



GOVERNMENT OF KERALA
KERALA STATE PLANNING BOARD

**THIRTEENTH FIVE-YEAR PLAN
(2017-2022)**

WORKING GROUP ON

NORKA

REPORT

SOCIAL SERVICES DIVISION

KERALA STATE PLANNING BOARD
THIRUVANANTHAPURAM

MARCH 2017

PREFACE

In Kerala, the process of a Five-Year Plan is an exercise in people's participation. At the end of September 2016, the Kerala State Planning Board began an effort to conduct the widest possible consultations before formulating the Plan. The Planning Board formed 43 Working Groups, with a total of more than 700 members – scholars, administrators, social and political activists and other experts. Although the Reports do not represent the official position of the Government of Kerala, their content will help in the formulation of the Thirteenth Five-Year Plan document.

This document is the report of the Working Group on NORKA. The Chairpersons of the Working Group were Dr Usha Titus IAS and Professor Irudaya Rajan. The Member of the Planning Board who coordinated the activities of the Working Group was Professor K. N. Harilal. The concerned Chief of Division was Smt. Shila Unnithan.

Member Secretary

FOREWORD

The State Planning Board constituted 43 Working Groups in different sectors as part of formulation of the 13th Five-Year Plan (2017-22) of the State. The Working Group on NORKA was constituted with Dr. Usha Titus IAS, Secretary to Government, NORKA and Prof. IrudayaRajan, Professor, Centre for Development Studies, Thiruvananthapuram as Co-Chairpersons and 14 members. Smt. ShilaUnnithan, Chief, Social Service Division, State Planning Board was the Convener and Shri. Anil Kumar B.M, Research Officer, State Planning Board was Co-convener of the Working Group. The composition of the Working Group is given in Annexure I.

The terms of the reference of the Working Group included the (i) assessment of the existing data base on migration and review of the available estimates on the number and composition of Non-Resident Keralites (NRKs) and proposing a comprehensive methodology for collection and constant renewal of the information base on NRKs; (ii) analyze the impact of out migration on various dimensions of life in Kerala with special focus on economic and social implications; (iii) assess the implications of deterritorialisation of the Kerala economy and suggest ways of promoting integrated development of Keralites within and outside the borders of the state; (iv) examine the evolution of emigration policy of India in a comparative perspective and propose changes that are required; (v) review all government programmes/ schemes, especially those initiated by the state government during 11th and 12th Plan periods and suggest a comprehensive approach towards migration and migrants that would maximize the welfare of the migrants as well as the home state; (vi) identify leading issues such as rehabilitation and NRK investment in Kerala that calls for immediate government intervention and help formulate innovative programmes to be taken up during the 13th Plan; and (v) identify and formulate a set of output and outcome indicators (preferably measurable) for the sector and base the analysis of the previous plans on these indicators.

The Working Group had detailed discussions regarding the issues and concerns in respect of Non-Resident Keralites and suggested the course of action and strategies to be adopted in the 13th Five-Year Plan. It was felt that State has to revamp the existing schemes and programmes and also design new measures to integrate Non-Resident Keralites into the development of the State, address the issues of returnee migrants and take care of the welfare aspects of NRKs. It was suggested to create an online database of NRKs where each and every NRK would be registered. The Working Group recommendations also includes streamlining of recruitment process, conducting global cultural festivals, setting up of an academic think tank, starting a Kerala Development Fund and most importantly strengthening of NORKA department to effectively implement the scheme and programmes.

The Working Group suggestions evolved from the meaningful deliberations conducted by the members. All the members participated whole heartedly in the discussions and offered valuable suggestions. Some of members who could not physically be present for the meetings offered their suggestion through Skype. We are grateful to the members of Working Group for their valuable suggestion and assistance in completion of this report in time. We are also thankful to the officers and staff of State Planning Board for their assistance. The Working Group is grateful

to the Vice Chairperson and Shri K N Harilal, Member, Ms. Gayatri Nair .IES ,Director, Project Finance Cell of the State Planning Board for their guidance and support in helping to draft this report.

Sd/-
Dr.Usha Titus IAS
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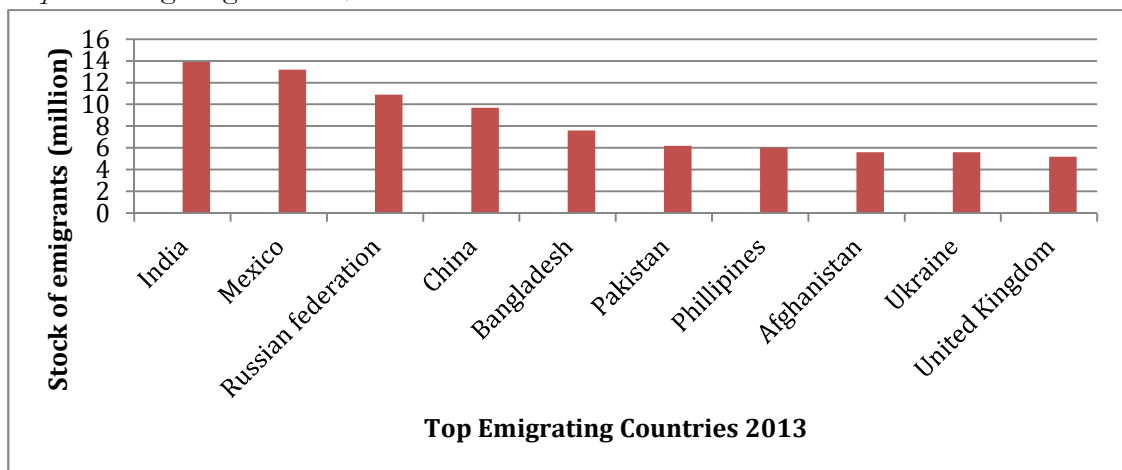
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CHAPTER 1
INTRODUCTION

1. Migration from one area to another in search of improved livelihoods is a key feature of human history. According to the World Bank's Migration and Remittances Factbook 2016, more than 250 million people, or 3.4 percent of the world population, live outside their countries of birth. Mexico–United States is the largest migration corridor in the world, followed by Russia–Ukraine, and Bangladesh–India. The top migrant-destination country is the United States, followed by Saudi Arabia, Germany, and the Russian Federation. The number of migrant workers as a share of population is the highest in the smaller nations of Qatar (91 percent), the United Arab Emirates (88 percent) and Kuwait (72 percent).
2. India, with a vast reservoir of both highly skilled and semi and unskilled labour force, is a major contributor to the contemporary global labour flows. Migrant labour flows from India since the 1990s have not only registered impressive growth in respect of the traditional destinations like the United States of America (USA), the United Kingdom (UK), Canada and the Gulf countries but also have diversified and expanded to newly emerging migrant destinations in continental Europe (Germany, France, Belgium), Australasia (Australia, New Zealand), East Asia (Japan), and South East Asia (Singapore, Malaysia). India being one of the leading manpower exporting countries in the world is the highest remittance receiving country with an estimated \$72 billion in 2015 (World Bank, 2016). The top ten emigrating countries are as shown below.

Figure 1 Top Ten Emigrating Countries, 2013

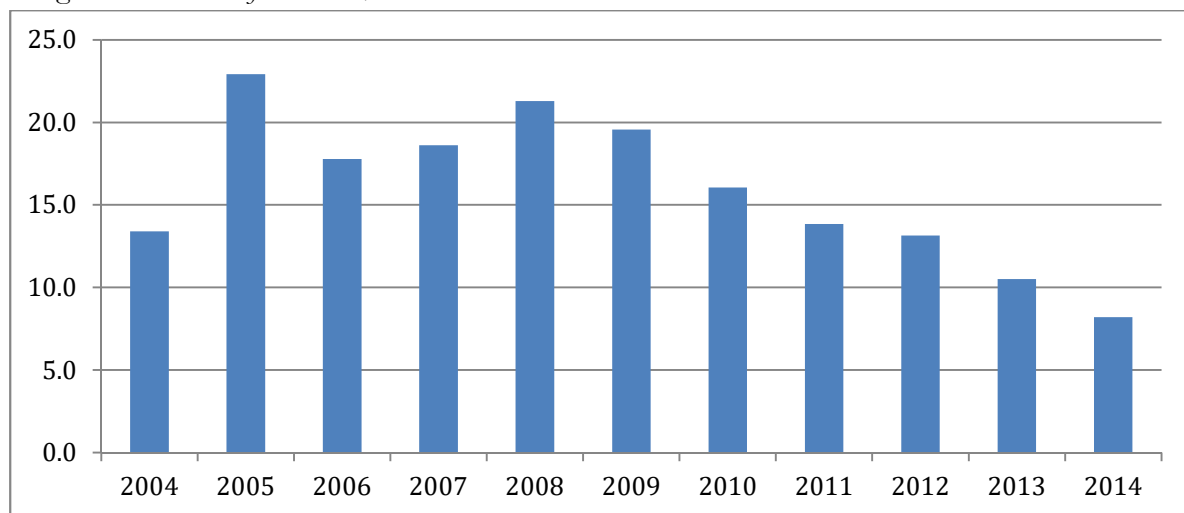


Source: Migration and Remittances Factbook 2016, World Bank

3. Kerala has been one of the leading States in India in terms of migration, a development taking place mostly since the 1960s. The number of emigrants from Kerala to the Gulf and other countries has increased from as much as 14 lakhs in 1998 to nearly double (24 lakhs) in 2014 (Source: Compiled from Kerala Migration Surveys). The trend and pattern of migration has been undergoing change and moving from unskilled and semi-skilled to skilled labour migration. Government of India through its office of Protector General of Emigrants (PGE) of the Ministry of External Affairs compiles the data on emigrant

