

# **Emigration and its Comparative Economic Gain on the Households: A Study of Northern Kerala with a Focus on Malappuram District**

## **ABSTRACT**

Migration has been identified as one of the dominant factors, which influences the overall development of the world's major economies. Emigrants often send money home, enhancing their families' standards of living and thereby contributing both to the home economy and the nation's trade balance. Emigration and remittances have far-reaching consequences in the households of emigrants. This study has examined the relative economic gains of emigration in the households of the northern districts of Kerala by analysing the trends in emigration and foreign remittance of the districts with special reference to the Malappuram district and by the comparative analysis of the households of the Northern districts of Kerala. The study is primarily based on secondary data from the Kerala Migration Survey, 2018. The trend analysis and ANOVA test are mainly used for the analysis. The study found that Malappuram district has the distinction of sending out the largest number of emigrants from northern Kerala and the total remittances to the district have increased and the results of the ANOVA test show that there is a comparative economic advantage to Malappuram district among the northern districts regarding household income and different categories of expenditure than saving and investment indicating that increased income is channelised into various expenditure rather than used for saving and investment and significant P-value ( $p < 0.05$ ) for all the variables shows that the mean differences are statistically significant.

Keywords: Northern Kerala, Emigration, Remittances, Households, Malappuram, Expenditure.

## **1. Introduction**

Human migration is the movement of people from one place to another with the intention of settling, permanently or temporarily in a new location for doing any gainful job. Due to the occurrence of the oil boom in the 1970s especially in Gulf countries, people from Kerala got the opportunity to earn a high amount of foreign remittance. The inflow of a large amount of Gulf

remittances and its spending has resulted in unprecedented economic changes since the mid-1970s in the economy of Kerala. In Kerala, migration plays a vital role in the growth and development of the economy by increasing the standard of living, attaining higher levels of income and consumption and reducing the unemployment rate resulting in the overall reduction of poverty. Remittances help to improve economic growth and the quality of human capital. Migration has been one of the most dynamic factors in the development scenario of Kerala [1] .

The Gulf migration has helped the migrant households to attain higher levels of income, consumption and acquisition of assets, saving and investment resulting in the overall reduction of unemployment in Kerala. Northern districts of Kerala like Malappuram, Kannur and Kasaragod supply the large number of emigrants Malappuram district has the distinction of sending the largest number of migrants among all districts in Kerala and in Malappuram, 71 percent of households have in them either an emigrant or a return emigrant [2] . In this scenario, the present paper is an attempt to analyse the comparative economic gain of emigration and remittance in the households in the northern districts of Kerala with special reference to the Malappuram district.

### **1.1 Review of literature**

Various studies have been conducted on various aspects of migration and related issues in Kerala. Studies revealed that remittances have a positive impact on economic growth, poverty reduction, and domestic savings, investment and consumption in Kerala.

Emigration and the consequent remittances constituted the single most dynamic factor in the economic scenario of Kerala during the last quarter of the twentieth century. Emigration and remittances also continued to remain the single most dynamic factor even in the greatly improved economic scenario of Kerala [2]. Migration and the flow of remittances had resulted in unprecedented economic changes in Kerala's economy since the mid-1970s as the Gulf migration has helped the migrant households to attain higher levels of income, consumption and acquisition of assets, resulting in overall reduction of poverty in Kerala [3]. By the early nineties, remittances to the Kerala economy assumed a significant share of state income. The high levels of skilled out-migration resulted in a substantial flow of foreign remittances contributing to the state's development and as a result, Kerala's per capita income caught up with the average per capita income for India [4].

The economic impact of Gulf migration on villages, districts, and Kerala as a whole revealed that consumption, investment, and exchange patterns are affected by two important variables: the way the income is obtained and the characteristics of the community within which the income is spent [5]. The trends and patterns of international migration in Kerala confirmed the existence of the long-run relationship between remittances and economic growth. Since, a major portion of remittances is used in building houses and to meet the household requirements that led to the growth of host industries viz., construction, trade, banking and insurance, transport, etc [6]. Migration has contributed more to poverty alleviation in Kerala than any other factor. The study shows that nearly 1.5 million Keralites now live outside India and send home more than Rs.4,000 million a year by way of remittances and they also provide recommendations for the creation of policies that would maximize the expertise brought back by the return migrants and channelise the remittances that emigrants send home[7].

