



**GOVERNMENT OF KERALA
KERALA STATE PLANNING BOARD**

**FOURTEENTH FIVE-YEAR PLAN
(2022-2027)**

**WORKING GROUP REPORT ON
NORKA**

**SOCIAL SERVICES DIVISION
MARCH 2022**

FOREWORD

Kerala is the only State in India to formulate and implement Five-Year Plans. The Government of Kerala believes that the planning process is important for promoting economic growth and ensuring social justice in the State. A significant feature of the process of formulation of Plans in the State is its participatory and inclusive nature.

In September 2021, the State Planning Board initiated a programme of consultation and discussion for the formulation of the 14 th Five-Year Plan. The State Planning Board constituted 44 Working Groups, with more than 1200 members in order to gain expert opinion on a range of socio-economic issues pertinent to this Plan. The members of the Working Groups represented a wide spectrum of society and include scholars, administrators, social and political activists and other experts. Members of the Working Groups contributed their specialised knowledge in different sectors, best practices in the field, issues of concern, and future strategies required in these sectors. The Report of each working Group reflects the collective views of the members of the Group and the content of each Report will contribute to the formulation of the 14 th Five-Year Plan. The Report has been finalised after several rounds of discussions and consultations held between September to December 2021.

This document is the report of the Working Group on 'NORKA'. The Chairpersons of the Working Group were Dr Elangovan IAS and Professor Irudaya Rajan. The Member of the Planning Board who coordinated the activities of the Working Group was Dr K. Raviraman. The concerned Chief of Division Dr Bindu P Verghese was the Convenor of the Working group and Assistant Director Sri. Sudesh T.P was the co-convenor of the Working Group.

Member Secretary

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EXECUTIVE SUMMARY

The recommendations of the Working Group on NORKA towards the formulation of the Fourteenth Five Year Plan are summarized in this report. The Working Group has taken into deliberate consideration the five Terms of Reference outlined at the constitution of the Group. The recommendations are as follows:

ToR I: Measures to support activities of agencies that serve the well-being of NRK society and innovative schemes and programmes for the 14th FYP

The Working Group (WG) recommends:

1. The formation of well-organized Pravasi organizations that can build meaningful and beneficial relations with other civil society organizations.
2. The construction of migration infrastructure around NORKA satellite offices that can generate a productive migration economy.
3. Establishing an international university in partnership with NRK investment and universities in the Middle East to gain a foothold in the internationalization of higher education.
4. Creating a global job tracker system to quickly leverage labour opportunities in the international labour market.

ToR II: Mechanisms to strengthen activities of NORKA ROOTS and provide a smooth path towards income-bearing activity for migrant returnees

The Working Group recommends:

1. Setting up skill testing agencies in every district to standardize skill levels among return emigrants to increase efficiency of labour allocation.
2. Establishing a Technical Skills Hub to match skilled return emigrants with trainees and prospective migrants.
3. Merging NDPREM with Pravasi Bhadratha Scheme to increase efficiency of welfare allocation.
4. A thorough analysis of existing schemes and the installation of an assessment wing in NORKA ROOTS to continuously develop and fine-tune welfare schemes that maximize welfare output in the long run.

ToR III: Ways to improve welfare, social security, and safety of NRKs, including times of disasters and emergencies

The Working Group recommends:

1. Increasing overall financial support through schemes aimed at the welfare of

NRKs, particularly pension schemes. The WG also recommends efforts towards identifying the right target population and making the schemes adaptable to changing socioeconomic realities.

2. Perks such as relaxation in the eligibility criteria for employment in the State Government.
3. Providing a strong legal framework for NRKs and making legal access accessible in both destination countries as well as back home.

ToR IV: Examining the current databases of NRKs and suggesting ways of setting up a real-time database for this sector

The Working Group recommends:

1. Building and maintain a real-time networked database on migration from multiple sources – administrative data, survey data, and data from the finance, transportation and communication sectors.

ToR V: Suggesting ways to strengthen the activities of the Loka Kerala Sabha and to anchor NRK investment in the development of Kerala

The Working Group recommends:

1. Viewing returns emigration as an opportunity for re-skilling and up-skilling towards future migratory periods and realizes the role of the Lok Kerala Sabha in establishing this process.
2. Taking measures towards expanding Malayali emigration beyond the Middle East to other parts of the world, particularly the affluent industrial and post-industrial nations.
3. Establishing an industrial city/park to bring together NRK investment, entrepreneurial desires, and skilled and unskilled labour.

CHAPTER 1 INTRODUCTION, CONTEXT AND BACK GROUND OF THE SECTOR

The diaspora of a nation or region contributes to the development in its place of origin when it has confidence in the purpose and determination of the Government in the home territory. An effective, transparent and non-corrupt Government enhances the trust of the diaspora. Today in Kerala there is a Government of this nature and credibility. The State Government, for its part, believes in using the vast experience and knowledge of the Non-Resident Keralites (NRKs) for the development of the State and is also committed to ensuring that all necessary steps are taken to ensure safe migration, dignified living, and the successful rehabilitation of return migrants.

The estimated number of international migrants has increased over the past five decades. The total estimated number of people living in a country other than their countries of birth in 2019 is 272 million people, which is 119 million more than in 1990 (when it was 153 million), and over three times the estimated number in 1970 (84 million). Details are provided in **Table 2.1.1**.

Table 1.1 International Migrants 1970–2019 in numbers

Year	Number of Migrants	Migrants as per cent of world population
1970	84460125	2.3
1975	90368010	2.2
1980	101983149	2.3
1985	113206691	2.3
1990	153011473	2.9
1995	161316895	2.8
2000	173588441	2.8
2005	191615574	2.9
2010	220781909	3.2
2015	248861296	3.4
2019	271642105	3.5

Source: UN DESA, 2008, 2019a, 2019b.

Note: The number of entities (such as States, territories and administrative regions) for which data were made available in the 2019 UN DESA Revision of International Migrant Stock was 232. In 1970, the number of entities was 135.

Around the world, 258 million people or 3.4 percent of the global population live outside

their country of birth. The international migrant population is now triple its 1970 level. Work is the main motivator. Migrant workers comprise two-thirds of all international migrants, and mostly move to high-income countries. For these individuals and their families, migration can bring considerable gains in terms of income, education and health.

The international migrant population globally has increased in size but remained relatively stable as a proportion of the world's population. In 2019, most international migrants (around 74 per cent) were of working age (20 to 64 years of age), with a slight decrease in migrants younger than 20 years old from 2000 to 2019 (from 16.4 per cent to 14 per cent), and a constant share (around 12 per cent) of international migrants 65 years of age and older since 2000.

There are 21.22 lakh emigrants from Kerala living across the world (Kerala Migration Survey (KMS), 2018). Over 89 per cent of migrants live in the Gulf countries.

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 diaspora of a nation or region contributes to the development in its place of origin when it has confidence in the purpose and determination of the Government in the home territory. An effective, transparent and non-corrupt Government enhances the trust of the diaspora. Today in Kerala there is a Government of this nature and credibility. The State Government, for its part, believes in using the vast experience and knowledge of the non-resident Keralites (NRKs) for the development of the State and is also committed to ensuring that all necessary steps are taken to ensure safe migration, dignified living, and the successful rehabilitation of return migrants. There are 21.22 lakh emigrants from Kerala living across the world. Over 89 per cent of these migrants live in the Gulf countries.

NORKA: Review of 13th plan

In the Approach Paper to the 13th Plan, the Government expressed its resolve to strengthen its engagement with the Kerala diaspora spread across the world. The 13th Plan proposed a major shift in the Government policy towards Non-Resident Keralites Affairs (NORKA), the department entrusted with the responsibility of welfare of non-resident Keralites, by substantially augmenting the Plan allocation to the department.

The aim of the 13th Plan included steps to provide legal aid to the needy among migrants, impart finishing skills to potential migrants through pre-emigration training, ensure speedy authentication of relevant certificates, and regulate the activities of intermediaries and service providers. The Plan envisaged structuring insurance and social security programmes to benefit migrants, and a comprehensive rehabilitation programme for migrant returnees.

Both Kerala and India are highly distinguished when we look in terms of international

migration. As per the World Migration Report 2020, India continues to be the largest country of origin of international migrants. When we come to the context of Kerala, the state constitutes the single largest source of expatriate base of Gulf Cooperation Council (GCC Countries). The emigrants from Kerala constitute represents more than forty per cent of GCC's overseas Indians. The contribution of Non-Resident Keralites (NRKs) is significant in the destination countries. Likewise, the remittance of NRKs is important for the Kerala economy as well in terms of contribution to State gross domestic product and in terms of bank deposits. The changing economic situations due to many factors, COVID-19 pandemic being the latest, exert an unparalleled impact on global economy and world of work. This has a great impact on the international migrants from Kerala adversely even though they account for a major share of the labour force making significant contributions to their destination countries. Serious interventions seem to be crucial at this juncture and Working Group on NORKA is preoccupied with the agenda. The Working Group has remained loyal to the Terms of Reference of the 14th Five Year Plan and has prepared this report taking into cognizance the long-term vision set in the 13th FYP.

