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Nurses Migrating From Kerala to United Kingdom: Relationship Between Remittances and Investments

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ABSTRACT
Over the years there has been a steady rise in the migration of nurses from India to United Kingdom (UK) and such other advanced nations of the world. Of the nurses migrating abroad, majority belong to Kerala state in India. The paper makes a study of the savings and investments behavior of the nurses migrating from Kerala to UK, implications of such behavior, and makes suggestions for suitable policy initiatives that make such savings and investments beneficial for the economy of the home state.

Keywords: Migration, Non-Resident Keralites, Remittances, Savings, Investments.

1. INTRODUCTION
There has been steady increase in the immigration to the United Kingdom (UK) since 1945. This trend has been very prominent in the post-2000 period. Other immigrants have come as asylum seekers, seeking protection as refugees under the United Nations 1951 Refugee Convention, or from member states of the European Union, exercising one of the European Union's Four Freedoms. In fact, about 70 percent of the population increase between 2001 and 2011 censuses was due to foreign-born immigration. In fact, as high as 7.5 million people (11.9 percent of the population) were born abroad. This paper seeks to study in detail the savings and investments behavior of nurses migrating from Kerala and its implications.

2. RELEVANCE AND SIGNIFICANCE OF THE STUDY ON MIGRATION TO UK FROM INDIA
In the past decade, the size and characteristics of immigration to the United Kingdom have changed significantly. Immigrants are more numerous, more mobile and more diverse than ever before. The experience of immigration is different; immigrants are coming from a broader array of countries, staying for shorter period of time, enjoying significant engagements with communities outside of the United Kingdom and are no longer settling solely in cities. In parallel, UK immigration policy has undergone radical changes. Public opinion and other forces have prompted policy makers to focus their efforts on combating illegality and on flows of asylum seekers. At the same time, economic pressures have dictated the need to have selection systems so the country can attract desirable economic immigrants. Despite the current recession, immigration to the UK is expected to remain at approximately 150,000 net migrants per year. Globally, more than 232 million people are international migrants – a number that continues to rise. Advances in transportation and communication have increased the capacity and desire to move. Migration today is more widely distributed across more countries. The data-rich research offered here, based on credible sources, sketches migration flows, the sending of remittances, admission levels, enforcement actions and more for countries around the world.Net UK migration increased to 212,000 in the year to September 2013, pushing it further away from the conservatives' target of below 100,000 according to official estimates. Though there are many studies on inter-state migration in India and its impact, like, the study by Dr. Manoj P K and Neeraja James (2014) [9] on migration of housing construction workers to Kerala from other states, studies involving migration from India to other countries are very scarce. So, this empirical study seeks to focus on migration of nurses from Kerala state to UK.

A detailed study of the savings and investment behavior of the nurses from Kerala who have migrated abroad would throw light on identifying the requisite policy initiatives that so as to optimally utilize their savings and investments for the economic development of the home state, Kerala. Every year Kerala is getting nearly Rs. 1 Trillion as remittances from Non-Resident Keralies (NRKs). A large share of NRK remittances includes those of nurses.

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3. OBJECTIVES OF THE STUDY

(i) To make an overall study of the trend of nurses migrating from Kerala to U.K;

(ii) To study the behavior relating to savings and investments of the migrant nurses; and

(iii) To test significance of the relationship between remittances and investments of the migrant nurses, and to make policy suggestions for economic development of Kerala.