The trends and pattern of international migration and the resulting inflow of remittances to Kerala for the period 1998–2018 and also analysed the impact of international migration remittances on the economic growth of Kerala and found that there exists a unidirectional long-run relationship between remittances and economic growth of Kerala [8]. Remittances by Keralites improved households' per capita income and changed their spending patterns. Households receiving foreign remittance spend a relatively larger share of monthly income on the consumption of non-food durable goods and receipts of remittance also enable the households to save, to invest more in assets, land and buildings in Kerala[9].

However, none of the studies have analysed the relative economic advantage of emigration and remittance in the households in the Malappuram district in comparison with the Northern districts of Kerala. Hence the current study aims to provide a comprehensive understanding of the economic advantages of emigration on households in northern Kerala, offering valuable insights for policymakers and stakeholders in migration and regional development.

## **1.2 Theoretical Framework for the study**

There is a great nexus between migration and development and migration has its impact on both sending and receiving countries. The effects of migration can be positive or negative. Many theories have shed

lights on both the positive and negative effects of migration. One of the theories in the migration and development literature is that migrants and their families do not invest their money productively but rather spend their money on “conspicuous consumption” such as imported consumer goods, and on so-called non-productive enterprises such as housing [10]. Since the number of migrants and the remittances received in Malappuram district of Kerala is higher than the other districts, the household income is also high which is mainly used for various consumption expenditure and hence the tendency of conspicuous consumption is also high in the district.

### **1.3 Statement of the Problem**

Kerala, particularly the Malappuram district in northern Kerala, has experienced significant emigration trends over the past few decades. This migration, largely to Gulf Cooperation Council (GCC) countries, has reshaped the socio-economic dynamics of the region. Emigration has emerged as a strategy for households to overcome local economic challenges such as unemployment, low wages, and limited opportunities for upward mobility. The remittances from emigrants play a critical role in improving household incomes, increasing access to better education and healthcare, and enabling investments in real estate and other assets. The remittances have contributed to the socio-economic and educational improvement of the migrant families which has its clear manifestations in the society. In the context of Malappuram, with its predominantly Muslim population and unique cultural practices, the economic implications of emigration on the households require examination. This study seeks to explore the comparative economic gains from emigration on households, with a focus on income, consumption, and investment patterns and examines whether the economic gain is productively used for investment in assets or for conspicuous consumption.

### **1.4 Objectives of the study**

1. To analyse the trends and patterns of emigration and remittance in the Northern districts of Kerala with a special focus on the Malappuram district
2. To assess the comparative economic advantages of emigration and remittances in terms of income, consumption, and investment on the households in Northern districts of Kerala.

## **2. Data and methodology**

The study is primarily based on secondary data from the Kerala Migration Survey, 2018. The relevant secondary data are collected from the Kerala Migration Survey, 2018. The Centre for Development Studies (CDS), Thiruvananthapuram carried out the first Kerala Migration Survey (KMS) in 1998 under the direction of Professors K.C. Zachariah and S. Irudaya Rajan. Since then, CDS has completed nine Kerala Migration Survey rounds with success. The relevant information for the study for the analysis of trends and patterns of migration and remittances was collected from the working paper prepared by K.C. Zachariah and S. Irudaya Rajan [2] (Zachariah & Rajan, 2018) based on the Kerala Migration Survey, 2018 and the data sets of Kerala Migration Survey of 2018 was used for the comparative analysis of the households of the Northern districts of Kerala. The trend analysis and ANOVA test are mainly used for the analysis.

### **3. Results and Discussion**

Using relevant secondary data from the Kerala Migration Survey 2018, this paper provides information on the migration and remittance of northern districts of Kerala to highlight the relative position of Malappuram district concerning trends and patterns of migration and remittances.