The increase in the budget allocation over the last five years is an example of the activities being done by the Government of Kerala for the NRK society. The table shows the budget allocation for the period 2017-18 to 2021-22.

Table 1.2 Budget allocations for the period of 2017-18 to 2021-22

Year	Outlay	Expenditure	Percentage
2017-18	6080.00	3662.82	60.24
2018-19	8000.00	5197.83	64.97
2019-20	8100.00	5245.64	64.76
2020-21	9048.00	4656.05	51.46
2021-22	14048.00	12642.99	90.00

Source: Plan Space as on 23.04.2022

The total budgeted outlay in the year 2017-18 was Rs.6080.00 lakh and it is gradually increased to Rs. 14048.00 in 2021-22. Average expenditure in every year was around 66 per cent.

During the 13th Five Year Plan, the Covid 19 pandemic erupted around the world. Due to the lockdown during this period, many NRKs lost their jobs and returned to Kerala from different countries. In these hard times of the pandemic, a series of steps have been rolled out by the State of Kerala through NORKA Roots to assist the NRK's by providing financial support and rehabilitation packages.

Of more than 17 lakh (As per Jagratha portal on 05.10.2021) Non Resident Keralites who returned, 72 per cent lost their jobs due to Covid 19. Although most of the returnees have gone back to other countries, the government has a responsibility to rehabilitate a large

section. The Government initiated a comprehensive plan for this in 2020-21.

Rehabilitation, Re-integration and Coordination of NRKs is a scheme launched by the Government during the 13th Five Year Plan for the various types of rehabilitation of returning expatriates. An amount of 50.00 crore is set apart every year for this project.

CHAPTER 2

COVID-19 AND RETURN MIGRATION

For international migrants, the imposition of lockdowns in countries across the world impacted the very livelihood of the migrants in these countries, with a lot of them having to return back home either due to the health reasons or reasons pertaining to the loss of employment in the host countries. It is a known fact that migration has been the strength of our economy and all those who stand in the middle of the road today, have remarkably contributed towards the development of the state and the nation.

Kerala was at the forefront of the rescue and relief of not just the internal migrants, but also was a vocal government that voiced the need to bring back the stranded emigrants from abroad. The government initially announced a comprehensive package of Rs. 20000 crore for the basic necessities of the migrant workers even before the announcement of the national lockdown or the central government's assistance scheme.

Kerala also took the lead in terms of providing shelter and food for migrants stranded in the state. In April, Kerala was reported to have been running the highest number of relief camps for migrant workers who were left stranded by the nationwide lockdown. The state is reported to have had 15,541 of the 22,567 government-run relief camps for migrant workers in the country, according to a report filed by the home ministry with the Supreme Court, which accounted for 69 per cent of all the relief camps and shelters run by State government across India. During the period, as many as 300,000 migrants were being provided accommodation in these relief camps. Moreover, community run kitchens in the state ensured that migrants did not go hungry, while they were stranded in the state (Rajan, 2020).

The government has also provided sums of Rs. 1000 - 5000 to 460,000 persons registered in the various labour welfare funds. In addition, 15 kg of rice, a kit of pulses and condiments have been distributed free of cost to every household as well. Free and subsidised meals had been served through the community kitchens and Kudumbashree hotels set up ever since the lockdown began.

Return Emigration to Kerala amid Covid-19

The COVID-19 global pandemic precipitated an unprecedented wave of return migration across the globe. This was very much the case for emigrants originating from India, especially in Kerala where an estimated 14.33 lakh emigrants returned between May 2020 and April 2021 according to the speech delivered by the Finance Minister during his budget speech in 2021. This constitutes a significant share of the total number of 21 lakhs estimated to be living abroad from Kerala. However, Kerala's economy is unlike other Indian states, which send even more migrants, as the state domestic product crucially depends on remittances, comprising 36 per cent of the State GDP. Historically as well, international migration has been important in shaping the socio-economic and cultural trajectory of the state. Kerala's impressive socio-economic status and initial impressive response to COVID-19 owes itself to the human capital accumulation that is inextricably linked to the migration

phenomenon over the last four decades and the discussions of the Kerala model as both exemplary and as a paradox because of its unsustainability and over-reliance on migration.

A recent survey on return emigration during the COVID-19 pandemic, financed by the Research Program on International Migration of the Centre for Development Studies, Kerala. The survey indicates that there is an underlying heterogeneity in the determinants of the current wave of return migration that has implications for both the migrants and the Kerala society at large. While some are normal return migrants, most return migrants can be classified as returning due to distress, and a few returned with the intention to re-migrate.

The COVID-19 Return Emigrants (REM) Survey was conducted from January to May 2021 on a total sample size of 1985 REM from 1871 households. The majority (1751 REM) of our sample are DREM (Distress Return Migrants) which suggests that the impact of COVID-19 was felt across the sample in multiple ways. They represent the REM workforce that could potentially be unsatisfied with their migration experience and are also likely to require immediate help from reintegration programs. It is also clear that roughly 50 per cent of the sample lost their job as a result of COVID-19, while 25 per cent of the sample returned because of the adverse social protection conditions for migrant workers, as several migrants workers live in accommodations and settings that could worsen their health vulnerabilities during a pandemic.

Table 2.1 Frequency of primary reason for return by REM type

Primary reason for return		Number				
		NREM	DREM	RREM	Other	Total
1	To retire	28	0	0	0	28
2	Missed family	29	0	0	0	29
3	Care for elderly	11	0	0	0	11
4	Accomplished goals	13	0	0	0	13
5	Prefer to work in Kerala	13	0	0	0	13
6	Lost job/laid off	0	955	0	0	955
7	Illness/accident	0	70	0	0	70
8	Expiry of contract	0	89	0	0	89
9	Scared due to Covid 19	0	461	0	0	461
10	Compulsory expatriation	0	36	0	0	36
11	Low wages	0	58	0	0	58
12	Poor working condition	0	27	0	0	27
13	Nationalisation policy	0	7	0	0	7
14	Visiting visa expired	0	20	0	0	20

15	Cancellation of employment visa	0	28	0	0	28
16	To re migrate to another destination or same for different job	0	0	18	0	18
17	Others (specify)	0	0	0	122	122
Total		94	1751	18	122	1985

Figure 2.1 Map indicating the countries of destination/return of REM



The data shows that the majority of return migrants are employed in the private sector. A large share of these workers no longer has valid job visas.

Table 2.2 Economic Activity based on Visa Category of REM

Economic activity	Visa category				Total
	Amnesty	Valid job visa	Valid visiting visa	Others	
Employed in Govt.	0	32	0	11	45
Employed in semi Govt.	1	41	2	5	49
Employed in private sector	38	1021	35	508	1602
Self-employment	1	74	3	12	90
Unpaid family work	0	5	7	2	15
Agriculture labourer	0	4	0	1	5

Non agriculture	4	118	5	33	160
Job seekers	1	5	7	2	15
Job not required	0	0	1	0	1
Homemaker	0	1	00	0	1
Others	1	9	0	0	10
Total	46	1310	57	572	1985

Several of the DREM belong to sectors such as construction, hospitality, domestic work, and industrial work which corresponds with additional vulnerability during crises. It becomes clear that the differences between the categories are determined by several factors ranging from fixed pre-migration characteristics like age and education, to factors central to the migration episode itself. The median salary reported among the return migrants is Rs. 36,000 at the last job prior to return because of COVID-19.

Table 2.3 Occupations of REM-by-REM type

Occupation	Number				
	NREM	DREM	RREM	Other	Total
Business owners	5	45	0	9	59
Construction sector	15	295	3	15	328
Restaurant and hospitality	5	251	2	18	276
Medical services	13	75	3	7	98
Domestic workers/drivers	11	226	1	17	255
Government employees	6	14	0	0	20
Industrial employees	23	336	4	14	377
Banking and finance	1	58	1	3	41
Education employees	1	36	1	3	41
Other services (including HR staff)	5	153	3	14	175
Others	9	262	0	22	293
Total	94	1751	18	122	1985

At least a quarter of the REM in all countries is veteran emigrants who have spent more than 20 years in their respective destination countries. A similar share is also new emigrants having spent less than 4 years in these destinations.