clearances (those who have not completed ten years of schooling but would like to work) to about 18 countries in the world and publishes it annually along with state-level information as well as the countries of destination. This data just provides the indications of labour flows to about eighteen countries in the world (Kumar and Rajan, 2014) and a limited number of emigrants. Though there is lack of data across the region, it provides an overall picture about emigration. Kerala accounted for the largest number of workers granted emigration clearance until 2008 and thereafter, a continuous decline has been noticed (Figure II). There has been a steady improvement in the average educational level of the emigrants over the years. During 2015, about 7.81 lakh workers emigrated from India after obtaining emigration clearance. States of Uttar Pradesh, Bihar, Tamil Nadu, West Bengal, Punjab, Andhra Pradesh, Rajasthan and Kerala, were the leading sourcing states in order of the numbers who emigrated.

Figure 2 *Proportion of Workers Granted Emigration Clearance from Kerala to Total Workers Granted Emigration Clearance from India, 2004-2014*



Source: Compiled from various annual reports of Ministry of Overseas Indian Affairs merged with Ministry of External Affairs

4. Similarly, Non Resident Keralites living in different States of India representing the 'domestic Diaspora' is also a significant section of the 'larger Kerala society' which exists beyond the boundaries of the State. Keralites in other states contribute significantly to Kerala economy by way of (1) direct remittances to relatives and friends back home, (2) spending their savings in house construction and myriad other economic activities in Kerala, (3) providing market to a significant share of material and cultural goods produced in Kerala and (4) facilitating perennial access to employment opportunities and dwelling places in big Indian cities to new generations of youth from Kerala, a good section of whom migrate further to overseas job markets.
5. Non-Resident Keralites (NRKs) form the backbone of the Kerala economy. The contribution of NRKs to the Kerala society has been very vital. The policies and programmes of the State Government have therefore considerable effect on the NRKs and overall development of the Kerala society. It is to be noted that the State clearly has

limitations in the developments affecting the global and the national scenario. The issues pertaining to NRKs residing outside India and within India are also different in nature. The political and economic turbulence in the global world has had its repercussions on migration and emigrants as witnessed during the oil crisis, global recession of 2008, nitaqat policy, and the indigenisation drive in the Gulf. Remittances to India decreased by 2.1 percent in 2015, the first decline in remittances since 2009. The changing labour market scenario has several implications affecting the NRKs and their families in Kerala.

6. Though not comparable to insecurities of NRK outside India, especially West Asia, Keralites in other Indian states do face discrimination and marginalisation in host societies. It is therefore, necessary to reassure Keralites in other Indian states that they are valued members of a larger Kerala. As the likelihood of their relocating to Kerala is very remote, their belonging to Kerala is predominantly in the social and cultural realms. It is essential to build effective institutions and develop creative practices to hold together all Keralites within and outside Kerala as a single socio-cultural entity. The State therefore has to devise policies to integrate the NRKs in the development of the State, facilitate easy rehabilitation through welfare measures and protect the interests of the migrant labour spread across the world.

CHAPTER 2
EVOLUTION OF EMIGRATION POLICY IN INDIA

7. The development of a legal and institutional framework to promote migrant workers' protection is a very important factor governing labour migration. Emigration Policy in India is regulated through the Emigration Act, 1983 which provides the regulatory framework for emigration of Indian workers for contractual overseas employment and seeks to safeguard their interests and ensure their welfare. Prior to the enactment of this legislation, the Emigration Act of 1922 governed the migration of Indians across national boundaries. The main purpose of this Act was to regulate and control the recruitment and emigration of unskilled agricultural workers. The migration boom to the Middle East during the mid-1970s exposed the limitations of the Emigration Act, 1922 in safeguarding the interests of workers emigrating for employment. The period witnessed an incredible increase in the number of private recruiting agencies involved with the deployment of Indian nationals to the Middle East labour markets. Steps were therefore initiated for repealing the Emigration Act, 1922 and Rules framed there under in order to make suitable provisions to enable effective regulation of deployment of semi-skilled and unskilled labour abroad.
8. The Emigration Act, 1983 makes it mandatory for registration of Recruiting Agents with the Protector General of Emigrants. This act has been designed mainly to ensure protection for vulnerable categories of unskilled and semi-skilled workers, and women going abroad to work as housemaids and domestic workers. Operational matters relating to emigration, provision of emigration services to emigrants and enforcement of Emigration Act, 1983 are administered by the Protector General of Emigrants (PGE) through ten Regional Protector of Emigrants (PoE) offices. The PGE is a statutory authority under the Emigration Act which is responsible for the welfare and protection of emigrant workers who fall in the ECR category. Protector General of Emigrants (PGE) oversees the field offices of the Protectors of Emigrants located at Chandigarh, Chennai, Delhi, Hyderabad, Jaipur, Kochi, Kolkata, Mumbai, Rae Bareilly and Thiruvananthapuram.
9. The Act (Section 10) describes the process of registration of recruiting agents. Those who wish to recruit Indian citizens for employment abroad shall register themselves with the registering authority, i.e., the Protector General of Emigrants (PGE). Under the Act, all "Recruiting Agents" are obliged to register with the government before recruiting for overseas employment. Mainly comprising a large number of private sector players, this includes nine State Manpower Export Corporations established by the Governments of Uttar Pradesh, Andhra Pradesh, Kerala, Punjab, Tamil Nadu, Karnataka, Himachal Pradesh, Haryana, and Delhi.
10. The Emigration Rules 1983 were further amended in 2009. Some of the changes brought about were—the validity period of a new registration certificate was increased from the existing 5 years to 10 years maximum; amount of security to be furnished by the recruiting agent in the form of bank guarantee was increased to twenty lakh rupees; the service charges to be collected by the recruiting agent from the worker have now been prescribed as equivalent to worker's wages for forty five days as under the employment contract, subject

to a maximum of twenty thousand rupees.; and specific duties and responsibilities laid down for the recruiting agents as well as the foreign employers with a view to safeguard the interests of the emigrants.

11. In terms of emigration policy, the example of Philippines stands out. Philippines was the first among the countries in Asia to craft a law that aims "to establish a higher standard of protection and promotion of the welfare of migrant workers, their families and overseas Filipinos in distress." The Migrant Workers and Overseas Filipinos Act (also known as Republic Act or RA8042) was passed in 1995. Briefly, the law's provisions include:the deployment of workers in countries that ensure protection, including the banning of deployment if necessary;providing support and assistance to overseas Filipinos, whether legal or in an unauthorized situation;imposing stiff penalties for illegal recruiters;free legal assistance and witness protection program for victims of illegal recruitment;the institution of advisory/information, repatriation, and reintegration services;the stipulation that the "protection of Filipino migrant workers and the promotion of their welfare, in particular, and the protection of the dignity and fundamental rights and freedoms of the Filipino abroad, in general, shall be the his/her priority concerns of the Secretary of Foreign Affairs and the Philippine Foreign Service Posts";the establishment of the Migrant Workers and Other Overseas Filipinos Resource Centres in countries where there are large numbers of Filipinos;and the creation of the Legal Assistant for Migrant Workers Affairs and the Legal Assistance Fund.Further, the Act governing foreign employment stipulates that all the applicants for foreign employment have to undergo a Pre-Departure Orientation Programme in order to be prepared for overseas employment. Separate sets of emigration rules have been developed in order to address the specific needs and requirements of the female migrants. They have developed model contracts with the destination countries for fair treatment and protection of their female migrant workers.
12. The Emigration Act,1983needs to be strengthened and reoriented to check the activities of unscrupulous agents and address the concerns of migrant workers so as to ensure their maximum welfare. The State Government needs to proactively pursue this matter with the Central Government.