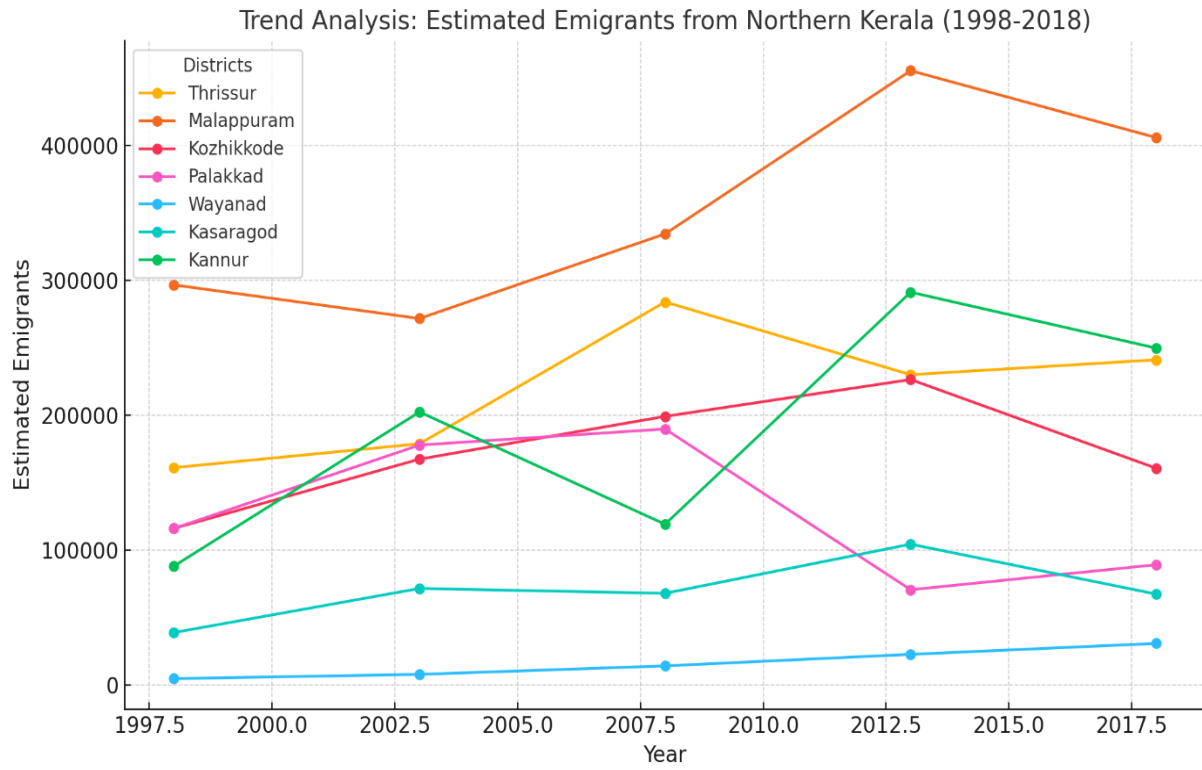
#### **3.1 The Trends and Patterns of Emigration and Remittance of Northern Districts of Kerala**

Households in the Northern parts of Kerala received more remittances than the southern part of the state [2] (Zachariah & Rajan, 2018). Hence for analysis 7 districts from northern Kerala are selected to study the trends and patterns of emigrants and their remittances and the economic impact of emigration on the households. Thrissur, Malappuram, Kozhikode, Palakkad, Wayanad, Kasaragod, Kannur and Malappuram districts were selected with special focus on Malappuram district as it has the highest number of emigrants.

##### **3.1.1 Estimated emigrants from Northern Kerala**

To analyse the trends and patterns of migration based on the Kerala Migration Survey 2018, trend analysis is used.