Table 2.4 Percentage distribution of Return Emigrants' duration of stay in the destination Countries

Countries	>1 year	1-4 year	5-9 years	10-14 years	15-19 years	<20 year	Total
Bahrain	7.7	24.4	15.0	12.4	8.4	32.1	100.0
Kuwait	7.8	25.1	22.8	9.4	8.2	26.7	100.0
Oman	7.1	29.9	11.6	19.9	6.6	24.9	100.0
Doha	9.8	23.6	22.4	8.6	4.0	31.6	100.0
Saudi Arabia	2.5	18.8	19.9	13.6	8.7	36.5	100.0
UAE	7.8	22.5	19.0	16.6	8.0	26.1	100.0
Total	6.4	23.2	18.5	13.9	7.8	30.2	100.0

Table 2.5 Percentage share of return emigrants' reason for return and the duration of stay in the destination countries

Reason of return	<1 years	1-4 years	5-9 years	10-14 years	15-19 years	>20 years	Total
To Retire	0.0	0.2	0.5	1.5	0.0	3.5	1.4
Missed family	0.0	1.1	2.2	0.7	0.7	2.2	1.5
Care for elderly	0.0	0.7	0.5	0.0	0.7	0.8	0.6
Accomplished goals	0.0	0.0	0.0	0.7	0.7	1.7	0.7
Work in Kerala	0.8	0.2	0.8	0.4	1.3	0.8	0.7
Lost job	57.9	53.1	51.4	45.8	53.6	40.4	48.2
Illness	0.8	3.3	2.7	4.0	4.6	4.2	3.5
Expiry of contract	3.2	5.5	4.4	7.3	0.0	4.0	4.5
Due to Covid 19	18.2	20.5	21	30.2	22.9	23.9	23.0
Compulsory expatriation	0.8	1.5	2.2	1.8	1.9	2.0	1.8
Low wages	1.6	2.2	3.6	1.5	2.6	4.2	2.9
Poor working condition	3.2	1.1	1.1	1.1	2.6	1.2	1.4
Nationalisation policy	0.0	0.4	0.0	0.0	0.6	0.7	0.4
Visiting visa expired	5.6	1.3	0.3	0.7	0.6	0.5	1.0

Cancellation of em- ployment visa	1.6	0.4	1.9	0.7	1.3	2.2	1.4
To migrate to another destination	0.0	1.5	0.0	0.7	1.3	1.2	0.9
Others (Specify)	6.3	7.0	7.4	2.9	4.6	6.5	6.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Cost of Emigration

The cost of emigration has an impact on the duration of stay, the remittances sent, and the decision to return. The overall costs have lowered in the past few years. Both Central and State Governments have made several efforts to regularize and streamline the emigration process and this has enabled several REM to reduce their search costs by bypassing the recruitment agents.

These costs of emigration are met by the REM either from their savings or borrowing of some sort. The bulk comes in the form of personal savings and borrowings from friends and relatives. This is common among REM who depend extensively on their networks both at home and abroad for emigration purposes, not just in terms of funding required, but also for information and logistical help and advice. Since most households in Kerala have some kind of Gulf connection, it is possible to leverage these during the times of requirement. The perception of stable and good returns to emigration encourages such lending. There is also a good share of mortgages of landed property, which further supports the returns to emigration investment among households.

Figure 2.2 Percentage distributions of Types of Costs of Emigration

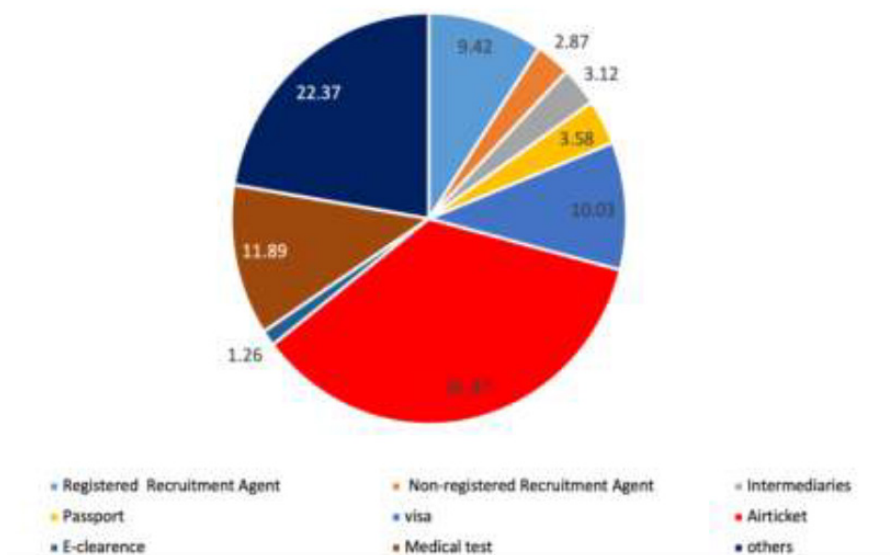
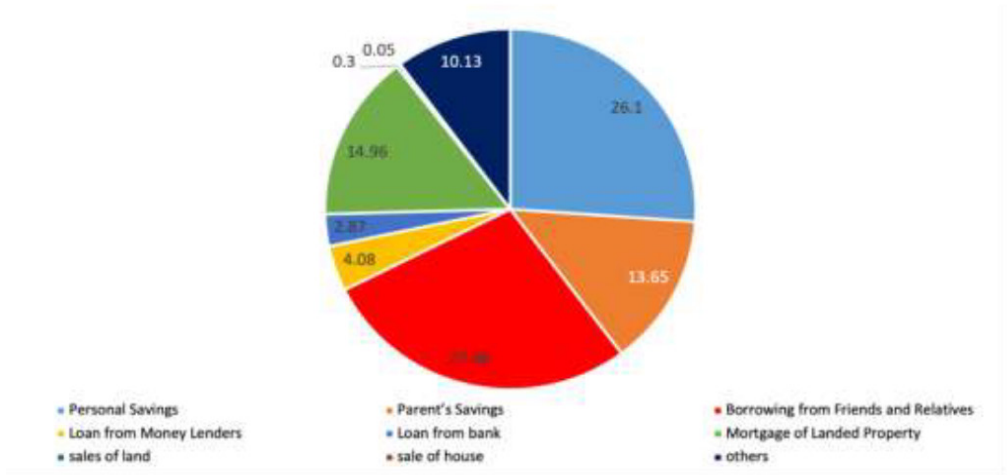


Figure 2. 3 Types of Sources of Funding for Emigration



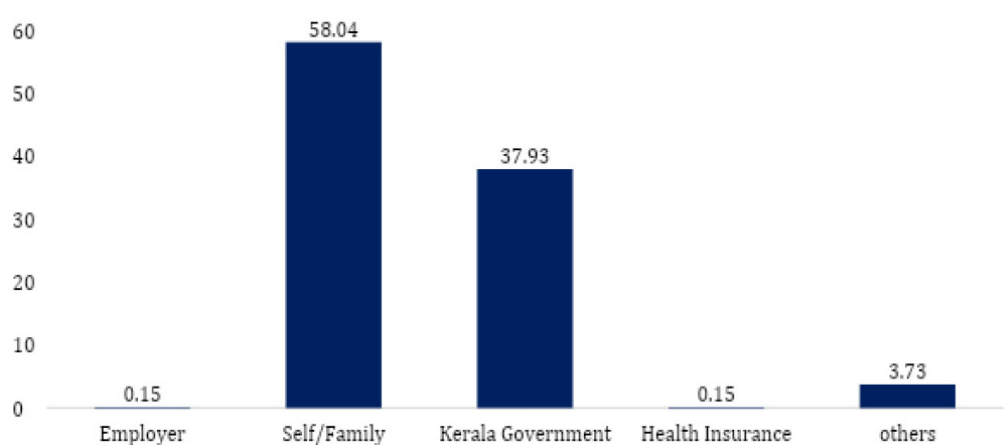
Visa Status

51 per cent had expired visas, 32 per cent had valid visas, and the rest had their visas suspended.

Quarantine and Return Expenses

More than half the expenses of quarantine were borne by the REM. However, almost 38 per cent of the expenses or facilities for quarantine were provided by the state government. This could have partly been due to the preference among some individuals for their own accommodations or availability of suitable quarantine facilities for the REM. Several efforts were made by the government to provide not just quarantine facilities but also various provisions in terms of food to the REM during their stay.

Figure 2.4 Percentage distribution of Quarantine Costs by Whom it was borne



Mode of Return, Cost Incurred, and Repatriation Information

Table 2.6 Percentage of return emigrants with status of flight ticket fare and types of flights

Flight ticket fare	Vande Bharat Flights	Chartered Flight	Others	Don't know	Total
<10000	70.8	20.8	4.2	4.2	100.0
10000-20000	74.4	17.4	5.9	2.3	100.0
20000-30000	60.2	35.5	2.7	1.6	100.0
30000-40000	41.5	57.3	1.2	0.0	100.0
40000-50000	19.5	76.8	2.4	1.2	100.0
> 50000	53.7	36.1	5.0	5.2	100.0
Total	53.7	36.1	5.0	5.2	100.0

The study also enquired whether these REM faced delays in getting a response to any enquiries they made to the Ministry of External Affairs Portal and to the state government portal (NORKA) respectively. Roughly 40 per cent and 60 per cent REM had made any enquiries to these two portals respectively. Of those who contacted, 35 per cent and 44 per cent received no communication before their return while 30 per cent and 29 per cent received any communication in less than two weeks from the Ministry of External Affairs Portal and NORKA respectively.