CHAPTER 3
TRENDS IN MIGRATION AND EXISTING DATABASE OF NRKS

13. The main source for details regarding migration, remittances and other aspects of migration from and to the State are the Kerala Migration Surveys (KMS) conducted by Centre for Development Studies, Thiruvananthapuram. These studies fill in a major gap in the information on the migrant situation in the State by providing scientifically estimated number of migrants from Kerala. Though the Kerala Migration Survey in 1998 began as a onetime effort, the migration monitoring study project of Kerala developed into a major migration monitoring series. The latest Kerala Migration Survey (KMS) 2014 is the sixth in the series of studies on international and internal migration from Kerala undertaken by the Centre for Development Studies as an on-going project since 1998. The other surveys were carried out in 2003, 2007, 2008 and 2011. The studies are based on a selected sample of households selected at random by using multistage random sampling technique. The main objective of the studies was to estimate the number of emigrants from and number of return emigrants in Kerala. At the same time, the number of Keralites in other states and number of Keralites returned from other states was also estimated.

14. According to the survey conducted in 1998, the number of emigrants was 13.6 lakhs. Emigration from Kerala has been steadily increasing since then. During the 10-year period 1998-2008, the number of emigrants from Kerala had increased by 8.3 lakhs (Table I). The number of emigrants as estimated by KMS 2014 is 24 lakhs. These numbers entail a systematic growth in emigration from Kerala. The number of return emigrants (REM) to Kerala in 2014 was 12.52 lakhs. The corresponding numbers were 11.57 lakh in 2008, 8.94 lakh in 2003 and 7.39 lakh in 1998. Thus the number of return emigrants has also been on the increase. One out of five households in Kerala has one or more emigrants and one out of ten households have one or more return emigrants (Table II).

15. Although the number of emigrants from Kerala is fairly large and increasing, not all the households in the State have an emigrant or return emigrant in 2014. Only about 19 percent of the Kerala household had an emigrant in 2014 and only 29 percent had an NRK. The vast majority of the households – nearly 81 percent – did not have an emigrant member. Nearly 71 percent of households had neither an emigrant nor a return emigrant. Further, direct beneficiaries from Gulf migration are relatively few. This demonstrates that emigration from Kerala is not as widespread a phenomenon as it is often made out to be.

Table 1 *Emigrants, Return Emigrants and Inter-Survey Change, 1998-2014*

Year	Emigrants	Increase	Return Emigrants	Increase
1998	1361919	-	739245	-
2003	1838478	476559	893942	154697
2008	2193412	354934	1157127	263185
2014	2400375	206963	1252471	95344

Source Compiled from various Kerala Migration Surveys

Table 2 *Percentage of Households with One or More Migrants, 1998-2014*

Year	Emigrants	Return Emigrants
1998	15.6	10.3
2003	18.9	11.2
2008	18.0	11.8
2014	19.2	12.9

Source Compiled from various Kerala Migration Surveys

16. The largest number of emigrants from Kerala originated from Malappuram district (4.6 lakhs) followed by Kannur (2.9 lakhs) and Thiruvananthapuram (2.4 lakhs). Malappuram also has the highest number of return emigrants (2.9 lakhs) followed by Thiruvananthapuram (2.2 lakhs). A significant change is seen in the migration pattern in Kerala over the years. Keralites are more interested in migrating to the Middle Eastern countries. The Gulf countries remain the principal destination of Keralites since the 1970s. There was a change in attraction within the Gulf region. In 1998 survey, Saudi Arabia was the major destination country. Over the years, the UAE's share has increased and it has attracted 38.7 per cent of the Kerala emigrants in 2014.
17. The number of out-migrants from Kerala living in other States in India in 2014 was estimated to be 7,00,342. The corresponding number was 9,14,387 in 2008, 11,15,601 in 2003 and 6,91,695 in 1998. However as per 2011 census, there are 22,65,645 persons residing in other Indian States having Malayalam as their mother tongue which denotes a larger presence of domestic Malayalee Diaspora in other States. The largest number of out-migrants was from Kannur followed by Pathanamthitta, whereas, the largest number of return out-migrants was in Kollam and Thiruvananthapuram. Usually, out-migrants from Kerala go to the neighbouring states such as Karnataka, Tamil Nadu and Maharashtra.
18. An emerging factor that could have significant long-term impact on emigration from Kerala is the recent steep fall in oil prices in the international market. As nearly 90 percent of emigration from Kerala is directed towards the Gulf region, and much of the economy of this region depends on the price of oil, future emigration from Kerala and remittances to Kerala could be affected very significantly in the coming years. Unlike the Global Crisis of 2008/09 which was a relatively short-term problem, this new development could have the long-term effect on the economy of the Gulf region and the economies which depend on the remittances from this region. The situation could be different in this case as the lower oil price regime could last over a much longer period this time and have lasting, long-term impacts on migration, wages and labour markets. The obvious need for diversification (of education, employment, skill training and policy options) in today's rapidly evolving societies and economies cannot be understated (Zachariah and Rajan, 2015).
19. Another important source of information on NRKs is the NORKAs Pravasi Malayali Census of 2013 and as per the census there are around 16.3 lakh NRKs. However this estimate is very different from the Kerala Migration Survey estimate of 24 lakh of emigrants for 2014. The Kerala Migration Survey estimate is significantly higher by 47% than the corresponding NORKA estimate. The Pravasi Malayali Census was considered in the wake

of reverse exodus from Saudi Arabia as a result of implementation of Nitaquatprogramme. It was found difficult to draw rehabilitation programmes in absence of correct information about people living abroad. Hence the first ever door to door census of Non Residential Keralites was conducted by the Kerala Economics and Statistics Department in association with NORKA. This census was comprehensive as it was based on details collected from every household in the State whereas the other studies were based on samples.

20. Kerala Migration Surveys are sample surveys and it is estimated that the number of NRKs may be higher than what the survey reveals. Therefore, it has been felt that regular comprehensive survey and assessment of number of Non-Resident Keralites is very essential for effective policy formulation by the State Government.

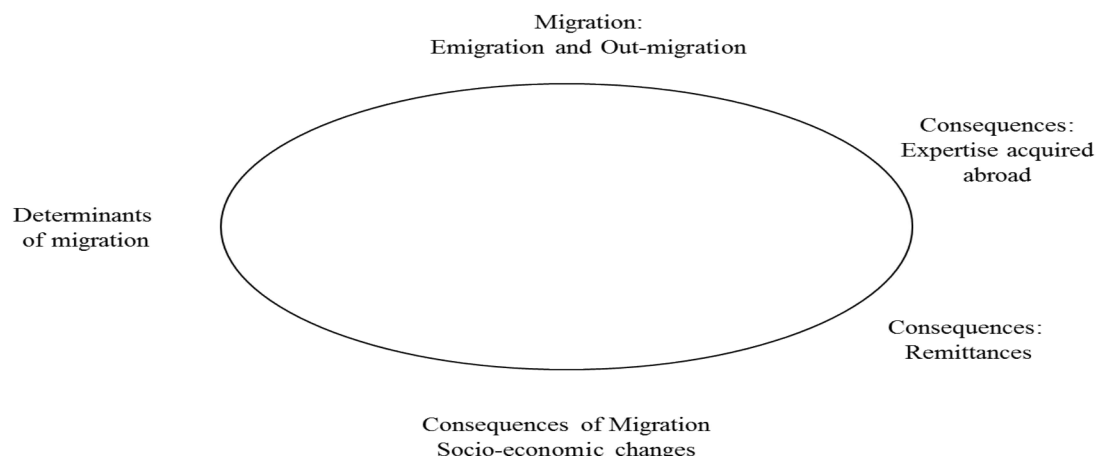
CHAPTER 4
IMPACT OF MIGRATION IN THE STATE

21. External migration has become an all pervasive phenomenon in the economic and social life of the State and is affecting every facet of life in Kerala. The Non-Resident Keralites have been significantly contributing to the socio economic development of the State. The contribution of NRKs to the development of the Kerala can be seen at family level, community level and State/ Country level. At family level it has improved household earnings, food, consumption, health care, housing and educational attainments and for over three decades remittances have been meeting the current account deficit of the country. Around 50 lakh people in Kerala are dependent on NRKs.