**Fig. 1. Estimated emigrants from Northern Kerala**



Source: Kerala Migration Survey 2018

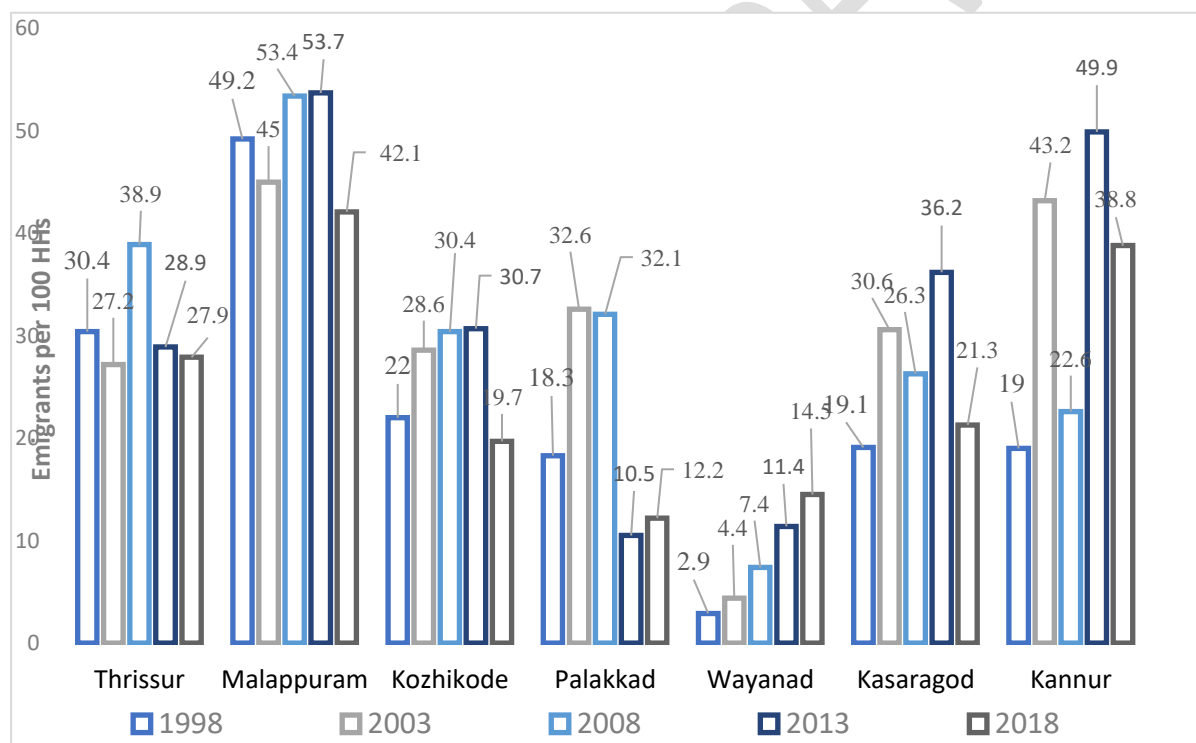
Figure 1 exhibits the emigration trends of seven northern districts of Kerala for the five-year phase since 1998 when Kerala migration surveys were conducted. It shows the trend line for estimated emigrants from Northern Kerala districts (1998–2018) and shows that Malappuram district dominates the emigration trend with the largest number of emigrants across all years peaking in 2013, followed by a slight decline in 2018. Thrissur district shows steady growth until 2008, a drop in 2013, and a slight recovery in 2018 whereas in Kannur district there is a rapid growth of emigrants until 2003, fluctuations afterward, peaking in 2013, and a decline by 2018. Kozhikode district exhibits growth in the number of emigrants until 2013 but declined sharply in 2018 and in Palakkad district, the number of emigrants rose until 2008 but experienced a steep decline from 2013 onwards. Wayanad district demonstrates steady and consistent growth of emigrants, though its numbers remain the lowest and Kasaragod district shows fluctuations with growth until 2013 and a drop in 2018. Hence, it is concluded that Malappuram district has the highest number of emigrants in all the surveys of KMS, followed by Thrissur and Kannur among the northern districts of Kerala. The findings support the findings that Malappuram

district has the highest proportion of emigrants, nearly one-fifth of the overall population [2] (Zachariah & Rajan, 2018). This analysis indicates that while some districts have seen steady increases, others experience sharp fluctuations, possibly reflecting varying economic opportunities, migration policies, or social factors influencing emigration patterns.

### 3.1.2 Emigrants per 100 Households

The external emigrants per 100 households show the number of migrants per hundred households in the districts. Since 2013, the number of emigrants per 100 families has decreased [2] (Zachariah & Rajan, 2018). Figure 2 compares external migrants per 100 households across various districts in Northern Kerala from 1998 to 2018.

**Fig 2 Emigrants per 100 Households**



Source: Kerala Migration Survey 2018

Figure 2 shows that large numbers of migrants per 100 households were continually maintained high in the Malappuram district, reaching a peak of 53.7 in 2013. However, in 2018, there was a significant decline in the number of migrants per 100 households to 42.1. In Thrissur

district, the number of migrants per 100 households was the highest in 2008 at approximately 39 per 100 households, followed by a decline in subsequent years, stabilizing around 27.9 in 2018.