Wage Theft

Wage theft occurs when an employer pays less than that what is legally owed to the employee, and is prevalent in almost every industry in the world. It also includes the payment of salaries below the minimum wage, non-payment of overtime allowances, non-payment of contractually owed benefits, non-negotiated reduction of salaries as well as the retention of dues upon one's contract termination. Apart from denial of wage, other forms of wage theft also include wage deduction under false pretences, delay in wage payments, extra working hours, and false charges against the worker. The common forms of wage theft apart from direct denial of wage during the pandemic are the following:

- Wage deduction in the name of insurance, medical check-up and other services offered by administration
- No timely payment of wages
- False promises on payment and dues in which worker cannot make claims after a particular period
- Malpractices in the calculation of leave entitlements

- Periodic payment of indemnity leads to loss of money for the workers
- No mandatory payment of due and benefits during termination and deportation
- Lack of awareness of workers on the labour laws help the employer to escape from paying compensation for unjustified termination
- Establish false charges/cases against workers
- Extra hours work

These various forms of wage theft indicates that the issue does not only affect the regular contractual labourers in the destination countries but also the workers who are employed in informal and irregular situations. Many irregular workers who do not work based on a legal employment contract are also experienced denial of wages and dues during the pandemic. The COVID-19 pandemic exacerbated the pre-existing vulnerabilities in the precarious social conditions of emigrant workers in several migration corridors.

Wage theft among REM

Table 2.7 Wage theft in various situations of work during the pandemic

Common situation of wage theft	Percentage of the victims of wage theft
Asked to resign	40.9
Advised to travel back without salary	10.7
No extension of work visa	10.9
Work without wages	8.8
Salary reduction	18.2
Threatened to terminate	3.1
Others	7.4
Total	100

Table 2.8 Duration of stay and non-payment of wages, 2021

Duration of stay in years	Yes
<1 year	8.6
1-2 years	10.5
5-10 years	19.8
10-20 years	26.7
Above 20 years	14.1
Total	100.0

Future Plans of REM: What Next for Kerala's Return Emigrants?

About 59 per cent of the REM wanted to re-emigrate to either get a new job or to the same job as before. 30 per cent of the REM wished to reintegrate into the Kerala society by seeking a new job while 13 per cent wished to start a business. A little more than half of the DREM (Distress Return Migrants) are unsatisfied with their migration experience and are eager to re-emigrate for employment. However, 44 per cent of the DREM wish to work in Kerala either in a new job or to start their own business. Also, 68 per cent of the NREM (Normal Return Migrants) do not wish to re-emigrate and are building their future plans on their intended lives in Kerala. For them, the return due to the COVID-19 pandemic may not matter in the longer run.

Table 2.9 Future Plans of REM-by-REM type

Future plan	Number				
What is your future plan?	DREM	NREM	Other	RREM	Total
Start a new business in Kerala	236	20	11	1	268
Re-emigrate to get a new job	589	6	23	13	631
Re-emigrate to get the same job as before	280	22	57	2	361
Retired from work	51	20	1	1	73
Seek new job in Kerala	538	24	27	0	589
Other	57	2	3	1	63
Total	1751	94	122	18	1985

REM Who Wish to Re-migrate

It is important to understand the determinants of this decision. An important factor is the presence of networks. 54 per cent of the sample had some kind (friends, family) of networks abroad before the time of the COVID-19 lockdown. More than 60 per cent of the REM who wish to re-emigrate has some kinds of network abroad. This could be part of a diaspora effect that incentivize emigration because of the presence of familiar connections.

Given the long history of international migration from Kerala, there are several government programmes that support prospective migrants including the REM who intend to re-migrate. However, 66.3 per cent of the sample is unaware of any such scheme. But then again, such programmes could also go under the radar due to lack of awareness or aggressive campaigning of such programmes, or due to the informal nature of migration networks in addition to the proliferation of agencies. In fact, 65 per cent of the REM who expressed a desire to re-migrate are unaware of any of the 5 schemes mentioned in the survey. 28 per cent of the total REM sample had heard of at least one scheme, while 3 per cent had heard of at least 2. Among these schemes, the most popular one is the NRK ID cards and insurance cards scheme. Despite the awareness, a negligible share of REM had availed and/or benefited from these schemes.

An important factor that can help determine labour prospects is also the skills possessed and acquired by the REM. The survey elicited information about professional, managerial, and manual skills acquired by the REM while they were in their foreign locations. Among professional skills that relate immediately to the specific occupation they were involved in, 87 per cent did not acquire any skill. Among managerial skills which relate to several roles across different office positions, 83 per cent did not acquire any new skill. Among manual skills, which connote transferable skills that can be employed across a range of professions in multiple fields, 30 per cent acquired at least one. The most popular skill acquired was driving, by 16.5 per cent of the sample, and the second most common was that of an electrician. Among any other skills acquired, the most popular was that of cooking, by 7 per cent of the REM. Around 50 per cent of the REM who had acquired any of the above skills, expressed intentions to re-migrate, while those who expressed a desire to retire had not acquired many skills.

REM Who Wish to Re-integrate

On the question of whether they had begun any start-up enterprises, 13 per cent of the REMs responded that they have. These business endeavours ranged from service ventures in food and supermarkets, hospitality, grooming, information and technology, workshops and repair shops and transportation, to agricultural ventures including poultry farms, furniture shops, and manufacturing agencies.

Among regional programmes, 27 per cent of the REM had heard of the 2018 NORKA rehabilitation policy that allowed REM to take loans for their ventures in Kerala, but only 4 per cent of them had availed this scheme. Another scheme is NORKA's Department Projects for Return Emigrants (NDPREM) for the benefit of those who intend to start a new business and 84 per cent of the REM were unaware of this scheme.

On awareness of government programmes for the rehabilitation of REM who have retired from work, 84 per cent were unaware of the schemes listed. 11 per cent of the REMs were aware of the Kerala Non-Resident Keralites' Welfare Board's Welfare Schemes such as the Pension Schemes, Family Pension Schemes, Medical Aid, Death Assistance, etc.

Assets owned by REM

Table 2.10 Distribution of the number of immovable assets owned by the future plan of REM

No. of immov- able assets owned	Start a new busi- ness in Kerala	Re- emigrate to get a new job	Re- emigrate to get the same job as before	Retired from work	Seek new job in Kerala	Other	Total
0	92	136	115	35	157	32	1252
2	32	24	26	15	49	6	152

3	2	1	3	3	1	2	12
4	0	0	1	1	0	0	2
Total	268	631	361	73	589	63	1985

Remittances

Remittances are a crucial aspect of the migration decision and process. Remittances can be resilient during times of crises as previously shown during the Gulf War and the Global Financial Crisis of 2008. The largest percentage share of the use of remittances is towards debt or interest payments. These are usually towards pre-existing debts of the REM's household that necessitated emigration in the first place, or the debt incurred for the emigration experience itself. A similar share was devoted towards the day-to-day household expenses. Moreover, fixed deposits and periodic investments were also pursued by the REM.

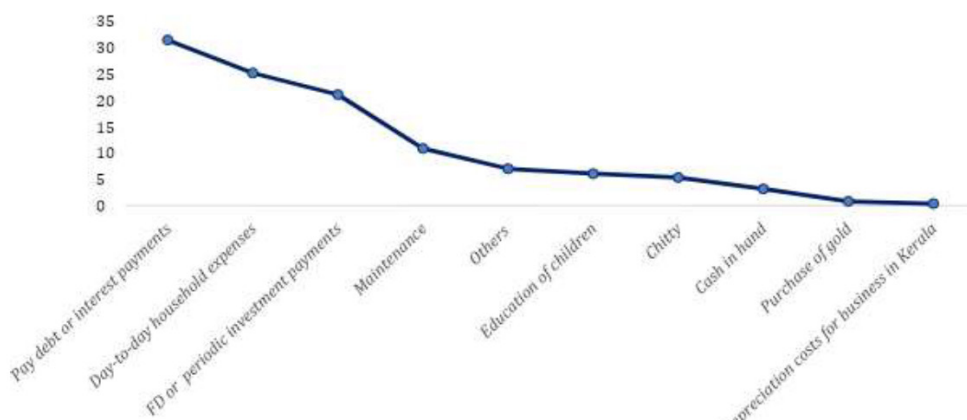


Table 2.11 Percentage of total remittance sent and the future plans of Return emigrants: Pre COVID-19 Lockdown

	Start a new Business in Kerala	Re-emigrate to get a new Job	Re-emigrate to get the same job before	Retired from work	Seek new job in Kerala	Others	Total
<10000	15.8	26.3	21.1	0.0	31.5	5.3	100.0
10000-19000	7.0	43.1	10.9	1.0	35.4	2.6	100.0
20000-28000	10.1	29.2	15.8	3.0	33.5	8.4	100.0

