilled type of jobs like cook, hair dressers, housekeeper, machine operator, technicians, junior engineer, nurses and teacher. About six percent of them were in purely manual type of jobs like construction labour.

**Figure -14: Last Occupational Group of the Sample Returnee Emigrants**



Source: Author's Field Survey

One of the important behavioral aspects of the returnees is the reason for their return from abroad. Why do they return from abroad? The survey questionnaire tried to capture all possible reasons for their return. Seven reasons were particularly mentioned in the questionnaire apart from the last option as 'any other'. The returnee emigrants responded to this question with multiple options which are shown in Figure -15.

**Figure -15: Reasons for Return**

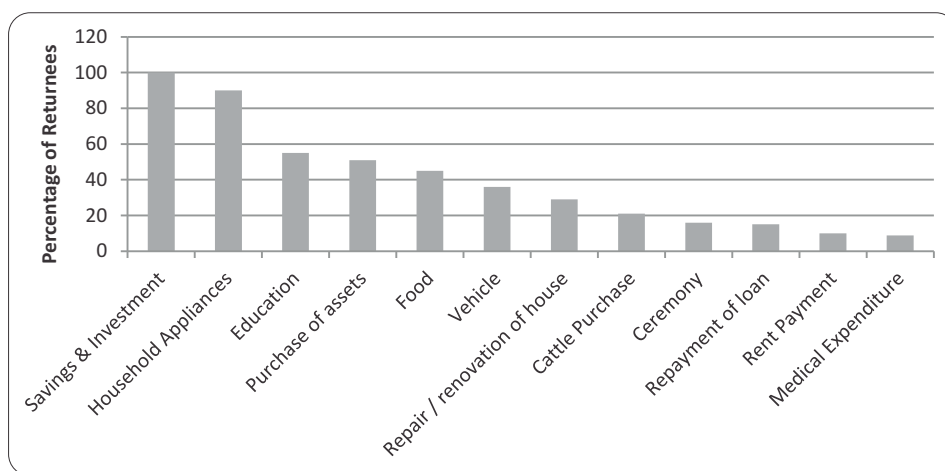
Source: Author's Field Survey

Home sickness turned out to be the most important reason of returning home as seventy percent of them said that they missed their families which they left behind in India. Apart from this reason 'expiry of the job contract' was the second most important reason which was mentioned by about fifty four percent of them. Thirty four percent of them said that they returned apart from other reasons due to 'poor working condition' and 'accommodation problem' in their country of immigration. Twenty one percent of them also faced 'payment related problems' abroad. Loss of interest in living/working abroad was another reason for many of them.

The questionnaire also observed the pattern of utilization of the remittances by the returnees' households. Figure-16 shows this pattern. In the whole sample of returnee emigrants all households received remittance from the returnees during their immigration period.

Twelve possible usage categories of household expenditures from remittances were created in the questionnaire to cover the remittance utilization pattern. The recipients responded that they expended remittances for multiple purposes out of which savings were done by all of them. It means that all recipients saved money out of the remittances. Among all returnees' households in the sample 90 percent told that 'purchase of durable goods' was one of the ways in which they partially utilized their remittances.

**Figure -16: Pattern of Remittance Utilization by the Returnees' HH**



Source: Author's Field Survey

A little more than half of them also revealed that they used a part of their remittances on the purchase of assets and on educational expenditures of their children. Expenditure on food, purchase of vehicle, purchase of cattle and expenditure on repair and renovation of house are also mentioned by a significant number of them. About equal number of them (about 15 percent) also used remittances for repaying their debt and on the ceremonies each. Almost all of the returnees have used their remittances partially for saving and investment.

## CONCLUSION

Most of the return migrants, in spite of acquired skills in overseas employment, prefer to engage either in self-employment (agriculture, shops, transport, etc) or laze at home. The evidence of them engaging in low paying full time employments in the informal sector is very low. The returnees' households on an average are found to be relatively wealthier both in terms of assets and average per capita monthly household expenditure. In Spite of UAE surpassing Saudi Arabia as the most attractive destination for Indian workers, Saudi Arabia remained popular destination for a long time among the former emigrants in the sample districts of Western Uttar Pradesh. Thus some evidence of 'cumulative causation' is visible in the Indo-Gulf labour migration. The evidence of bandwagon effect and network externality is found to be distorting the migration decision. Strong evidence of the role of migrants' networks is found in perpetuating migration to Gulf countries. Apart from the problems related to working and living conditions home sickness and expiry of contract are important reasons behind the decision to return. All these four factors are related. If the working conditions improve and labour rights are given in the Gulf countries, emigrants would prolong their overseas work. There is evidence for remittance being used for investment as well as for consumption. Both the usages augment economic activities through multiplier effect. There are mixed evidence on self-interest and altruism behind the remittance behaviour.