4. HYPOTHESIS OF THE STUDY

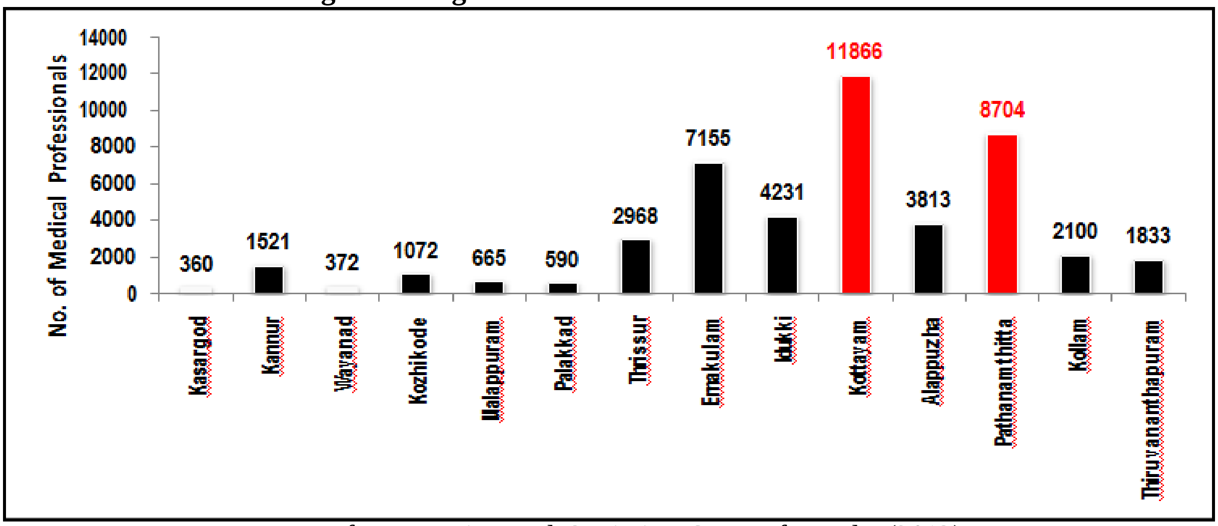
Null Hypothesis (H_0): There is no association between the amount of remittances of the migrant nurses and their investments in India.

Alternative Hypothesis (Ha): *There is a positive association between the remittances of the migrant nurses and their investments in India.*

5. METHODOLOGY OF THE STUDY

As part of this research study, a field study was conducted among the households of international health workers (nurses) in Kerala. The methodology adopted has been a multi-stage sampling. In the first stage, two districts in Kerala with the highest concentration of nurses viz. Kottayam (11866 nurses) and Pathanamthitta (8704 nurses) were selected using Purposive (Deliberate) sampling, based on the statistics on the number of nurses published by Dept. of Economics and Statistics, Govt. of Kerala. (Figure I).

Figure-I: Migration of Nurses from Kerala to UK.



Dept. of Economics and Statistics, Govt. of Kerala. (2013)

In the second stage, from these two selected districts (viz. Kottayam and Pathanamthitta) a total number of 600 nurses were selected on a pro- rata basis, based on the relative concentration of the nurses in these districts. Accordingly, 350 nurses and 250 nurses respectively were selected from Kottayam and Pathanamthitta districts. In the third stage, 350 households corresponding to the 350 nurses in Kottayam district and another 250 households corresponding to the rest 250 nurses in Pathanamthitta district were selected. Suitable number of households from various Panchayats and Municipalities in the respective districts were selected on a pro-rata basis, using the Govt. statistics relating to the distribution of migrant nurses. For this Random sampling (Lottery) method was used.

6. NURSING PROFESSIONALS IN KERALA: NATURE OF THEIR MIGRATION TO UK

As per 2011 Census, the total population in Kottayam is 1.97 million. The male population is 0.97 million and the female population is 1.01 million. The total working population in the district is 0.74 million. The literacy rate of the Kottayam is 97.21. The total population in Pathanamthitta is 1.20 million in 2011. The male and female population is 0.56 and 0.64 million respectively. The total working population is 0.39 million, and the literacy rate of the district is 96.55. As already noted, the two districts of Kottayam and Pathanamthitta were selected deliberately because the chunk of nursing professionals in Kerala is migrated from these two districts. As per the statistics available of the Dept. of Economics and Statistics, Govt. of Kerala as of 2013, as high as 25 percent of the nursing professionals working abroad are from Kottayam district, and the Pathanamthitta district records the second position with 18 per cent share of nurses. Kottayam and Pathanamthitta districts together account for 43 per cent of the total migrant nurses from Kerala. Besides, the statistics indicate that 16 percent of the total international migrants from Kottayam district are from the medical field and that for Pathanamthitta district it is 8 per cent. A sample of 350 households were chosen randomly from Kottayam district using lottery method and another 250 were chosen from Pathanamthitta district. Totally, 600 households with international migrant nurses were surveyed. Representation of rural, semi urban and urban areas of both Kottayam and Pathanamthitta districts was ensured by adopting a pro-rata approach for sample selection.