Economic Impacts

22. Migration and remittances are twin pillars which supported the sustenance of the much acclaimed 'Kerala Model' of development. The number of emigrants from Kerala to gulf and other countries has increased substantially from 13.6 to 24 lakhs from 1998 to 2014 and remittances have also increased five-fold from Rs.13,000 cr to Rs. 71,000 cr. Remittances constitute a major source of development revenue for the economy. Household remittances in Kerala for 2014 were estimated to be Rs. 24,374 cr. However, only a small fraction of households in Kerala receive them. Remittances were 36.3% of the State's Net Domestic Product. The Per Capita Income of the State was Rs.63,491 without taking into consideration remittances to the State. Including remittances the per capita income would be Rs.86,180. Remittances are 1.2 times the revenue receipts of Kerala government and over 5 times the amount the State gets from centre as revenue transfer. It is 1.5 times the Government's annual expenditure and 60% of States' public debt. Remittances therefore have significant macro-economic effects.
23. The contribution of gulf migration to development can be seen in various areas like housing, transportation, town planning, educational and religious institutions, amenities and other infrastructural facilities. The best example for contribution of gulf migration to development is the construction of two international airports in Kerala namely Calicut and Cochin by the initiation and association of gulf migrants. The development can also be noticed in the commercial sector. The growth in number of commercial complexes, jewelry outlets, hotels and hospitals during 1980s and 1990s with international standards proves the contribution of gulf migration to development. (Azeez and Begum, 2009)
24. The following chart gives a schematic diagram connecting migration, remittances, and socio-economic changes. Most of the effects work through remittances. Migration leads to remittances, and remittances lead to socio-economic consequences, on human resource development, on ownership of land, on housing, on lifestyle, etc. Remittance is from this point of view, an intermediate variable and is fundamental to an understanding of the consequences of migration.

Chart 1 *Migration, Remittances and Socio-Economic Changes*



Source: Dynamics of Migration in Kerala, Dimensions, Differentials and Consequences, 2003

25. Households in Kerala have undergone considerable transition in recent years- transition in household structure and household assets, income and expenditure, amenities and methods of financial management. Partly as a result of emigration, the average size of households in Kerala has decreased and the number of very small households increased. Emigration has had considerable impact on the consumption pattern of households in Kerala. Ownership of house, land, quality of house and possession of a variety of consumer durables has been influenced by remittances. The quality of houses and the variety of household possessions are the two areas in which the impact of immigration has been most visible. Household remittances were meant mainly for subsistence of the emigrant's relatives back home. About 94 per cent of the households that had an emigrant had indeed used remittances for subsistence. Next in order of importance was education and more than 60 per cent of households with emigrants had used remittances for education. Nearly half the number of households used remittances for repayment of debts incurred for meeting the cost of emigration. Only 11 per cent of the households used remittances for buying or building houses. Less than two per cent of the households used remittances for starting a business.
26. Migration has had a positive impact on unemployment and if not for migration, unemployment rate would have been much higher than the existing rates. Kerala Migration Survey 1998 notes that the unemployment rate in Kerala fell by about 3% as a consequence of migration. In a study Zachariah and Rajan (2012) have concluded, "Had there been no migration, the unemployment rate in Kerala would have been 16 per 100 in the labour force. With the extent of migration that took place, the actual unemployment rate was only 10.5".
27. Further, the remittances from emigrants are associated with an increase in consumption, economic growth and alleviation of poverty. Inflow of remittances from emigrants has had a significant effect on poverty alleviation in Kerala. Overall the percentage of poor in Kerala has decreased by 3.1% owing to the inflow of remittances from migrants abroad (irrespective of the level of poverty). Migration has had a direct effect on population growth rate in the State. It has reduced the working age population and consequently increased the proportion of children and elderly. Further return migrants with their accumulated savings,

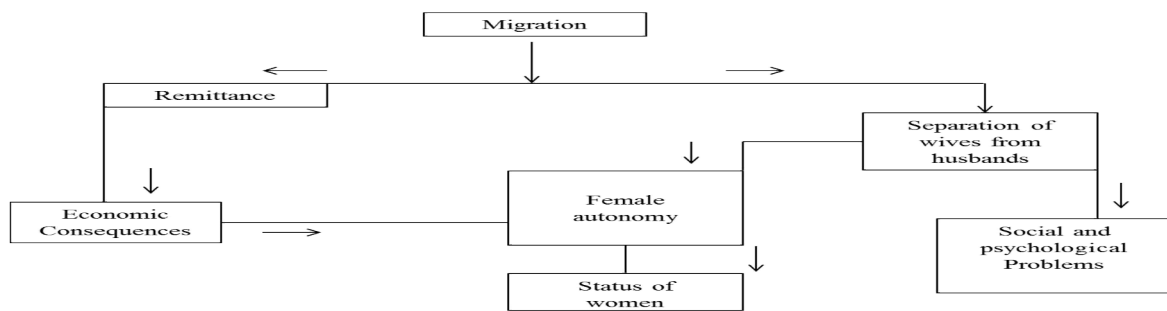
acquired expertise and external contacts with individuals and establishments help in more productive utilisation of acquired wealth for developmental activities.

28. Effects of remittances are however not unambiguous. It has been felt that the inflow of remittances might constrain long term growth prospects by creating a resource curse like selection (Dutch disease) in Kerala. It has also been observed that remittances reduce the work incentive and entrepreneurship of recipients in the home economy. In case of permanent emigration, Kerala loses direct benefits from the skills and work of an emigrant, forever. This may pose a serious problem in the future as the economy makes a transition from traditional to a knowledge economy. Due to large scale migration and remittances flow, a commoditized economy and conspicuous consumption practices have developed as integral features of Kerala's society. A consumerist culture with different shades of 'new richness' has a profound influence in the Kerala society particularly in the gulf migrant dominated areas or 'gulf pockets'.

Social Impact

29. The social impact of outmigration can be assessed through its impact on the members of the family of NRK, especially the wives. The impact of migration on Gulf wives operates through several channels, but principally through remittances and husband-wife physical separation. Remittances bring in considerable income to the Gulf wives and their households. Increase in income manifests in changes in their lifestyles and consumption patterns. Changes would be discernible in ownership of land, housing and household amenities, nutritional and health status of the members of the households, social status as reflected in the relationship of the family and the community, and the quality of education of their children. Women who had earlier been accustomed to protected lifestyles are called upon to take charge of a number of household tasks, within the house and outside it, to which they had never been exposed before their husbands' migration. Women who had been unaccustomed to handling large sums of money would become responsible for the financial management of the household and would be required to open bank accounts, and approach public offices for a variety of purposes. Women who succeed in taking on the additional responsibilities develop new expertise and grow in self-confidence. They become more independent and rise in social status. Those who fail to rise to the occasion develop social and psychological problems. The following chart gives the impact of migration on women.

Chart 2 *Impact of Migration on Women*



Source Dynamics of Migration in Kerala, Dimensions, Differentials and Consequences, 2003

30. The major adverse consequences are loneliness, added responsibilities, indebtedness due to loans raised at the time of emigration, inadequate financial returns from emigration, and anxiety. More than half the of the younger wives (below 30 years) felt that loneliness was their biggest problem. Younger women were affected by the separation problem more often than the older ones. Increased responsibilities and anxiety are another common complaint of the Gulf wives. Increase in responsibility comes in several areas, the most important among them being management of children's education. Thus, the impact of migration on women can be either positive or negative or both depending on her ability and background as well as the family environment in which she is placed.
31. Emigration and emigrant's remittances have been the sustaining factors of Kerala economy and have several important social, economic, cultural and political ramifications on the economy.

CHAPTER 5

STATUS, ISSUES AND MODIFICATIONS REQUIRED IN THE EXISTING SCHEMES & PROGRAMMES RELATED TO NON-RESIDENT KERALITES

32. The State Government has been a pioneer in many regards and in respect of its non-residents also, the State has been in forefront in creating a department exclusively for Non Resident Keralites. The Non Resident Keralites Affairs Department (NORKA) was set up by the Government of Kerala in 1996 in order to ensure the welfare of the Non Resident Keralites, redress their grievances and safeguard their rights. To execute the schemes for the NRKs, a dedicated agency Non Resident Keralites Welfare Agency (NORKWA) was constituted in 1998 under the NORKA department. As the intended benefits could not materialise through the agency, the Government dissolved NORKWA in 2002 and formulated a company under section 25 of the Companies Act, 1956 known as NORKA-ROOTS. Norka-Roots acts as the field agency of the Department of NORKA, and as an interface between the Non-Resident Keralites and the Government of Kerala. It is a forum for addressing the NRKs' problems, safeguarding their rights and rehabilitating the returnees. An NRI Commission has been initiated in 2016 to safeguard the interests of NRKs and address their grievances.
33. NORKA department has been implementing several schemes and programmes for the NRKs. However, on the review of the same, some of schemes require an overhauling and modifications. The following is an account of the existing schemes and programmes for the Non-Resident Keralites, the issues currently observed in them and the suggested modifications.