30000-40000	13.6	26.4	13.6	2.4	39.2	4.8	100.0
>40000	15.6	29.9	22.5	3.4	27.4	1.2	100.0
Total	12.6	32.1	17.9	2.7	31.4	3.3	100.0

Table 2.12 Percentage of total remittance sent and reason for return: Pre COVID-19 Lockdown

	Distress	Normal	Other	Return to Re-migrate	Total
<10000	89.4	5.3	5.3	0.0	100.0
10000-19000	94.0	1.7	4.3	0.0	100.0
20000-28000	93.0	2.7	4.3	0.0	100.0
30000-40000	92.0	3.2	4.0	0.8	100.0
>40000	86.3	6.2	6.9	0.6	100.0
Total	89.8	4.3	5.6	0.3	100.0

Table 2.13 Percentage of total remittance sent and future plan of Return emigrants: Post COVID-19 Lockdown

Post Covid 19 lock down	Start a new Business in Kerala	Re-emigrate to get a new Job	Re-emigrate to get the same job before	Retired from work	Seek new job in Kerala	Others	Total
<10000	20.0	20.0	20.0	0.0	40.0	0.0	100.0
10000-19000	11.8	45.1	7.8	2.0	33.3	0.0	100.0
20000-28000	19.7	40.9	10.6	1.5	25.8	1.5	100.0
30000-40000	17.2	37.9	13.8	0.0	31.1	0.0	100.0
>40000	17.0	27.7	19.8	2.3	31.1	2.1	100.0
Total	16.8	33.8	15.6	1.8	30.5	1.5	100.0

Table 2.14 Percentage of total remittance send and reason for return: Post COVID-19 Lockdown

Post Covid 19 lock down	Distress	Normal	Other	Return to Re-migrate	Total
<10000	100	0.0	0.0	0.0	100.0
10000-19000	94.1	3.9	2.0	0.0	100.0

20000-28000	90.9	3.0	4.6	1.5	100.0
30000-40000	96.6	0.0	3.4	0.0	100.0
>40000	80.8	9.0	9.6	0.6	100.0
Total	86.6	6.1	6.7	0.6	100.0

Key Takeaways

1. Most of the REM are distress REM, who have returned because of reasons necessitated by the COVID-19 crises and issues specific to the interaction of COVID-19 with the tenuous employment characteristics of the countries of destination
2. Almost 60% of the REM wish to re-migrate in search of a job. Given the timing of the survey, several may have already done so
3. Several households that refused to participate in the survey had done so because the REM had already re-migrated
4. 30 per cent of the sample wished to reintegrate into Kerala society and to find here the means of employment or retirement
5. 13 per cent REM wished to start businesses
6. There are several normal REMs for whom COVID-19 does not affect their migration decisions. However, they may have returned content with considerable savings and would be looking at possible investment channels

CHAPTER 3

WELFARE INITIATIVES TO THE NON RESIDENT KERALITES

Non- Resident Keralites' Welfare Board

The Kerala Non-Resident Keralites' Welfare Board is a statutory board of the Government of Kerala, constituted under the Non-Resident Keralites' Welfare Act, 2008 for the purpose of carrying out activities for the welfare of Non-Resident Keralites' (NRKs). The Board is implementing the schemes envisaged under the Non-Resident Keralites' Welfare Scheme, 2009 notified as per the provisions of the Act. A Welfare Fund is established as per the provisions of the Act and the Scheme for implementing welfare activities. NRKs under the following three categories can be registered as members into the Welfare Fund by making Rs.200/-towards registration fee for getting the benefits from the Board.

- 1A Category: NRKs working abroad on valid visa.
- 1B Category: NRKs returned after working for a minimum period of 2 years and above on a valid visa and settled in Kerala.
- 2 A Category: NRKs employed outside the State of Kerala for more than a period of 6 months and residing in other parts of India outside Kerala.

These categories of NRKs within the age bracket of 18 years to 60 years can become members in the Welfare Fund. After being a member, one has to remit the prescribed monthly contribution up to the age of pension (normally 60 years) without default.

The following Welfare Schemes are being implemented by the Board for the members of Welfare Fund.

1. Pension: Non-Resident Keralites' (1A, 1B and 2A) who remitted contributions to the Welfare Fund continuously up to the age of sixty are eligible for a monthly minimum pension of Rs. 2000/- (Rupees Two thousand only) after the age of sixty. Members, who remitted contributions continuously up to the age of pension, for more than five years, are eligible to get additional pension equivalent to three per cent of the minimum pension, for every completed year of membership over and above the minimum period of five years. However, the total pension amount thus received shall not exceed twice the amount of the minimum pension. (In the Budget Speech for 2021-22 it has been announced to enhance the monthly contribution of 1A Category to Rs.350/- & Pension to Rs.3500/- and for 1B/2A category to Rs.200/- & Pension to Rs. 3000/- Orders from the Government is awaiting on this.)

NRKs who have become members of the Welfare Fund after the completion of fifty-five years of age but before attaining sixty years of age have to remit the monthly contribution for a period of five years consecutively to become eligible for pension.

2. Family Pension: If a member who is eligible for superannuation pension has deceased, any one of his family members (wife, children below the age of twenty-one years, insane children, major unmarried daughter, dependent mother, and dependent father)

shall be eligible for family pension of an amount equivalent to fifty percent of the eligible pension of the deceased member.

3. **Invalid Pension:** In the case of persons who have remitted contributions continuously for a minimum period of three years and unable to perform labour / incapable for undertaking any employment due to conditions of permanent physical disability are eligible for an amount equal to 40% of pension as Invalid Pension. For getting the Invalid Pension, the member is required to produce a certificate from the Medical Board.
4. **Death Assistance:** On the demise of a member, one of his/her dependents is eligible for a maximum financial assistance of Rs. 50,000/- for 1A category, Rs.30,000/- for 1B category and Rs.25,000/- for 2A Category.
5. **Treatment Assistance:** A member is eligible for obtaining a maximum financial assistance of Rs.50,000/- (Rupees Fifty Thousand only) during the entire period of his/her membership for his/her medical treatment in the hospitals approved by the Board.
6. **Marriage Assistance:** Those members who have continuously contributed to the fund at least for a period of three years shall be eligible to get a financial assistance of Rs. 10,000/- towards marriage expenses for marriage of their daughter.
7. **Educational Assistance:** The members, who have continuously remitted the contribution for a minimum period of two years are eligible for educational grant for higher studies of their children.
8. **Maternity Assistance:** Those female members who have remitted contributions continuously for two years are eligible for a financial assistance of Rs. 3000/- for meeting their maternity expenses. In the case of abortions, they are eligible for a maximum financial assistance of Rs. 2000/-. Maternity Assistance including abortion shall be payable twice during the whole membership period.

Now pension is granted to eligible Non-Resident Keralites who are members of the Welfare Fund constituted for the purpose of providing various welfare assistance as per the provisions of the Non- Resident Keralites Welfare Act, 2008.

KNRKWB have no employer contribution, only 2% of the total contribution amount collected is given as Government Grant. Board has proposed to enhance the Grant amount to 20% taking into consideration of the non-availability of the employer share and the increasing pension expenditure.

As of now, there are 20000 plus pensioners. Similarly, number of members eligible for various welfare schemes as per the Non-Resident Keralites' Welfare Scheme, 2009 are also increasing. The Expenditure incurred towards pension and other welfare schemes during the last four years are given below:

Table 3.1 The Expenditure incurred towards pension and other welfare schemes from 2016-17 to 2019-20

Year	Pension (Rs.)	Other Welfare Schemes (Rs.)	Total (in crore Rs.)
2016-17	36260744	8185390	4.44
2017-18	107185039	9864285	11.70
2018-19	242704929	16035653	25.87
2019-20	386622339	24763852	41.13

In addition, an amount of Rs. 7 crores has been granted towards special assistance in the pandemic situation.

The approximate/estimated expenditure towards pension for the next financial year alone would be Rs. 120 crores, as orders of the enhancement of the minimum pension from the existing amount is awaiting from the government consequent to the Budget announcement on this.

It is estimated that an amount of Rs.15 crores is required to meet welfare assistance other than Pension for next five years. As there is no employer contribution proportionate to the employee contribution to compensate this, at least 20 per cent of the amount collected by the board by way of contribution needs to be provided by Government in the next year. This is to be increased gradually.