7. SAVINGS AND INVESTMENT PATTERN OF MIGRANT HOUSEHOLDS

This section of the analysis focuses on the savings of migrant households as of the survey date. The sample migrant households record an estimated amount of Rs.486.08 lakhs as savings. They have an average of Rs.4.86 lakhs savings per household. The migrant families have Rs.152.29 lakhs as savings in LIC and Rs.126.25 lakhs as cash-in-hand. It comes around Rs.31.33 percent and Rs.25.97 percent of total savings. The average savings in LIC per family is Rs.1.52 lakhs, and cash-in-hand is Rs.1.26 lakhs. (Table I).

Table-I: Savings Pattern of Migrant Households

Particulars	**Average Savings (Lakhs)**	**Total Savings (Lakhs)**	**Percentage to Total Savings**
Cash	1.26	126.25	25.97%
Savings account in bank or post office	0.54	54.25	11.16%
Fixed and recurring deposits	1.02	102.00	20.98%
Chitty, Kurries and similar instruments	0.47	47.05	9.68%
LIC, pension plan, etc	1.52	152.29	31.33%
Microfinance (Kudumbashree, Janshree, etc)	0.00	0.40	0.08%
Others	0.04	3.84	0.79%
Total Saving	4.86	486.08	100.00%

Source: Field Survey

The average savings of migrant families who reside in 'luxurious' houses is Rs.7.24 lakhs. Their major savings is in LIC and the average per household savings is Rs.2.34 lakhs. They have an average of Rs.1.49 lakhs per household as cash-in-hand, and Rs.2 lakhs as fixed deposits. Migrant families who belong to 'very good' houses have total savings of Rs.118.80 lakhs. Their average savings per household is Rs.3.30 lakhs. They also have good savings in terms LIC (Rs.1.04 lakhs/household) and cash-in-hand (Rs.1.16 lakhs/ household). The average savings of migrant families who live in 'good' houses is Rs.0.97 lakhs. They have total savings of Rs.12.55 lakhs. (Table II).

Table-II: Savings of Migrant Households (Housing type-wise)

Type of House	**Items**	**Average Savings (Lakh)**	**Total Savings (Lakh)**	**Percentage to Total Savings**
Luxurious	Cash	1.49	72.85	20.55%
	Savings account in bank or post office	0.86	42.25	11.92%
	Fixed and recurring deposits	2.00	98.00	27.64%
	Chitty, Kurries and similar instruments	0.48	23.50	6.63%

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	LIC, pension plan, etc	2.34	114.70	32.35%
	Micro finance (Kudumbashree, Janshree, etc)	0.01	0.25	0.07%
	Others	0.06	3.03	0.86%
	Total Saving	7.24	354.58	100.00%
Very Good	Cash	1.16	41.75	35.14%
	Savings account in bank or post office	0.33	12.00	10.10%
	Fixed and recurring deposits	0.11	4.00	3.37%
	Chitty, Kurries and similar instruments	0.63	22.55	18.98%
	LIC, pension plan, etc	1.04	37.59	31.64%
	Micro finance (Kudumbashree, Janshree, etc)	0.00	0.10	0.08%
	Others	0.02	0.81	0.68%
	Total Saving	3.30	118.80	100.00%
Good	Cash	0.88	11.50	91.63%
	Savings account in bank or post office	0.00	0.00	0.00%
	Fixed and recurring deposits	0.00	0.00	0.00%
	Chitty, Kurries and similar instruments	0.08	1.00	7.97%
	LIC, pension plan, etc	0.00	0.00	0.00%
	Micro finance (Kudumbashree, Janshree, etc)	0.00	0.05	0.40%
	Others	0.00	0.00	0.00%
	Total Saving	0.97	12.55	100.00%
Poor	Cash	0.08	0.15	100.00%
	Savings account in bank or post office	0.00	0.00	0.00%
	Fixed and recurring deposits	0.00	0.00	0.00%
	Chitty, Kurries and similar instruments	0.00	0.00	0.00%
	LIC, pension plan, etc	0.00	0.00	0.00%
	Micro finance (Kudumbashree, Janshree, etc)	0.00	0.00	0.00%
	Others	0.00	0.00	0.00%
	Total Saving	0.08	0.15	100.00%