Santhwana

34. "Santhwana" is a Distress Relief Fund for NRKs for extending financial Assistance to the NRK returnees. Through this scheme financial Assistance is provided to NRK returnees having a minimum period of service of two years abroad or outside the State and having an annual family income below Rs.1,00,000/-. The applicants should not be employed at the time of applying and availing of assistance. Assistance is available under this scheme for death, medical treatment, purchase of artificial limbs or crutches and marriage. The maximum quantum of assistances is Rs.1,00,000/- for Death Compensation; Rs. 50,000/- for assistance for treatment of serious medical conditions; Rs. 20,000/- for treatment of other kinds of diseases; Rs. 10,000/- for purchase of wheel chair, crutches, artificial limbs; and Rs.15,000/- for assistance towards marriage related expenses. The number of beneficiaries under this scheme from 2011-15 have been 7293.
35. The working of this scheme has been affected by lack of sufficient funds as there is a huge deluge of applications. Sufficient safeguards are also not instituted to avoid duplication of applications.
36. The scheme has been of great help to the NRKs and hence can be made more effective by increasing fund allocation for processing the requests; increasing the amounts of

compensation; processing the applications within a prescribed time limit and introducing stringent safeguards so that genuine applicants get the benefit of the scheme.

NORKA Department Project for Return Emigrants (NDPREM)

37. This scheme offers assistance to return migrants to develop sustainable business models for livelihood and offers a subsidy of 15% of the total project cost subject to a maximum of Rs.3 lakhs. 3 % interest subvention is also extended to the beneficiaries under this scheme. Loans are disbursed for agri-business, trading, services and manufacturing and the total project cost should not exceed Rs. 20 lakhs for availing subsidy under this scheme. The disbursement is effected by NORKA ROOTS through the commercial banks/State financial institutions that have funded the applicant unit as a back end subsidy. The subsidy for the sanctioned project is transferred to the financial institution (which extends the loan) as an interest free deposit which is either released to the beneficiary/application unit on completion of loan period or the beneficiary /application unit can keep this as capital for further expansion/ modernization of their units. The banks/financial institutions can advance the loan amount including the subsidy and no interest will be charged by the bank/financial institution on subsidy amount. During 2015-16, banks have disbursed a total amount of Rs.6.69 crore for starting of enterprises to 167 beneficiaries and a subsidy amount of Rs. 2.23 crore has been released.
38. At present, there is no mechanism in the department to assess the viability of the projects undertaken by the return migrants, rather the banks do the screening of the applications to assess the entrepreneurship capability of the applicant and financial viability of the project. The provision of back end subsidy also needs to be reviewed for better implementation.
39. The scheme needs to be reoriented so that the financial savings of the return migrants are channelised properly. The scheme can be revised so as to extend the ambit of the assistance to include the NRKs also so that their family can start ventures. This can serve two purposes, first it will help in channelising NRK's financial resources into productive purpose and also prepare the NRK for his return and settling into the business subsequently. This will also improve the repayment capacity of the projects and help in reducing the defaults currently observed in the scheme. The subsidy portion under this scheme may be kept at two levels, 20% for return migrants and 15% for NRKs. Further, this rehabilitation scheme should be availed by migrants who are willing to undertake the risk of starting a business enterprise and should not be seen as source of seeking easy financial help. Workshops, training and proper guidance should be provided for migrants who are willing to start an enterprise. Even the co-operative sector can be included in this scheme so that financial resources available with the cooperative sector can flow for productive purposes. The subsidy portion to the applicant may also be extended in the initial stages itself rather than keeping it back ended.

Job Portal and Overseas Recruitments Project

40. NORKA-Roots is a registered recruitment agency under Ministry of External Affairs and is carrying out overseas recruitment. The NORKA Job Portal acts as a meeting point for employees and employers to facilitate recruitment. During 2015-16, 36,732 job seekers registered in this portal and 22 interactions/interviews of job aspirants were conducted. However, still substantial numbers of migrants go through informal channels and private agencies. There is lack of adequate publicity regarding the Norka job portal and sufficient efforts have not been made to rope in more employers abroad or inside India.
41. The job portal can be improved if detailed and specific qualifications and experience of employees are provided so as to facilitate the employer for selection of employees as per the job requirement. An intensive effort has to be initiated to invite more employers both abroad and in India. Screening and selection facilities in the portal may be made more efficient for precise, credible and quicker selection of candidates. A vigorous drive and research is required to explore the job opportunities available in different regions.

Skill Up-gradation and Re-Integration Training Programme:

42. Skill Up-gradation Training Programme to the prospective emigrants is provided through selected institutions across Kerala. The objective of this programme is to upgrade the skill of young Keralite work force to meet the challenges in the overseas employment market. Skill Up-gradation programmes under NORKA-ROOTS include Technical coaching, Spoken English, Communicative Skill, Computer Skill & Soft skills including classes on Recruiting procedures, Visa, Employment Contract, and Emigration. Training is conducted through Government agencies. During 2015-16, training was imparted on 30 subjects and 3770 students were imparted training. In 2016-17, new courses have been added and training is imparted to Government ITIs.
43. The benefits under this programme are difficult to assess as placement numbers are not available. This programme is however very crucial for NRKs as the skill requirements for different trades are different in various countries. The emigrant needs to be adequately skilled to take up the job in the country where he has chosen to go. The effectiveness of this programme can be increased if the NRKs can register themselves with the NORKA department to offer the specialised skill required in different countries. The NRKs who have already acclimatised with the working conditions and skill required can offer valuable guidance to the prospective emigrants. NORKA needs to initiate a drive to register NRKs who can offer short training when they are available in the State.

Pravasi Legal Aid Cell

44. This scheme seeks to provide legal assistance to very poor NRKs who face legal issues while abroad for no wilful default on their part. Legal assistance includes legal advice, filing of

cases, interpretation services, legal representations and will be provided as reimbursement on production of receipts and other documents by the applicant only after getting a report from Indian Embassy of the respective Countries. Earlier Indian diplomatic missions were requested to identify such eligible cases so as to transmit the assistance through them. But the embassy doesn't extend a service exclusively for one State. There are instances where employees and partners in gulf countries cheat emigrants when power of attorney is given to them. This requires effective legal assistance scheme utilising the services of legal professionals and translators residing in those countries.

45. This Cell however has not been effective and during 2015-16, the fund earmarked has not been utilised at all. Therefore the State needs to take action on this matter for provide legal assistance in fighting the cases and translation of documents. An empanelled list of lawyers well versed with the legal matters of the country can be identified by the Government and a percentage of fees for different cases as decided by the Government can be reimbursed. NRKs also require help on mercy petitions where the Government can get in touch with embassies and contact the family members for submitting the mercy petitions.

Pre Departure Orientation Programme

46. Pre-Departure Orientation Programmes are conducted to impart awareness to overseas job aspirants about general job situations abroad, the chosen country of employment, their culture and labour laws and essential information relating to visa, emigration rules, employment contract, customs regulations, and travel formalities. During 2015-16, 72 programmes benefitting 5780 potential job seekers to overseas were conducted.
47. Labour market scenario in foreign countries, especially GCC countries have undergone phenomenal changes and reforms. Besides, procedures on emigration, recruitment and activities associated with job have been modified substantially. However the faculty, curriculum and materials supplied in pre departure orientation programme are not updated due to which the programme has not served the purpose. Efforts are required to identify renowned faculties who are not just experts about GCC countries, but in respect of developed countries also and update the materials, guidance and advisory documents to reflect the current scenario and requirements. The programme can be made effective by making registration in job portal mandatory so that serious candidates attend the training. The spread of the programme can be improved by tying up with different institutes and local organisations in the State.

Awareness Campaign on Illegal Recruitment and Visa Check

48. To ensure safe migration, reduce the risks associated with migration and prevent people from getting cheated, the Government spreads awareness through various mediums of communication. During 2015-16, around 50% of the funds out of the total budget allocation have been used for this purpose. The awareness campaign needs to be vigorously taken up and frequency can be improved. Even noted personalities on pro-bono basis may

be engaged to spread awareness. Also the experience of victims of illegal recruitment can be shared to spread awareness.