Kozhikode district had a relatively stable migration rate per 100 households from 2003 to 2013, peaking slightly in 2013 at 30.7. However, the rate dropped significantly by 2018 to 19.7, while the migrants per 100 households was highest in 2003 (32.6) and 2008 (32.1), followed by a sharp decline to 10.5 in 2013 and 12.2 in 2018 in Palakkad district indicating a consistent downward trend. In Wayanad district the migration rate shows a clear upward trend, starting at 2.9 in 1998 and steadily increasing to 14.5 in 2018 whereas in Kasaragod district the migrants per 100 households fluctuated, peaking in 2013 at 36.2. However, a decline is observed by 2018, dropping to 21.3. In Kannur district migration rates per 100 households peaked in 2013 at 49.9, followed by a slight decline to 38.8 in 2018. Despite this, Kannur consistently showed relatively high rates compared to some other districts.

Hence it is concluded that the number of external migrants per 100 households is highest in the Malappuram district in all five years of Kerala Migration Surveys. Though the number of external migrants per 100 households has been reduced from 2013 to 2018 in all the districts, Malappuram district has the highest proportion of emigrants (42.1 emigrants per 100 households in 2018) indicating that high migration rates likely result in significant remittance inflows, boosting the local economy which may contribute to improved income, saving, living standards, consumption expenditure on housing, education, and healthcare.

### **3.1.3 Foreign Remittances**

Table 1 provides data on foreign remittances and the percentage of households receiving remittances in northern districts of Kerala for 2013 and 2018. The total remittances for Kerala increased from ₹24,374 crores in 2013 to ₹30,717 crores in 2018, showing a significant growth of approximately 26 percent over five years. The highest remittances among all districts are recorded in Malappuram district, increasing sharply from ₹3,510 crores in 2013 to ₹6,326 crores in 2018, a growth of approximately 80 percent with 33.9 percent of households received remittances, significantly higher than other districts, indicating heavy reliance on foreign income in Malappuram district.

#### **Table 1: Foreign Remittances**

Districts	Remittances in 2013 (in crores)	Remittances in 2018 (in crores)	Households that Received Remittances (in Percentage)
Thrissur	2527	3350	15.3
Malappuram	3510	6326	33.9
Kozhikode	1967	2662	19.8
Palakkad	1009	1270	9.7
Wayanad	303	432	10.8
Kasaragod	1294	1061	19.2
Kannur	1976	2320	20.3
Kerala	24374	30717	16.3

Source: Kerala Migration Survey 2018

Table 1 shows that Kasaragod shows a declining trend in remittances, possibly indicating a shift in migration patterns or reduced income from abroad. Districts like Wayanad and Palakkad have relatively low remittance, indicating fewer migrants or less income generation from foreign jobs. The decline in the remittances of Kasaragod district suggests that foreign remittances may not be sustainable in some regions, necessitating alternative economic strategies. The state-level increase in remittances from ₹24,374 crores to ₹30,717 crores reflects Kerala's strong dependence on migration-driven income.

Districts like Malappuram and Thrissur benefit significantly from remittances, which likely contribute to improved living standards and investments in local development. Malappuram district, with the highest remittance growth and household dependency on migration, highlights its dominant role in international migration. Though there has been a reduction in the number of emigrants from Kerala from 2013 to 2018, household remittance has increased. This is because Keralites in the Gulf have attained economic advancement as they are earning higher wages [2](Zachariah & Rajan, 2018).

### 3.2 Relative Economic Advantages of Migration on Households

Since the intensity of migration varies in throughout Kerala's districts, its effects on the state's economy are not uniform in every district. The huge influx of remittances and the associated spending in Kerala's impoverished and industrially backward economy have brought

about previously unprecedented economic transformations [3](Prakash, 1998). To analyse the relative economic gains of migration on the households, the data extracted from Kerala Migration Survey 2018 data set are analysed. Kerala Migration Survey, 2018 has collected different sample sizes from different districts. The most populous district in Kerala, Malappuram, has more samples of both households and people. Similarly, there are the lowest sample population in the Wayanad district, which is the least populous district.[2] (Rajan& Zachariah, 2018). Accordingly, the samples selected by KMS (2018) from Northern districts are: Kannur (1050), Kasaragod (510), Kozhikode (1350), Malappuram (1500), Palakkad (1200), Thrissur (1500) and Wayanad (390)

### 3.2.1 Monthly Income , Savings and Investment of the Households

Foreign remittances have a significant direct or indirect impact on the general progress of households in Kerala [2](Zachariah & Rajan, 2018). The major impacts, particularly those that occur in immigrant households, are caused by remittances and the way they are utilized and the households of emigrants have often received clothing, jewellery, and ornaments in addition to cash. [1](Zachariah et al.,1999). The monthly income of the households extracted from the Kerala Migration Survey 2018 and the ANOVA test were used to analyse if there are significant differences in the monthly average income, total savings and investments of households for seven northern districts, and the result is given in Table 2.