Source: Field Survey

Religion wise estimates show that the average savings of migrant families in Hindu religion is Rs. 6.23 lakhs. The total savings in their case is noted to be of the order of Rs. 80.96 lakhs. The Hindu migrant households have an average savings of Rs. 2 lakhs in banks and an average of Rs.1.62 lakhs in LIC. Besides, they have an average savings of Rs. 1.23 lakhs per household in the form of fixed deposits also. In the case of Christian migrant families, their total savings is to the level of Rs. 405.12 lakhs, and the average savings per household in their case is Rs. 4.66 lakhs. (Table III).

Table-III: Religion-wise Savings of Migrant Households

Religion	Items	Average Savings	Total Savings	Percentage to Total Savings
Hindu	Cash	0.87	11.35	14.02%
	Savings account in bank or post office	2.00	26.00	32.11%
	Fixed and recurring deposits	1.23	16.00	19.76%

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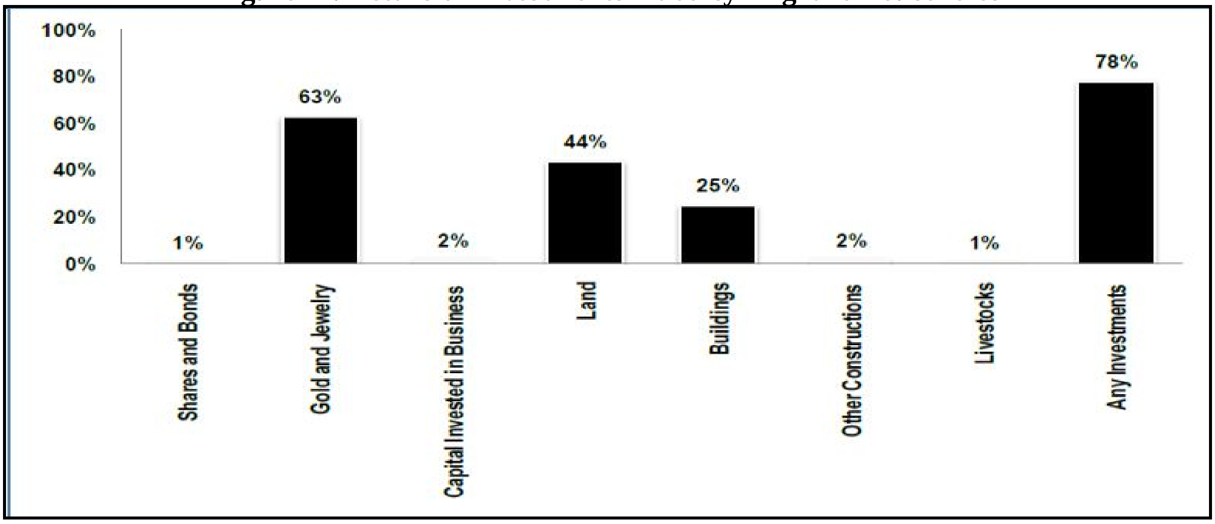
	Chitty, Kurries and similar instruments	0.38	5.00	6.18%
	LIC, pension plan, etc	1.62	21.09	26.05%
	Micro finance (Kudumbashree, Janshree, etc)	0.00	0.00	0.00%
	Others	0.12	1.52	1.88%
	Total Savings	6.23	80.96	100.00%
Christian	Cash	1.32	114.90	28.36%
	Savings account in bank or post office	0.32	28.25	6.97%
	Fixed and recurring deposits	0.99	86.00	21.23%
	Chitty, Kurries and similar instruments	0.48	42.05	10.38%
	LIC, pension plan, etc	1.51	131.20	32.39%
	Micro finance (Kudumbashree, Janshree, etc)	0.00	0.40	0.10%
	Others	0.03	2.32	0.57%
	Total Saving	4.66	405.12	100.00%