24 Hours Help Line/ Call Centres

49. This is a most effective and useful intervention for information dissemination and enquiry response to NRKs both from abroad and in India. During 2015-16, Rs 27.26 lakhs has been utilised for call centres. The manpower deployed in the call centres need to be given periodical training on latest developments on various schemes.

SwapnaSaphalyam

50. This scheme envisages payment of air fare for those released from jails for no wilful default on their part and who do not have the wherewithal to meet expenses from their pocket. Earlier Indian diplomatic missions were requested to identify such eligible cases so as to transmit the assistance through them. But the embassy doesn't extend a service exclusively for one State. Applications received under this scheme are less and it is difficult to identify beneficiaries as the Embassies and Foreign Governments have not yet shared the database of jailed Indians/Keralites. The State Government needs to take up this matter with the Central Government so that the needy NRKs are offered help under this scheme. The scheme can also be revised to meet the costs of travel expenses to final destination rather than air fare alone.

NORKA Business Facilitation Centre

51. NORKA Business Facilitation Centre is intended to serve as a single window entity within NORKA roots for preparation and maintenance of a database of NRKs interested in doing business in the State, offer consultancy services by interacting with appropriate agencies and provide information about investment opportunities in Kerala in secondary and tertiary sectors. Out of allocated Rs 3.5 crore, 41.15 lakhs was spent in the year 2015-16.
52. Even though this centre has been in existence, much productive investment or ventures do not seem to have flown in to the State. The Business Facilitation Centre can in fact facilitate information to NRKs regarding investment opportunities arising in the State through Kerala Investment Infrastructure Fund Board. Meetings and tie ups with KSIDC, KINFRA, KFC and other associated organisations can also help in understanding the upcoming business opportunities in the State. The Centre can be made more effective by facilitating single window clearance for NRKs.

Creation of Database of Eminent NRKs

53. Creation of a database of eminent NRKs in the field of science, academics, industry was envisaged in order to identify personalities who are living in different countries and their knowledge and experiences can be utilized for development of the State. The data compilation is under process.

54. This process has taken a long time and can be merged with the proposed database of all NRKs. (See Chapter VI)

Strengthening of NORKA Roots Satellite offices and NRK development offices

55. The objective of NRK development offices/NORKA- ROOTs satellite offices is to promote awareness about the cultural heritage of Kerala, to provide a platform for facilitation services like liaison, communication, guidance and grievance redressal for the migrants. This fund is for strengthening of the satellite offices and NRK development offices so that the outreach of NORKA can be strengthened.
56. Given the current performance of NORKA schemes, it is felt that this has not received much importance. This aspect needs to be focused in great detail and can be merged with the overall development and restructuring package proposed for NORKA department. (See Chapter VI)

Chairman's Fund

57. Chairman's Fund is a separate account constituted by transferring 20% of the money collected through the Certificate Attestation Centres and through this account financial assistance is given to the deserving NRK's with the approval of the board. To be eligible for this assistance, applicants should have minimum 2 years of stay abroad and annual family income should not exceed Rs. 100,000/- . The dependent of the applicant will also be eligible in the scheme and applicant should not have availed any financial assistance from Santhwana. Around 733 NRKs have benefitted from the fund since 2011-12.
58. The number of beneficiaries under this fund has relatively decreased. This scheme may be relooked into and possibility of converting it into a family welfare fund for supporting families of NRK who are in a crisis situation may be explored

Karunyam

59. Karunyam is a scheme for extending financial assistance for repatriation of the mortal remains of the NRK who die abroad or in India outside Kerala. The assistance will normally be onetime grant and reimbursed after the original payment made by the applicant. The deceased NRK should be residing or working abroad and have a valid Indian passport. The NRK within India should have stayed in other state for employment for a minimum period of two years. The assistance from the fund is to be made available to the persons of extreme financial distress and the relative of the NRK does not have any avenue of help. The maximum amount for the repatriation of the mortal remains from abroad is Rs. 50,000/- and Rs. 10000/- from within India. Since 2011-12, around 43 NRKs have availed the assistance under this scheme.

60. It is noticed that not many applicants are there for this scheme. This is because of lack of awareness and the difficulty in accessing the assistance given the situation of the applicant. The scheme therefore should be designed so as to be routed through registered NRK organisations/associations to the applicant concerned. The amount extended under this scheme may be enhanced and assistance may also cover ticket charges for two persons. The modalities of accessing assistance under this scheme need to be simplified as it is observed that difficulty in producing original bills in respect of air lifting is very difficult.

Pravasi Identity Card

61. The Non Resident Keralite Identity Card was introduced in August 2008. The NRKs who are either residing or working abroad for at least 6 months and have completed 18 years of age are eligible for applying the card. The validity of the card is 3 years. The NRKs may submit their application along with the self-attested copies of the relevant pages of passport and visa. The registration fee is Rs. 300/- per person. The New India Insurance Company will provide an insurance coverage upto Rs.2 lakh to the card holders. The coverage is given for accidental death, permanent or total and partial disability of the card holder. A unique master policy number is depicted in each card. The total number of cards issued between 2008-16 is 2,19, 219.
62. Given the number of NRKs as evident from the surveys, the coverage of NRKs as per this scheme is abysmal. This can be merged with the new proposed survey and issue of identity card. (See Chapter VI)

NRK Insurance Cards

63. The NRK Insurance cards (Marunadan Malayalee) are introduced for the people who are either residing or working in the other states in India for at least 2 years and have completed the age of eighteen years. The eligible NRKs may submit their duly filled in application along with the relevant documents which are listed below. The fees is Rs.300/- per person. The New India Assurance Company will provide Personal Accident Insurance coverage up to Rs. 2 Lakh to the card holders. The coverage is given for accidental death, permanent or total and partial disability of the card holders. A unique master policy number is depicted in each card.
64. Since 2012, 22,887 NRKs have availed this insurance card. A vigorous drive is required to spread more awareness about this facility so that more NRKs can benefit from it.

Kerala Non-Resident Keralites' Welfare Fund Board

65. Kerala Non-Resident Keralites Welfare Board is also one of the unique initiatives of the State. The Board came into existence under the Kerala Non-Resident Keralites' Welfare Act, 2008. As per the provisions of the Act, NRKs abroad but now returned to India for permanent settlement after at least two years of foreign employment, can also avail membership in this Welfare Fund. The Act envisages welfare schemes such as pension

schemes, family pension schemes, medical aid, and death assistance. The corpus fund of this scheme is mainly credited through registration fee and contribution from the registered members belonging to four categories-NRI, NRK, Deemed NRIs, and Deemed NRKs. The Board can also avail funds, grants, loans of advances from Government of India or State or Local Self Government Institutions. The board can accept donations from any individual or any organisation in India and abroad or from any Government agencies in India or abroad. As of now around 1.5 lakh people are members of the Board which include 1.10 lakh people working abroad, 42,000 are return migrants and 3,000 are people working in other States. The Welfare Board presently has a corpus fund of Rs 86 crore.

66. In the present form, the Welfare Board is not an attractive proposition to the NRKs. There is a need for sustained efforts to increase the members in the Board, marginally raise the contribution and registration fees and find alternate sources of fund inflow into Board. An analysis done to assess the fund requirement in the next five years shows that for ongoing and new schemes of the Board an amount of Rs. 60 crore will be required. If the present rates are doubled or tripled, the fund requirement will be huge and the Board will not be able to sustain on the basis of present resources. A reworking of the financial assistance under the different schemes, increasing the products offered by the Board, raising the contribution from members, raising the percentage of grants by the Government and fund infusion from alternate sources needs to be taken up urgently so that a sustainable model is developed. The present age bar for memberships, relooking the concept of deemed member and repayment of subscribed amount at the time of retirement are some of the measures which needs to be examined. Various financial options can be introduced to enable more NRKs to join the Board. The Government needs to look into the issue of modifying the Non-Resident Keralites' Welfare Fund Act, 2008 to make the Kerala Welfare Fund Board more effective and useful for NRKs.

NRK Associations

67. There appears to be no comprehensive guideline for according approval to NRK associations which have been mushrooming across the country. It is observed that there are numerous unhealthy practices perpetrated by different associations like inter association rivalry and unhealthy competition to exhibit that one particular association is more associated with Government agencies than others. NRKs are thus forced to be members of more than one association for fear of exclusion from the mainstream. It is therefore strongly recommended that approval of NRK associations shall be brought into a tighter regulatory regime. Objectives of approving any association shall be totally revamped so that these associations act as genuine pivotal points for Government to deliver its services. Forming their federation with representatives from duly constituted associations at the state/divisional level (in India) and regional level (abroad) may be contemplated.