There are recommendations from the Legislature Committees for strengthening the Regional Offices of the Board. In order to provide better and speedy services to the eligible NRKs, it would be better to have District Offices. Hence it may be considered to increase the budgetary assistance to the Board. The amount proposed to be received from Government towards this for the next five years from 2022-23 onwards are as detailed below:

Table 3.2 the amount proposed to be received from Government towards the welfare schemes

Year	Other Welfare scheme (in crore Rs.)
2022-23	15.0
2023-24	20.0
2024-25	25.0
2025-26	30.0
2026-27	35.0

Pravasi Dividend Scheme

This is a newly introduced deposit linked monthly income scheme for the NRKs. The eligible NRKs can make deposit from Rs. 3 Lakh to Rs. 51 Lakh under the scheme and the fund collected is being transferred to KIIFB for the purpose of various development activities of

the State. The monthly dividend is given to the depositor/ spouse (on the demise of the depositor). The dividend is paid out of the cost of the funds received from KIIFB and the Govt. contribution year marked for the purpose. Now 10 per cent dividend is assured for the deposits under the scheme. After the demise of the spouse of the depositor the original deposit along with the dividend for the first 3 years will be returned to the legal heir/nominee of the depositor. The scheme is intended to tap the NRK funds for the development activities of the State and for providing long term monthly income to the Pravasi community. An amount of Rs. 270 Cr collected and transferred to KIIFB as on 28th October 2021 under the Scheme.

The budgetary assistance anticipated from the government for the next five years for the scheme is estimated below:

Table 3.3 The budgetary assistance anticipated from the government for the next five years for the Pravasi Dividend Scheme

Year	Pravasi Dividend Scheme (Rs. in crore)
2022-23	5.50
2023-24	7.50
2024-25	9.50
2025-26	11.50
2026-27	13.50

Pravasi Housing Scheme

Kerala Non-Resident Keralites' Welfare Board is implementing various welfare schemes for the members, as laid down in the Non-Resident Keralites' Welfare Scheme, 2009. It has been decided to implement a housing scheme also to the members of the Welfare Fund by way of providing loans from various financial institutions including Banks with Government assistance of 5 per cent loan subsidy for the loan amount up to Rs.20 lakh. Required provisions for implementing the Scheme may be made in the Non-Resident Keralites' Welfare Scheme, 2009. In the financial year 2021-22 it is proposed to provide the benefit to 100 members, selected from the applicants on the basis certain criteria. An amount of Rs.100 lakh is provided under the Head of Account 2230-01-103-44 in the Budget for 2021-22 towards 5 per cent Government subsidy. The scheme can be implemented in the current financial year on getting the required orders of Government amending para 35 of the NRK Welfare Scheme, 2009 and guidelines.

The amount proposed to be received from Government for the next five years for the implementation of the scheme is estimated and given below:

Table 3.4 The amount proposed to be received from Government for the 14th FYP period for the Pravasi Housing Scheme

Year	Amount (in crore Rs.)
2022-23	2.0
2023-24	3.0
2024-25	4.0
2025-26	5.0
2026-27	6.0

Schemes and Services of NORKA

The Department of Non-Resident Keralite Affairs, abbreviated as NORKA, is a department of the Government of Kerala formed on 6 December 1996 to redress the grievances of Non-Resident Keralites (NRKs). It is the first institution of its kind formed in an Indian state. The department was formed to strengthen the relationship between NRKs and the Government of Kerala and to institutionalize the administrative framework. The field agency of NORKA, known as NORKA ROOTS, was established in 2002 to act as an interface between NRKs and the Government of Kerala. It also acts as a forum for addressing the problems of NRKs, safeguarding their rights, and rehabilitating and reintegrating return emigrants.

SERVICES

Pravasi ID card

- Pravasi ID card is the single stop for a Non-Resident Keralite to connect with the Kerala Government. This multi-purpose photo identity card entitles every NRK to avail all services and facilities offered by NORKA Roots, now and in the future. Pravasi ID card comes with an add-on of Personal Accident Insurance coverage of up to a maximum of Rs. 4 lakhs. The card has a validity of 3 years. Norka ID card holder will be eligible for Personal Accident Insurance coverage of Rs. 4 lakhs and up to a maximum of Rs. 2 lakhs for permanent/partial disability. Eligibility criteria is one should be a Pravasi residing or working abroad with a valid passport and visa for at least 6 months within the age group of 18 to 70

Norka Pravasi Raksha Insurance Policy (NPRI)

This is a new scheme implemented on 8th January 2021. The service was launched with the purpose of providing critical illness care to NRKs.

Details of coverage

Rs. 1 lakh for critical illness (as per schedule) on producing Medical Certificate from a Registered Medical Practitioner and apart from critical illness care, add on benefit of Accident Insurance coverage of Rs. 2 lakhs for life and up to Rs.1 lakh for permanent/partial disability.

Major critical illnesses covered under the policy are as follows:

- Cancer
- Kidney failure (end stage renal failure)
- Primary Pulmonary Arterial Hypertension
- Multiple Sclerosis
- Major organ transplant
- Coronary artery by-pass grafts
- Aorta graft surgery
- Heart-valve surgery
- Stroke
- Myocardial Infarction (First heart attack)
- Coma
- Total Blindness
- Paralysis

Eligibility criteria for this policy is one should be a Pravasi residing or working abroad with a valid passport and visa for at least 6 months and the age group is 18-60 years.

Students' ID card

The service was launched in 2020 as an identity card for Keralite students studying abroad. The ID card holder will be eligible for Personal Accident Insurance coverage of Rs. 4 lakhs and up to a maximum of Rs. 2 lakhs for permanent/partial disability. **A Malayali student who has completed the admission process abroad and has started his studies abroad can apply for this card.**

NRK insurance card (within INDIA)

The service was introduced in June 2012 to serve as an identity card for NRKs residing in other states in India within the age group of 18-70. The holder will be eligible for Personal Accident Insurance coverage of Rs. 4 lakhs and up to a maximum of Rs. 2 Lakhs for permanent/partial disability. The eligibility for this insurance card is the applicant should be a NRKs either residing or working in other Indian states for the last two years.

Overseas Recruitment

Ministry of External Affairs have entrusted NORKA ROOTS as a state-run agency to recruit Nurses and Domestic Service Workers (house-maids) for 18 ECR countries. It holds recruitment license No.B-549/KER/PER/1000+/5/8760/2011. Aim of engaging NORKA ROOTS in the recruitment process is to make way for safe migration to overseas job aspirants. It is lauded as a major deterrent against illegal recruitment and visa cheating.

NORKA ROOTS is the only state-run agency under Government of Kerala, authorized by the Ministry of External Affairs, Government of India to facilitate overseas recruitment. NORKA recruits Nurses, Doctors, Technicians and Housemaids for various Foreign Employers in GCC countries. Transparency, Quality recruitment service, Minimum recruitment charges and corrupt free recruitment process are the hallmarks of NORKA Recruitment wing.

Process of Nursing Recruitment

NORKA ROOTS has initiated emigrate system to facilitate overseas recruitment. The process is a two-way communication. On one hand, employment demand submitted by foreign employer through emigrate is acknowledged by NORKA ROOTS. This enables NORKA ROOTS to understand the details/profiles of the foreign employer, their job description, qualification, salary and other perks of the employees and power of attorney authorizing Norka Roots to initiate recruitment.

After signing an agreement, demand received from the Foreign Employer is published in the official web site of NORKA ROOTS. Simultaneously SMS alert about vacancies will be sent to the jobseeker who has registered in the job portal www.jobsnorka.gov.in. Job seekers can apply online against vacancies. Selected candidates will be given letter of job offer.

After due processes of emigration, the candidates will be permitted to leave the country.

SCHEMES

NDPREM - NORKA Department Project for Returned Emigrants

Global recession and nationalization policies in the GCC countries have resulted in the return of migrants back to Kerala. Rehabilitation and reintegration of the returnees into the Society is the prime concern of the NORKA Department. As part of rehabilitation of returned migrants, Government has formulated a scheme namely 'Norka Department Project for Return Emigrants (NDPREM)' with a view to provide sustainable livelihood for return emigrants by promoting self-employment ventures.

Key features

- NORKA ROOTS have tied up with the State Bank of India, South Indian Bank, Union Bank, Federal Bank, Syndicate Bank, Bank of Baroda, Kerala State Backward Classes Development Corporation, Kerala State Cooperative Agricultural & Rural Development Bank, Kerala State Pravasi Welfare Development Co-operative Society Limited (Pravasis Ltd.) and Dhanalaxmi Bank
- Seed capital funding of up to Rs. 30 lakhs is available under the scheme
- Banks will sanction loans for modest enterprises as per the business interest and the terms and conditions of the bank
- For prompt repayment, 15 per cent subsidy on capital and 3 per cent rebate on interest of loan are offered for the first 4 years
- In case of default, the benefit can be availed after clearing off the pendency
- NORKA ROOTS also conduct mentoring camps to boost the confidence of the NRKs

As part of initiating the project, applications are invited from prospective entrepreneurs among return migrants who wish to start their own ventures in the fields of agri-business, trading, services and manufacturing.

SANTHWANA – Financial Assistance

Distress relief scheme is intended to provide the time bound financial support to the Pravasi

who has returned back to their homeland. The scheme can be availed for medical treatments (up to 50,000), death assistance (up to 1,00,000/-) marriage assistance (up to 15,000), purchase of physical aids to combat disability (up to 10,000). The NRK who applies for the Santhwana scheme should have worked abroad for not less than two years. The annual family income of the applicant should not exceed 1.5 lakh rupees.