**Table 2 Monthly Income, Savings and Investment of the Households**

Districts	Monthly Income		Total Savings		Investments	
	Mean	N	Mean	N	Mean	N
Kannur	24362.4	1025	41957	638	92894.5	500
Kasargod	19248.3	477	89468.8	176	1090888	305
Kozhikode	26071.4	1307	45391.4	1126	239956	1213
Malappuram	27066.4	1470	81864.6	1250	82084.2	873
Palakkad	23706.3	1171	81188.8	948	27160.4	416
Thrissur	25768.2	1436	86434.3	1266	147662	723
Wayanad	15934.1	349	26675.1	99	35475.6	82
ANOVA Test Result	F	P-value	F	P-value	F	P-value
	5.757	0.006	8.93	0.000	42.751	0.000
Levene Statistic	13.523		11.057		47.351	

d.f.1	6	6	6
d.f.2	7228	5496	4105
P-value	0.062	0.104	0.264

Source: Kerala Migration Survey 2018

Table 2 compares the means of monthly income, savings and investments of the households in northern districts and, to determine whether there are statistically significant differences between them ANOVA test was used. The mean monthly income of the households of Malappuram district is the highest with ₹27066.35 followed by Kozhikode with ₹26071.4 and Thrissur with ₹25768.2 among the districts in northern Kerala and the mean monthly income of the households of Wayanad is the lowest with ₹15934.1. The mean savings of the households is the highest in Kasargod with ₹89468.8 followed by Thrissur with ₹86434.3 and Malappuram district with ₹81864.6. The mean investment of the households is the highest in Kasargod with ₹1090888 followed by Kannur with ₹92894.5 and Malappuram with ₹82084.2.

Levene's test, used to assess the homogeneity of variances across groups specifies that P-values are greater than 0.05 ( $P > 0.05$ ) for all the three variables of monthly income, total savings, and investment, indicating that the variances in the variables across districts are not significantly different. Since the assumption of equal variances holds for all three variables, the ANOVA results for monthly income, total savings, and investment can be interpreted reliably. The P-value associated with the mean monthly income ( $P = 0.006$ ), total savings ( $P < 0.05$ ) and investment ( $P < 0.05$ ) of the households suggests that there are statistically significant differences in the group mean of the monthly income, total savings and investments of the households in the selected districts.

Hence it is concluded that while Malappuram leads in average monthly income, it ranks third in savings and investment. This suggests that despite higher incomes, households in Malappuram may allocate a larger portion of their income to consumption or other non-investment-related expenditures compared to other districts.

### 3.2.2 Consumption Expenditure of the Households

Migration helped migrant households in achieving greater income, spending, and asset acquisition levels [3] (Prakash,1998). The yearly mean consumption expenditure of households

of seven districts in Northern Kerala, extracted from the datasets of Kerala Migration Survey 2018 under the heads of food, Non-Food, Medical, Education and total Mean Expenditure are analysed. Table 3 provides data on mean expenditure patterns across northern Kerala districts, along with ANOVA results to test for significant differences among districts. Malappuram district has the highest mean food expenditure (₹82,492.44), followed by Kannur (₹77,393.76) and Kozhikode (₹73,324.92). Wayanad has the lowest (₹43,738.44). Malappuram also has the highest mean non-food expenditure (₹22,402.16), significantly higher than Kozhikode (₹17,475.47) and Palakkad (₹18,449.23). Wayanad reports the lowest (₹3,301.81). In the case of medical and education expenditure also Malappuram district leads with the highest expenditure.

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**Table 3 Consumption Expenditure of Households**