## APPENDIX

**Table A.1: Age Distribution of the Returnee Emigrants**

Years	% of total returnees
20-30	0
30-40	45
40-50	51
More than 50	4

Source: Author's Field Survey

**Table A.2: Area-wise Distribution of the Sample Household**

AREA	Number of HH	Percentage
URBAN	31	39
RURAL	49	61
Total	80	100

Source: Author's Field Survey

**Table A.3: Current Employment Status of the Returnees<sup>4</sup>**

Current Status	Number of HH	Percentage
Full Time	30	37.5
Part Time	30	37.5
Self Employment <sup>5</sup>	19	24
Unemployed	1	1
Student	0	0
Housewife	0	0
Handicapped/Long Sickness	0	0
Others	0	0
Total	80	100

Source: Author's Field Survey

<sup>4</sup> The employment status here is taken to denote the usual engagement of the returnees in last one year period.

<sup>5</sup> Includes agriculture also

**Table A.4: Educational Level of the Sample Emigrants**

Educational Level	Number of Returnees	Percentage
Sr. Secondary	22	27.5
Graduate	19	23.75
Below Secondary	18	22.5
Secondary	13	16.25
Post Graduate	8	10
Doctorate	0	0
Illiterate	0	0
Vocational Education	31	39

Source: Author's Field Survey

**Table A.5: Family Size of the Sample HH**

Members in HH	Number of HH	Percentage
0-3	6	8
4-6	53	66
7-9	20	25
More than 9	1	1
Total	80	100

Source: Author's Field Survey

**Table A.6: Movable Assets of the Sample HH<sup>6</sup>**

RANGE (Rs.)	Number of HH	Percentage of Total
0-100000	8	10
100000-300000	56	70
300000-500000	10	12.5
Above 500000	6	7.5
Total	80	100

Source: Author's Field Survey

<sup>6</sup> Movable assets include durable goods, transport vehicles, bank deposits, lent out money, jewellery etc.

**Table A.7: Immovable Assets of the Sample HH<sup>7</sup>**

RANGE (Rs.)	Number of HH	Percentage of Total
0-500000	6	7.5
500000-1000000	21	26.25
1000000-1500000	27	33.75
Above 1500000	26	32.5
Total	80	100

Source: Author's Field Survey

**Table A.8: Average Monthly Expenditure of Sample HH**

RANGE (Rs.)	Number of HH	Percentage of Total
0-10000	6	7.5
10000-20000	17	21
20000-30000	25	31
More than 30000	38	48
Total	80	100

Source: Author's Field Survey

**Table A.9: Per Capita Monthly Expenditure of the Returnees' HH**

Expenditure Range (Rs.)	Number of HH		Number of HH	
	Rural HH	% of Rural	URBAN HH	% of Urban
0-2500	11	22	0	0
2500-5000	29	60	10	32
5000-7500	6	12	13	42
7500-10000	3	6	7	23
10000-12500	0	0	0	0
12500-15000	0	0	0	0
More than 15000	0	0	1	3
Total	49	100	31	100

Source: Author's Field Survey

<sup>7</sup> Movable assets include durable goods, transport vehicles, bank deposits, lent out money, jewellery etc.



**Table A.10: Initial Cost of Emigration**

RANGE	Number of	Percentage
0-50000	5	6
50000-100000	74	93
100000-150000	1	1
Above 100000	0	0
Total	80	100

Source: Author's Field Survey

**Table A.11: Source of Financing Initial Cost of Emigration**

S. No.	Source of Financing	No. of	Percentage
1.	Self	41	51
2.	Family members	38	48
3.	Selling of assets	27	34
4.	Borrowed from friends /relatives	18	23
5.	Borrowed from moneylender	8	10
6.	Borrowed from Banks/financial	0	0
7.	Others	0	0

Source: Author's Field Survey

**Table A.12: Last Overseas Work Destination of the Returnees**

S. No.	Country	Number of Returnees	Percentage of Total
1.	SAUDI ARABIA	30	37.5
2.	U.A.E.	19	23.75
3.	OMAN	17	21.25
4.	KUWAIT	8	10
5.	QATAR	4	5
6.	BAHRAIN	2	2.5
8.	Total	80	100

Source: Author's Field Survey

**Table A.13: Last Occupational Group of the Sample Returnees**

<b>Occupation</b>	<b>NCO 2-Digit Code Range</b>	<b>No. of Emigrants</b>
Labor (Includes cleaners & domestic Helper)	91-99	5
Operators (Equipments and Machines) <sup>8</sup>	81-89	4
Driver (Heavy and Light Vehicles)	81-89	8
Tyre Repair, Upholstery, Laundry Workers	81-89	0
Carpenter, Plumber, Masons, Marble & Tile Fixer	71-79	18
Mechanic (Includes Fitters, Auto & AC Mechanics)	71-79	8
Welder, Fabricator, Die & Jewellery Maker	71-79	10
Tailor, Embroiders, Upholsterers & Cobblers	71-79	4
Electrician (Includes Auto Electricians)	71-79	0
Painter (Includes different Types) & Denter	71-79	0
Decorators, Glass Cutters, Bakers & Butchers	71-79	0
Cook (Domestic and Commercial both)	51-59	2
Barber (Includes Hair Dressers and Stylists)	51-59	11
Security Guard, Life Guard & Housekeeper	51-59	0
Storekeeper & Weigh Bridge Operator	41-49	0
Operator (Computer & Machine) & Technicians	31-39	3
Foremen and Supervisors	31-39	0
Engineer (Diploma) and Nurses (diploma)	31-39	2
Technician (Medical Technicians)	31-39	0
Pharmacist & Physiotherapist	21-29	0
Nurses (Degree) & Engineer (Degree Holders)	21-29	4
Teachers (School, College and Madarsa Teachers etc.)	21-29	1