CHAPTER 6
RECOMMENDATIONS

68. The following recommendations, besides the changes suggested in the existing schemes and programmes (Detailed in Chapter V), are being laid by the Working Group.
69. *Definition of NRKs.* With a substantial portion of residents outside the State, the State needs to clearly define Non-Resident Keralites that can be applied across schemes. NRK population within India also has a significant presence and role in the development of the State. Therefore, the concept of the larger diaspora, NRK families, subsequent generations of Keralites, Keralites residing in other States needs to be clearly laid down by the State Government so that the identity is established and also the scheme beneficiaries can be appropriately identified.
70. *Survey of NRKs.* Migration surveys need to be made periodic and a survey of Non Resident Keralites is required to be done imperatively. This assumes a lot of importance as for any policy formulation accurate numbers are required. The survey should capture all elementary details of the NRKs. On the basis of this survey, an Identity Card can be issued which gives an identity to all Non-Keralites. The Norka Department has to spearhead this survey and the Norka Identity Card can be merged with this programme. Since huge costs will be involved in carrying out the survey and issue of identity cards, a small fee can be charged for this which will meet a part of the expenses incurred for this exercise. This survey can be conducted till an online database is created.
71. *Creation of online database.* Creation of online real time database of NRKs is a priority project to be undertaken by the Government and simultaneously along with the survey. A survey provides a static database and though very helpful in policy formulation needs to be updated regularly. A real time online database would help in creating a databank of NRKs where each and every NRK is registered. This will provide identity to each NRK. Initially NRKs abroad India will be covered and subsequently expanded to cover all non-residents. Passport number would therefore be the unique number for each individual NRK. For subsequent phases of the project where NRK within India will also be covered, Aadhar card number can be used as the unique number. A database of such a nature would facilitate identification, provide details about the skill sets, help in inter connecting, provide information during emergency and help Government in formulating country specific and need specific policies. An online database will address the current deficit of individual based information on NRKs. The NRKs registered on this database will be entitled to join an insurance scheme. The insurance products and schemes will be devised to provide an attractive package to the NRKs keeping their welfare needs in mind. The Government needs to undertake this exercise in a campaign mode and publicise it so as to register all NRKs. Kudambashree units can also be associated in this exercise enabling cross verification and locating missing entries.
72. *Recruitment initiative.* Recruitment is a major area where concerted action is required. There is rampant cheating in recruitments. Large scale awareness drive is required to prevent

people from getting duped. There is a need for a strong mechanism to deal with both pre-recruitment and post recruitment issues like absence of information on overseas employment opportunities, absence of mechanism for employees to identify labour with requisite skills, exorbitant amount charged by recruitment agencies, delay in receipt of visa, recruitment to non-existent companies, placement of people with inadequate skills, breach of agreement, and ill treatment of labourers. The Government agencies presently dealing with recruitment are not fully equipped to meet the changing demand of the labour market and address all issues arising in the area. To streamline and rationalize the process of recruitment, training, skill development, post placement assistance and address the legal aspects and other issues relating to recruitment, the existing Government agencies – NORKA ROOTS and ODEPEC may be adequately equipped to meet the challenges or new institutional arrangements may be initiated for this purpose.

73. *Malayalam mission under NORKA.* Malayalam Mission was started by the State Government to propagate Malayalam language among the NRKs so that the cultural links with the State is preserved. Malayalam mission is presently working under the Culture Department. The salaries paid to the teachers are very less. There is either a need for better synchronization between the Culture department and NORKA department over the running of Malayalam Mission or transfer of working to the NORKA department. Since the outreach of NORKA department is more than the Culture department and promotion of Malayalam language is also one of the objectives of NORKA-ROOTs, it is suggested that functioning of Malayalam Mission may be brought under the NORKA department. The remuneration of teachers also needs to be increased and provided on a monthly basis. Certain amount can also be earmarked for providing infrastructural facilities in the classrooms. Link should be established with the Thunchath Ezhuthacahan Malayalam University which has been set up for promotion of Malayalam language, literature and Kerala culture. Courses like Preliminary Certificate and Diploma as offered in Hindi Prachara Sabha may be offered.
74. *Global cultural festivals.* Global Cultural Festivals involving NRKs needs to be promoted whereby NRKs can be invited to participate in cultural activities of the State as well share the art and culture of the country, region and State they are presently residing. The cultural programmes can be held at various levels like school, college level competitions, and inter-region levels. It can be linked with Pravasi Kerala day celebrations. The cultural festivals can be held in different districts each year. Sponsorships may be identified for holding the festivals. The global cultural festivals will serve as a platform for sharing the art and cultural heritage of the State as well foreign countries where NRKs reside and thereby help in preserving and enriching our culture.
75. *Setting up an academic think tank.* A separate academic think tank like the “Centre for Migration” of Government of India may be set up in the State for pursuing regular academic work on migration and employment trends. This think tank should provide the necessary inputs regarding Migration and NRKs to enable Government to formulate policies according to the changing situation and requirements. The trends in labour market are changing and the State needs to frame policies in tune with the changing requirements. The think tank may be set up in an existing academic institution like CDS.

76. *Restructuring and Strengthening of NORKA Department.* The role of NORKA assumes great significance given the importance of NRKs in the Kerala economy and is crucial in providing a vision to the development policy of the 'outside Kerala'. The budget allocation to this area has been quite insignificant over the years in relation to the proportion of the contribution and role played by NRKs and their family in the social, political, economic and cultural life of the State. The Norka Roots under NorkaDepartment has also a very skeleton staff to carry out the activities earmarked for the Department and has presently staff on deputation basis and contract/daily wages.Hence restructuring and strengthening of NORKA department is very essential for translation of policies into effective schemes and programmes.
77. For a department to carry out such a monumental task, the human resources manning the department needs to be changed. It is noticed that most of the staff is on deputation basis which needs to be changed. The staff strength of the department has to be increased and specialized officers need to be engaged for dealing with the legal, financial and rehabilitation issues. Subject oriented divisions have to be constituted in Norka Roots Head Office in which services of efficient professionals with requisite experience can be hired with consolidated remuneration for a particular period. This would ensure constant and dedicated action pinpointed to specific divisions/initiatives.Specialized cells can be created in NORKA for catering to (1) Non Resident Keralites abroad (2) Non Resident Keralites within India (3) Return migrants from abroad (4) Return migrants from other States and (5) Larger diaspora. There is a strong misconception that the department and the schemes are only for NRKs abroad India. This image needs to be changed and aggressive promotion and awareness of NORKA programmes needs to be carried out to convey that the schemes and programmes are for NRKs both within and outside India. The budgetary allocation to the Department has to be substantially increased to enable it to implement the schemes effectively.Stringent safeguards may be incorporated in all schemes and programmes of NORKA so that the genuine applicants receive the benefit.
78. The outreach of NORKA has to be extended. The district offices in the State which are currently almost non-existent need to be strengthened and may be made more effective. The sub offices of NORKA in other States have to be increased and there should be presence in major state capitals or regions. Mechanism needs to be devised to recruit local persons in the department on honorarium basis, at least in new sub offices of NORKA or even honorary counsels can be placed in NORKA sub offices. NORKA volunteer corps can be set up to assist the officials in sub offices. NORKA sub-offices in other Indian states must be the focal institution in implementing any welfare scheme, cultural event, training programme, public relations exercise or any other activity undertaken by any department or agency of Kerala government in regions coming under the purview of each of these sub-offices.Alternatively,Public Service Commission can take steps to recruit personnel in the sub-offices from the respective regions.NORKA adalats may be held in countries with significant presence of NRKs and other States to address the concerns of NRKs and route it to concerned departments in Kerala. A Grievance Redressal Cell may also be formed so that NRKs may contact this cell for the issues concerning them. In addition, a platform

needs to be created whereby the NRKs can register their grievances through the NORKA website.