Rehabilitation, Re-integration and Coordination of NRKs

This is a new component designed to rehabilitate, re-integrate and co-ordinate NRKs into a new and successful life. Due to Covid 19 pandemic and corresponding lock down many NRKs who lost jobs have returned home. One of the most important objectives of the government is to provide them new jobs or opportunities for those who want to re migrate to other countries so that they can earn a regular income.

Covid-19 pandemic and the subsequent lock down, suspension of flights and other restrictions imposed by various countries across the globe had seriously affected the employment of the NRKs leaving them jobless and stuck in the state. This has created a serious impact in the State since we share the largest diaspora community in the country. Due to the uncertainty prevailing across the globe, a sustainable livelihood for the return emigrants needs to be extended to reintegrate them back to the society. NORKA Department is to formulate a rehabilitation package – **Co-ordinated Re-integration Programme for NRKs** to provide financial support for developing income generation opportunities for the returnees.

There are three major components under this rehabilitation programme.

Pravasi Bhadratha - PEARL

Pravasi Bhadratha – PEARL is envisaged to address the weaker/low profile category of NRK returnees with less savings and income. It has been proposed to implement the scheme through Kudumbashree Mission to address the targeted group with a sustainable livelihood. Following are the features of the scheme.

- Revolving Fund for individual/ group livelihood activities
- Assistance to micro enterprises/livelihood activity groups through community lend soft loans
- Interest free loans up to Rs. 2 lakh
- Repayment with equal instalments within two years.
- Financial assistance

Financial assistance up to 75 per cent of the project cost or Rs. 2 lakh whichever is lesser will be sanctioned as soft loan. Loan is to be repaid within 2 years (24 months) after the repayment holiday of 3 months. Upfront margin up to 25 per cent should be brought in by applicant.

Pravasi Bhadratha – MEGA

Pravasi Bhadratha - MEGA through KSIDC is envisaged to provide loans in the range of Rs. 25 lakhs to Rs. 2 crores per enterprise. KSIDC provides loans at interest of 8.25 per

cent to 8.75 per cent and NORKA-ROOTS will provide interest incentives upto 3.25 per cent to 3.75 per cent for the first 4 years. It is extended to NRK returnees/NRK Investors from other States in India.

a. KSIDC shall be the implementing agency and NORKA-ROOTS will meet the interest subsidy of the loans under the scheme and NORKA Department in Government will be the controller of the scheme.

b. Applications for Loans will be processed through the KSIDC (Contact KSIDC for application form) and on disbursement of loans KSIDC will forward proposal with due recommendation to NORKA-ROOTS for disbursement of interest incentives

c. Amount will be disbursed on every quarter on prompt repayment of loans as per the claims raised by KSIDC from time to time.

Pravasi Bhadratha – Micro

(NORKA - KSFE - Micro Enterprises Assistance Scheme)

This scheme is envisaged for assisting returned NRKs in setting up Micro and small-scale industries. The scheme is proposed to be implemented through the branches of Kerala State Financial Enterprises.

Soft loans through Co-operative sector banks and other financial institutions including nationalised banks/scheduled banks for up to Rs. 5 lakh with 25 per cent capital subsidy up to maximum one lakh and 3 per cent interest subvention.

Skill Up gradation and Re-Integration Training for NRKs

Skill Development Scheme is for youth in Kerala to meet the challenges of foreign labour market. The objective of the scheme is to develop the required skill for those with technical qualifications such as Plus Two, ITI, Diploma and Degree to get employment abroad, especially in the Gulf Countries.

Job Portal

Norka ROOTS is a registered recruitment agency under the Ministry of Overseas Indian Affairs and is carrying out overseas recruitment. The Job Portal developed by Norka ROOTS can be used as a database for sourcing the candidates against the demand raised by the foreign employers.

Norka Business Facilitation Centre

Norka Business Facilitation Centre (NBFC) is an initiative by the Government of Kerala for offering comprehensive support services to Non-Resident Keralites (NRKs) and returnee emigrants on investment opportunities in Kerala. NBFC identifies and assists NRKs as well as returnees to start and expand their business in Kerala by providing expert knowledge and specialist guidance to the investors.

New Initiative for Market Research, Data Management and Planning

This initiative is formed with the objective of rationalising the process of data analysis and

management and planning for policy formulation in the areas of recruitment, training, skill development, post placement assistance, legal assistance and insurance support to facilitate both the employer and employee in the labour market. The scheme envisages identification of new and attractive migration opportunities, new migration corridors and other research-oriented activities and proposed to integrate all recruitment agencies and activities of the Government of Kerala.

Assistance to Pravasi Samghams and Overseas Keralites' Investment& Holding Ltd.

Pravasi Samghams plays a leading role in spreading and creating awareness about the schemes and welfare activities of Norka Department among NRKs. The objective of the Pravasi Samghams is the financial, social, economic and cultural development of the NRKs.

Strengthening of Norka-Roots Head Quarters and Satellites Offices

NRK Development Offices/Norka Roots Satellite Offices intends to encourage and recognize the heritage of our homeland - Kerala, especially among the next generation of NRKs. The main objective is to foster the importance of language learning and cultural diversities, in order to provide a point for improving our services for the Keralites residing in other States. They also provide a juncture for supporting services such as representation, communicating, counseling and grievance handling etc. for the residents as well the NRKs.

24 Hours Help Line/Call Centres and NRK Grievance Redressal Cell

In order to publicize the welfare activities and schemes for the migrants and returnees and to get their feedback 24-hour helpline for information dissemination and grievance redress of the NRKs have been set up. The Call Centre acts also as an emergency control room during the time when Keralites are in distress due to internal strife, natural calamities and war in host countries.

NRK Welfare Fund

As per the Non-Resident Keralites Welfare Fund Act of 2008 enacted by the Kerala Legislative Assembly, the Kerala NRKs Welfare Fund Board was constituted in 2010 to implement various welfare schemes for Non-Resident Keralites

Pravasi Dividend Scheme through NRK Welfare Board

Pravasi Dividend Scheme aims at ensuring the welfare of the NRKs and the returnees as well as garnering the much needed resources for the infrastructure development of the state. Government has introduced Pravasi Divident Scheme through NRK Welfare Board, in order to invite investment into the development of the state from the non-resident Keralites.

Loka Kerala Sabha

The Government of Kerala constituted Loka Kerala Sabha (LKS) as a common platform for Keralites living across the globe; it is envisaged as a platform for the cultural, socio-political and economic integration of these myriad Keralas within the home Kerala. The Government of Kerala believes that the knowledge and experiences of the Non-Resident Keralites, their capacity as a Global Citizen, can be an asset to the development of the State.

Other important schemes

Pravasi Legal Aid Cell, Awareness campaigns on illegal recruitment and visa cheating, Emergency ambulance service, Emergency repatriation, scholarship scheme, Loka Kerala Kendram and Pravasi housing scheme etc. are other schemes of NORKA.

CHAPTER 4

CONCLUSIONS AND RECOMMENDATIONS

ToR I: Measures to support activities of agencies that serve the well-being of NRK society and innovative schemes and programmes for the 14th FYP

1. Community Pravasi organizations

Community organization of return emigrants in line with organizations such as Kudumbashree, cooperatives or other civil society organizations can lead to inclusive and decentralized social organization of the community. This can help in better and timely delivery of services and coordination with other local self-government bodies and state agencies.

2. Migration infrastructure around satellite offices

NORKA satellite offices may serve as a node around which migration infrastructure may be developed. For example, NRK investment may be attracted to build airline offices, banks, money transfer agencies, overseas employment exchanges, law firms etc. in and around NORKA satellite offices. Over time, a productive economy can develop around satellite offices that can increase NORKA revenue. At the same time, the State can maintain control of migration processes by easy regulation of agents and intermediaries.

3. An International University

An international university may be established under a public-private partnership by attracting NRK investment, along with NORKA and the Kerala Infrastructure Investment Fund Board (KIIFB). The university would also immensely through global cooperation, and MoUs with leading universities in the Middle East may be pursued. This may allow Kerala to gain a foothold in the internationalization of higher education, and the design of creative and innovative courses and programmes that deliver talent to the knowledge economy of the coming decades can create an intellectual infrastructure that the State can utilize especially in the perspective of **Global Kerala**. Although essentially conceptualized to foster international studentship, a certain percentage of seats can be earmarked for Indian nationals as well as Non-Resident Indians to sustain a multi-cultural academic environment which is necessary for a well-rounded education. The Indian Council of Cultural Relations (ICCR), which is already sponsoring international students in Indian universities, could help in attracting international students.

4. A global job tracker system

Developing a tracker that regularly identifies and updates global employment opportunities, particularly for prospective migrants, can address higher unemployment rates and longer waiting periods between consecutive migratory movements. This tracker can also help in understanding long-term demand patterns, so that state agencies can tailor training programmes to upgrade skillsets accordingly. Developing such a tracker may be entrusted with existing State Government institutions like C-DIT or C-DAC.