Source: Author's Field Survey

<sup>8</sup> Includes: (i) Heavy Equipment Operators like JCB, Dozer, Crane, Crusher, Dozer, Earth Movers, Loader, Concrete Mixer, Bore, Etc. which do not require any vocational training course

**Table A.14: Reasons for Return from Overseas**

S. No.	Factors	No. of	Percentage
1.	Home Sickness	56	70
2.	Expiry of Contract	43	54
3.	Family Reasons at Home	32	40
4.	Not Interested to Stay Longer	31	39
5.	Accommodation Problem	27	34
6.	Poor Working Conditions Abroad	27	34
7.	Payment Related Issues	17	21
8.	Other Reason	0	0

Source: Author's Field Survey

**Table A.15: Reasons For the Particular Destination**

	Factors	No. of	Percentage
1.	Location of Relatives & Friends	67	84
2.	Better job satisfaction	39	49
3.	Cultural Opportunities	12	15
4.	Low cost of travelling	5	6
5.	Previous location of emigration	4	5
6.	Lower tax rates	2	3
7.	Better climate	1	1
8.	Less distance	0	0
9.	Better quality of healthcare	0	0
10.	Better lifestyle	0	0
12.	More safety and security	0	0
13.	Any Other Reason	0	0
14.	No Response	0	0

Source: Author's Field Survey

**Table A.16: Pattern of Remittance Utilization by the Returnees' HH**

S. No.	Item of Spending	Number of Emigrants	Percentage
1.	Savings & Investment	80	100
2.	Household Appliances	72	90
3.	Education	44	55
4.	Purchase of Assets <sup>9</sup>	41	51
5.	Food	36	45
6.	Vehicle	29	36
7.	Repair / renovation of house	23	29
8.	Cattle Purchase	17	21
9.	Ceremony	13	16
10.	Repayment of loan	12	15
12.	Rent Payment	8	10
13.	Medical Expenditure	7	8.8

Source: Author's Field Survey

---

<sup>9</sup> Assets here include jewellery, land, property and other assets but do not include saving deposits.

**REFERENCES**

- Ballard, R. (1993). *The Context and Consequences of Migration: Jullundur and Mirpur Compared*. New Community, 11(20). Retrieved from <http://crossasia-repository.ub.uni-heidelberg.de/259/1/jullundurandmirpur.pdf>
- Cerase, F.P. (1970). *Nostalgia or Disenchantment: Considerations on Return Migration*. Centre for Migration Studies Publications.
- Galor and Stark (1991). *The Probability of Return Migration, Migrants' Work Effort, and Migrants' Performance*. Journal of Development Economics, 35(3), 399-405.
- Ilahi, N. (1999). *Return Migration and Occupational change*. Review of Development Economics, 3(20). Retrieved from <https://onlinelibrary.wiley.com>
- McCormick, Barry and J. Wahba (2002). *Return International Migration and Geographic Inequality: The Case of Egypt*. Unpublished Paper. Retrieved from [https://www.researchgate.net/publication/5212888\\_Return\\_International\\_Migration\\_and\\_Geographical\\_Inequality\\_The\\_Case\\_of\\_Egypt](https://www.researchgate.net/publication/5212888_Return_International_Migration_and_Geographical_Inequality_The_Case_of_Egypt)
- Ministry of Labor (2015). National Classification of Occupations
- Murlino, C.G. (1988). *Effects of emigration and return on sending countries: the case of Columbia*. in Stahl (ed): International Migration Today, UNESCO.
- Naidu, K. Lakshmaiah (1991). *Indian Labour Migration to Gulf Countries*. Economic and Political Weekly, Vol. 26, No. 7.
- Nayyar, D. (1994). *Migration, Remittances and Capital Flows: The Indian Experience*. New Delhi: OUP
- Oleson, H. (2002). *Migration, Return and Development: An Institutional perspective*. International Migration, 40(5): 125-50. Retrieved from [https://www.researchgate.net/publication/227640136\\_Migration\\_Return\\_and\\_Development\\_An\\_Institutional\\_Perspective](https://www.researchgate.net/publication/227640136_Migration_Return_and_Development_An_Institutional_Perspective)

Page John and Sonia Plaza (2005). *Migration, Remittance and Development: A review of global evidence*. World Bank. Retrieved from [http://siteresources.worldbank.org/INTAFROFFCHIECO/Resources/Migration\\_Remittancesand\\_Development.doc](http://siteresources.worldbank.org/INTAFROFFCHIECO/Resources/Migration_Remittancesand_Development.doc)