District	Food Expenditure Yearly		Non-food Expenditure Yearly		Medical Expenditure Yearly		Education Expenditure Yearly		Total Monthly Expenditure	
	Mean	N	Mean	N	Mean	N	Mean	N	Mean	N
Kannur	77393.76	1050	15177.27	1047	18501.61	1047	17943.81	1044	32254.11	1047
Kasargod	68394.12	510	5156.26	508	16385.5	509	14641.34	508	26144.31	509
Kozhikode	73324.92	1350	17475.47	1339	20522.4	1349	17372.78	1339	32173.89	1344
Malappuram	82492.44	1500	22402.16	1494	24893.93	1499	18358.72	1496	37036.81	1497
Palakkad	65822.04	1200	18449.23	1200	19649.95	1196	13393.39	1186	29328.65	1196
Thrissur	59139.48	1500	9650.18	1495	14801.83	1497	11739.93	1490	23832.86	1496
Wayanad	43738.44	390	3301.81	387	8307.62	387	14111.86	388	17364.93	388
ANOVA Test Result	F	p-value	F	p-value	F	p-value	F	p-value	F	p-value
	26.608	0.000	66.056	0.000	2.22	0.038	2.481	0.021	20.069	0.000
Levene Statistic	10.887		17.713		25.569		23.743		35.651	
df 1	6		6		6		6		6	
df 2	7493		7492		7477		7444		7485	
Sig.	0.143		0.071		0.057		0.581		0.062	

Source: Kerala Migration Survey 2018

Table 3 also indicates that Malappuram district has the highest total monthly expenditure (₹37,036.81), followed by Kannur (₹32,254.11) and Kozhikode (₹32,173.89). Wayanad has the lowest (₹17,364.93). Hence the mean yearly Food expenditure (82492.44), Non-Food expenditure (22402.16) Medical expenditure (24893.93), Education Expenditure (18358.72) and total Mean Expenditure (37036.81) of the households in Malappuram district is highest compared to other northern districts in Kerala. The study findings go hand in hand with the findings of [1] Zachariah et al. (1999) that one of the characteristics of an emigrant, particularly from Kerala, is conspicuous consumerism. While living overseas, immigrants get used to using a lot of new durable consumer products. The majority of these items are now easily accessible locally, and migrant households' greater purchasing power makes it possible for them to obtain these items more regularly and conveniently than non-migrant households could [1](Zachariah et al.1999). Hence it is concluded that the households in the Malappuram district with the highest income mainly spend their income for consumption rather than saving and investment.

Levene's test, used to assess the homogeneity of variances across groups specifies that P-values are greater than 0.05 ( $P > 0.05$ ) for all the five categories of expenditures of food, non-food, medical, education and total mean expenditure indicating that the variances in the variables across districts are not significantly different. Since the assumption of equal variances holds for all five variables, the ANOVA results for food, non-food, medical, education and total mean expenditure can be interpreted reliably. The P-value associated with the mean food expenditure ( $P=0.000$ ), mean non-food expenditure ( $P=0.000$ ), mean medical expenditure ( $P=0.038$ ), mean educational expenditure ( $P=0.021$ ) and total mean monthly expenditure ( $P=0.000$ ) of the households suggests that there are statistically significant differences in the group mean of the food, non-food, medical, education and total mean expenditure of the households in the selected districts.

#### **4. Conclusion and Policy Relevance**

Northern districts in Kerala have the merit of the largest number of emigrants and receipt of remittances than southern states according to the Kerala Migration Survey 2018. The trends in growth and pattern of emigration show that Malappuram district has the

distinction of sending out the largest number of emigrants, compared to all other districts. The external migrants per 100 households also show that Malappuram district has the highest proportion of emigrants (42.1 emigrants per 100 households in 2018) which is even more than all Kerala levels (24 emigrants per 100 households). Malappuram district received the largest amount of remittances of Rs. 6326 crores followed by Thrissur (3350 crores) and Kozhikode (2662 crores). Gulf migration has helped migrant households attain higher levels of income, consumption, and living standards.

Malappuram, one of the most backward districts in the state is recently on the development path. Gulf migration has an important role in transforming the economy and society of the district. Channeling emigrants' remittances into unproductive investment resulted in extravagant consumerism in the district. Favourable rules and regulations for the migrants and remittance flow should be formulated and updated by the Government. Several investment opportunities can be created so that the remittances of transnational migrants can be utilized properly. Governments should take measures to stimulate emigrants to invest their surplus incomes in productive investment ventures. The government should make arrangements for opening more productive ventures to channelise the Gulf remittances. Over-reliance on remittances could create an economy dependent on external income sources rather than local industries. Malappuram district, with a significant Muslim population, may experience cultural influences from Gulf countries, given the strong migration links. Policymakers may need to focus on creating local job opportunities to reduce the dependency on migration. Investing in education and skill development aligned with global market needs can improve the quality of migration and remittance potential. A balanced approach with local economic development initiatives, better job creation, and policies to support migrants' families is critical for sustainable growth.

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