ToR II: Mechanisms to strengthen activities of NORKA ROOTS and provide a smooth path towards income-bearing activity for migrant returnees

1. Skill testing agencies (alongside skill up gradation)

Skill certifying agencies can be set up in every district. This can help in creating uniform and standardized skill certification, and lead to efficient utilization of the potential of return emigrants by more accurate matching of resources in the employment and educational sectors.

2. A technical skill hub

Establishing a Technical Skill Hub by bringing together technically and technologically skilled return emigrants, can help in reducing the gap between theoretical study and skilled practice for trainees and students as well as go towards reintegration of return emigrants into our home society through their chosen profession. To realize this on a large scale, a database of return emigrants with information such as fields of expertise, years of practice, current employment status etc. is necessary. However, until such a database is ready, NORKA can start the initiative through notifications attracting return emigrants with specific technical knowledge and prospective students. Suitable salaries and fees may be decided by the Government.

3. Merging NDPREM with Pravasi Bhadratha Scheme

Merging these programmes, as already proposed by NORKA ROOTS, will not only provide better assistance to Pravasis but also enable networking of the scheme with financial and cooperative sector institutions to deliver fast and efficient services, especially to people under distress.

4. Analysis of existing schemes

A SWOT analysis of existing NORKA ROOTS schemes will pinpoint schemes/aspects of schemes that work well and others that do not. Based on this, better schemes may be developed, or existing ones may be redesigned. In addition, analyzing the schemes together could lead to the design of better individual schemes that, put together, cover a larger populace or provide more holistic welfare with the same budget.

5. NORKA ROOTS Assessment Wing

With migration being a highly dynamic process in the 21st century global economy, and due to the sudden and diverse nature of some of Kerala's economic and social problems, subjecting all initiatives and services of NORKA ROOTS to a process of continuous monitoring and assessment can reduce inefficient allocation and wastage. Every programme of the agency must be periodically assessed in terms of desirability, reach to the intended target groups, scalability, fund utilization, and extent of welfare enhancement.

ToR III: Ways to improve welfare, social security, and safety of NRKs, including times of disasters and emergencies

1. Increasing financial support

Financial support that facilitates migration can make a big difference to both individuals and the state. Providing financial assistance to qualified candidates to find employment

abroad and extending financial support to students of backward classes who have been selected to study abroad are good measures. In addition, the income limit for 'Santhwana' scheme may be raised to Rs. 10 lakhs now and revised periodically in the future.

2. Relaxation in the eligibility criteria for employment in the State

Certain relaxations for employment in State Government service may be made for return emigrants. This can be a short-term measure and could be a powerful goodwill gesture that gains the confidence of the community.

3. Increasing budgetary assistance towards pension and other welfare schemes of Kerala Pravasi Welfare Board

- As the financial burden of the State is increasing on account of pension expenditure and other welfare programmes, the Board has proposed to enhance the **government grant amount through budgetary assistance to 20 per cent from the existing 2 per cent** of the total contribution towards Pravasi welfare.
- Using these additional grants, the Pravasi Dividend Scheme may be bolstered. The scheme is currently applicable to eligible NRKs only. The scope can be widened to include anyone with a migrant status - prospective, current, and returned migrants – and they may be allowed to invest money at attractive rates.
- Quicker implementation of Pravasi Housing Scheme: The scheme is laid down in Non-Resident Keralites' Welfare Scheme, 2009. In the financial year 2021-22, it is proposed to provide benefits to 100 members. An amount of Rs.100 Lakh is provided under the Head of Account 2230-01-103-44 in the Budget for 2021-22 towards 5% government subsidy. The required orders of the government amending para 35 may be passed for the implementation of the same in the current financial year. Enhanced support this direction is also proposed.

The proposal is also attached in the Appendix.

4. Identifying the right target population

To maximize the impact of NORKA schemes, the department must concentrate its efforts on identifying the most affected and delivering targeted and optimized welfare and compensation measures. This might translate to a single engagement such as one-time payment to some, multiple payments over a period to others, and looking beyond financial and monetary actions. Existing schemes must be sensitized and adjusted to recognize the diversity in the nature of problems faced by migrant families.

5. A strong legal framework

- The NRI Commission, constituted under the Non-Resident Indians' (Keralites) Commission Act, 2015 (Act No. 3 of 2016) must be in operation in full force to protect the interests of Malayali emigrants and register any unfair practices towards them.
- Revitalizing Pravasi Legal Aid Cells (PLACs)

Pravasi Legal Aid Cells (PLAC) are an already enacted step that offers free legal aid to

NRKs in various countries, but it seems that the effective functioning has not happened despite a high demand for the system. An action plan for making PLACs operational is suggested below.

- a. Constituting the panel of lawyers – lawyers with expertise in labour and banking laws.
- b. Appointment of a panel of legal officers, or the committee can ask the High Court Association to the same for NORKA.
- c. Malayali lawyers practicing in destination countries must be included in PLACs as expertise is required in practising in their legal systems. The panel must also be trained on the legal frameworks of different countries, the nature of issues and associated complexities that may generally arise.
- d. Modes of support may be both online and offline – discussion, checking the status of cases in destination countries, counsel, and mediation.
- e. Periodic counselling sessions may be organized for NRKs in destination countries and for return NRKs in Kerala to improve awareness.
- Outreach on the inclusiveness of NORKA services
NORKA and NORKA Roots should join hands with local self-government bodies, self-help groups, educational institutions, and migrant organizations to disseminate information through workshops, conferences, and the media. One of the primary focuses should be empowering the female workforce by sharing information on security, equality, and exploitation.

ToR IV: Examining the current databases of NRKs and suggesting ways of setting up a real-time database for this sector

1. A Data Bank

Periodic large-scale surveys can be a foundation over which micro, meso and qualitative surveys may be designed. Such survey data can be linked to available administrative and private sector data – particularly data/metadata from the transportation, communication, and financial sectors. Gradually, the aim can be to move towards larger and deeper datasets that promote multiple teams and departments to work together on shared challenges. It can also help in quick information mining as new issues surface, leading to faster decision-making.

Panchayat level statistics is very important. Each Panchayat can maintain a **Pravasi Desk** with the mandatory task of collecting information from each migrant house. Connecting it with a state-level **Pravasi Data Bank Grid** will vastly improve the quality and usefulness of the database.

ToR V: Suggesting ways to strengthen the activities of the Loka Kerala Sabha and to anchor NRK investment in the development of Kerala

5. Targeting the opportunities that return emigration provides

NORKA, through schemes such as the Additional Skills Acquisition Programme (ASAP), can re-skill return migrants which can help both in securing better jobs and re-migrating faster. The global economy is undergoing massive structural changes, and

the post-pandemic world will call for migrants with supplementary and complementary sets of skills. Return migration can be viewed as a temporary phenomenon of re-skilling and up-skilling as opposed to a permanent state of rehabilitation and reintegration.

7. Extending the scope of migration from Kerala

NORKA can start cultivating deeper relations with smaller diaspora and migrant organizations in countries beyond the Gulf. Small funds may be earmarked for building units within NORKA that can perform the role of liaison/ambassador to such Malayali migrant communities. This will also increase the scope of the Loka Kerala Sabha.

9. Industrial city

An Industrial City/Park, in the model of a Special Economic Zone (SEZ), where potential migrant investors can invest so that entrepreneurial skills, professional skills and casual labour can be organized for production, can solve the issues of low success rate of entrepreneurial ventures by return emigrants and the lack of good labour opportunities during periods of return. The role of the Loka Kerala Sabha is indispensable in realizing this.

Appendix

As part of the formulation of Fourteenth Five Year Plan, it has been decided to constitute various Working Group under the priority sectors. Accordingly, the Working Group on NORKA is hereby constituted with the following members. Similarly, the terms of reference of the working group are also given below.

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Terms of Reference

1. Suggest measures to support the activities of the agencies that serve the well-being of the NRK society and propose innovative schemes and programmes for the 14th FYP.
2. Propose mechanisms to strengthen the activities of NORKA Roots and to provide a smooth path to income-bearing activity for NORKA returnees.
3. Identify ways to improve the welfare, social security, and safety of NRKs, including during disasters and emergencies.
4. Examine the current database of non-resident Keralites and to suggest ways of setting up a real-time database for this sector.
5. Suggest ways to strengthen the activities of the Loka Kerala Sabha and to anchor NRK investment in the development of Kerala.

Terms of Reference (General)

1. The non-official members (and invitees) of the Working Group will be entitled to travelling allowances as per existing government norms. The Class I Officers of GoI will be entitled to travelling allowances as per rules if reimbursement is not allowed from Departments.

2. The expenditure towards TA, DA and Honorarium will be met from the following Head of Account of the State Planning Board “3451-00-101-93”- Preparation of Plans and Conduct of Surveys and Studies.