79. *World Kerala council.* Recognition of the diaspora is very crucial and one of the effective ways is to provide a forum for representation where they can associate and link to their home State. A World Kerala Council may be formed with members of the State Legislative Assembly and representatives of NRKs nominated by the State Government in proportion to the percentage of population of NRKs in host countries/regions. This Council will discuss and deliberate on issues related to NRKs and will help in forging a link between Kerala existing within and outside the State. This council, which will meet at least once in a year, will be advisory in nature and will provide a forum to voice the concerns of NRKs and also contribute towards policy formulation.
80. *Kerala development fund.* Similar to the India Development Fund, a non-profit trust namely the Kerala Development Fund must be formed to raise funds from any NRK or organization. It has been a matter of concern that the remittances are not used productively and appropriate investment channels are not available. The Kerala Development Fund should address this gap and offer attractive propositions for NRKs to invest their money.
81. *Investment avenues.* The State needs to proactively promote investment avenues to NRKs. The investment avenues need to be designed for different income groups among NRKs. The investment requirement may be differentiated for high income, middle income and lower income category. For lower income category, options of cluster formation may be devised so that few NRKs can jointly invest. Government can provide the basic infrastructural assistance for formation of the clusters. Some of the sectors where NRKs have evinced interest in contributing are export oriented units, food processing, spices, bottled coconut water, construction, electronics/electrical products, solar panels, handicrafts, tourism, health and education, IT parks, and startups. The investment opportunities in sectors need to be identified by the State through the NORKA Business facilitation Centre.
82. *Comprehensive health insurance scheme.* The most vexing issue which is affecting an NRK is medical expenses, especially the return migrants. The schemes currently available for medical assistance are felt inadequate. The Government needs to revisit the health insurance schemes currently available and devise a comprehensive health insurance scheme, where appropriate products are devised for different income groups among NRKs.
83. *Pravasi lottery for NRKs.* A Pravasi Lottery may be initiated for Non Resident Keralites by the Lottery department. The funds so raised may be used to finance the Comprehensive Health Insurance Scheme.
84. *Emergency ambulance services at the airport.* It is noticed that NRKs often need assistance at airports for emergency purpose where they need to be given immediate medical aid. This service can also be utilized to take dead bodies to the respective destination. The emergency ambulance services may be provided free of cost. Hence, the State Government needs to devise an appropriate policy action for this matter.

85. *Facilitation for education facilities for NRKs in Kerala.* It is observed that currently NRKs who don't own a house or property in the State face difficulty in accessing higher education facilities in the State. The Government may consider taking necessary steps to facilitate education facilities for the NRKs who do not have access to such facilities in their places of residence. Similarly, it may be considered if NRKs can appear for Kerala Public Service Commission/other agencies examinations.
86. *Regular conduct of Kerala Pravasi Day.* NORKA may celebrate Kerala Pravasi Day every year to honour and recognize the valuable contribution of NRKs to the Kerala society. This occasion can also be utilized for holding conferences and seminars to evoke greater appreciation of the issue of NRKs among the public and understand the issues and perspectives of NRKs. An appropriate day coinciding with an important development in the State may be chosen to hold this celebration. This programme can be a joint effort of Government and NRKs and sponsors for the programme may be tied up to ease the budgetary pressure on Government.
87. *NRI police cell in different regions of the state.* A Kerala Police NRI Cell currently functions in Thiruvananthapuram. The State Government may set up similar Police Cells in the northern and central region of the State as well.
88. *Skill development centre.* Skill Development Centres may be started in different regions of the State for providing up to date market oriented skill training programmes. These can be specialized centres for offering courses on skills required for employment in overseas markets as well as other States. NRKs who have returned can be engaged in these centres.
89. *Emergency repatriation fund.* The State Government may create an Emergency Repatriation Fund for helping NRKs in the States affected by any natural calamity. This fund can be used in rescue operations, providing relief and assistance to affected families and safely bringing them back to Kerala.
90. *Formation of self-help groups.* Rehabilitation of return migrants is a challenge for the State Government. So appropriate measures needs to be devised to deal with this situation. Formation of Self Help Groups by NRKs can be encouraged which can develop their own business enterprises. The Self Help Groups formed by NRKs may be provided assistance by the Government in form of advisory services and financial support. An NRK Mission in lines of Kudumbashree Mission may be started to help these SHGs. Incentives may be provided to NRK SHGs as provided to Kudumbashree projects. SHGs formed by women may be encouraged and special incentives may be provided.
91. *Formation of pravasi welfare co-operative societies.* Pravasi Welfare Co-operative Societies may be formed which will enable tapping of the skill, capabilities and knowledge of return NRKs to start profitable ventures. This will ensure employment and income to the return NRKs and facilitate their rehabilitation. The State Government may provide the necessary support for formation of such societies.

92. *Strengthening the provisions in emigration act 1983.* The Emigration Act 1983 is primarily regulatory in nature. It has been felt that the Act needs to be strengthened and reoriented to check the activities of unscrupulous agents and address the concerns of migrant workers to ensure their maximum welfare. The Philippine policy can be used as a guide while reorienting the Emigration Act, especially banning of deployment to countries which do not ensure protection, stiff penalties for illegal recruiters and creation of a legal assistance fund. Since this is a matter under the purview of the Central Government, the State Government needs to proactively pursue this matter with the Central Government.
93. *Modifications in the existing schemes and programmes meant for NRKs.* There are myriad schemes and programmes being implemented for NRKs. However, all the schemes and programmes are not being successfully implemented. Several suggestions have been made during the working group discussions and remarks received from the members of the group. On the basis of the discussions, modifications in the existing schemes and programmes have been recommended. The changes suggested in each of them have been detailed in Chapter V of this report. It is suggested that the State Government may look into the changes recommended on a priority basis so as to improve the effectiveness of the schemes and programmes.
94. The State Government recognizes the vital role of Non-Resident Keralites in the socio, economic, political, cultural development of the State and is prepared to work towards addressing all the concerns and issues of NRKs through an innovative approach in the coming five years.

**PROCEEDINGS OF THE MEMBER SECRETARY
STATE PLANNING BOARD
(Present: Sri. V.S. Senthil IAS)**

Sub: Formulation of Thirteenth Five-Year Plan (2017-2022) – Constitution of Working Group on **NORKA**- Orders issued.

Ref: - Note No: 260/2016/PCD/SPB Dtd: 6.9.2016 of the Chief (i/c), Plan Co-ordination Division

No. 298/SS (W11)/2016/SPB

Dated: 05.10.2016

As part of the formulation of Thirteenth Five-Year Plan, it is decided to constitute 14 Working Groups under Social Services Division. Accordingly, Working Group on **NORKA** is hereby constituted with the following Co-Chairperson/Members:

Co-Chairpersons

1. Dr. Usha Titus IAS, Secretary to Govt., NORKA, Govt. Secretariat, Thiruvananthapuram.
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9. Dr. Muraleedharan, Director, ODEPC, Thiruvananthapuram

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Convener

Smt. ShilaUnnithan, Chief, Social Services Division, State Planning Board

Co- Convener

Sri. Anilkumar B.M., Research Officer, Social Services Division, State Planning Board

Template for Terms of Reference

1. To critically assess the existing data base on migration and review the available estimates on the number and composition Non- Resident Keralites (NRKs) and to propose a comprehensive methodology for collection and constant renewal of the information base on NRKs.
2. To analyse the impact of out migration on various dimensions of life in Kerala with special focus on economic and social implications.
3. To assess the implications of deterritorialisation of the Kerala economy and to suggest ways of promoting integrated development of Keralites within and outside the borders of the state.
4. To examine the evolution of emigration policy of India in a comparative perspective and to propose changes that are required.
5. To critically review all government programmes/ schemes, especially those initiated by the state government during 11th and 12th plan periods and to suggest a comprehensive approach towards migration and migrants that would maximize the welfare of the migrants as well as the home state.
6. To identify leading issues such as rehabilitation and NRK investment in Kerala that calls for immediate government intervention and help formulate innovative programmes to be taken up during the 13th plan.
7. To identify and formulate a set of output and outcome indicators (preferably measurable) for the sector and base the analysis of the previous plans on these indicators.
8. The Chairman is authorized to modify terms of reference with approval of State Planning Board. The Chairperson is authorized to invite, on behalf of the Working

Group, experts to advise the Group on its subject matter. These invitees are eligible for T.A. and D.A. as appropriate.

9. The working group will submit its draft report by 1 December 2016 to the State Planning Board.

The non-official members of the Working Group other than those who are outside the country will be entitled to Travelling Allowances and Daily Allowances as applicable to Class I Officers of the Government of Kerala. Those who are residing outside the country will join on the Skype until further orders are issued in this regard. The Class I Officers of Government of India will be entitled to Travelling Allowances and Daily Allowances as per rules if reimbursement is not allowed from departments.

Sd/-

V. S. Senthil IAS
Member Secretary

To

1. The person concerned
2. The Sub Treasury Officer, Vellayambalam

Copy to:

The Accountant General, Kerala (A&E) with C/L
All Divisions, State Planning Board
P.S. to Vice Chairman, State Planning Board
C.A. to Members
P.A. to Member Secretary
C.A. to Sr. Administrative Officer
Finance Officer, P.P.O, Publication Officer,
Computer Section, Accounts Sections
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Forwarded/ By Order

Sd/-

Chief, Social Services Division
State Planning Board