Source: Field Survey

To study the economic behaviour of migrant families, the researcher had included some questions specifically on investments in the field survey. The data reveal that 78 percent of migrant families have some kind of investments. Their favourite investment areas are gold, land and buildings. 63 percent of migrant families have invested in gold, and 44 percent of families invested in land. (Figure II).

Figure-II: Details of Investments made by Migrant Households



Source: Field Survey

As per survey data, the sample migrant families have investment of Rs.4957.50 lakhs, and the average investment per migrant family is Rs. 49.58 lakhs. Major chunk of their investments goes to Land (Rs.3817.20 lakhs), Buildings (Rs.895 lakhs) and Gold (Rs.228.30 lakhs) and these three investment avenues constitute 99.66 percent of their total investment. Average investment in land per migrant family is Rs.38.17 lakhs, and building and gold records Rs.8.95 lakhs and Rs.2.28 lakhs respectively. This fact clearly shows the nature of economic forte of migrant families in the state of Kerala. (Table IV).

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Table IV: Investment Pattern of Migrant Households

Items	Average Investment (in Lakhs)	Total Investment (in Lakhs)	Percentage to Total
Shares, Mutual Funds, Bonds, and similar financial instruments	0.02	2.00	0.04%
Gold, Jewelry	2.28	228.30	4.61%
Capital invested in business	0.06	6.00	0.12%
Land (market value)	38.17	3817.20	77.00%
Buildings (market value)	8.95	895.00	18.05%
Other constructions (market value)	0.04	4.00	0.08%
Livestock (market value)	0.05	5.00	0.10%
Total Investments	49.58	4957.50	100.00%

Source: Field Survey

Table V: Investment Pattern of Migrants (Housing type-wise)

Type of House	Particulars	Average Investment (Lakhs)	Total Investment (Lakhs)	Percentage to Total Investment
Luxurious	Shares, Mutual Funds, Bonds, and similar financial instruments	0	0	0.00%
	Gold, Jewelry	3.14	154.1	4.00%
	Capital invested in business	0	0	0.00%
	Land (market value)	61.31	3004.2	78.30%
	Buildings (market value)	13.69	671	17.50%
	Other constructions (market value)	0.08	4	0.10%
	Livestock (market value)	0.1	5	0.10%
	Any Other, (specify)	0	0	0.00%
	Total Investments	78.33	3838.3	100.00%
Very good	Shares, Mutual Funds, Bonds, and similar financial instruments	0.06	2	0.20%
	Gold, Jewelry	1.36	48.95	4.70%
	Capital invested in business	0.17	6	0.60%
	Land (market value)	21.33	768	74.50%
	Buildings (market value)	5.72	206	20.00%
	Total Investments	28.64	1030.95	100.00%
Good	Gold, Jewelry	1.94	25.25	28.60%
	Land (market value)	3.46	45	51.00%
	Buildings (market value)	1.38	18	20.40%
	Total Investments	6.79	88.25	100.00%

Source: Field Survey

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The housing structure wise estimates also show the similar pattern. The average investment of families who belongs to 'luxurious' houses is Rs.78.33 lakhs, and 'very good' and 'good' families have an average of Rs.28.64 lakhs and Rs.6.79 lakhs respectively. The per capita investment of 'luxurious' migrant households in land and building is Rs.61.31 lakhs and Rs.13.69 lakhs respectively. It is much higher to overall averages in the same areas of investments. The migrant families who live in 'very good' houses have an investment of Rs.21.33 lakhs in land and Rs.5.72 lakhs in the building. In the case of families who reside in 'good' houses, the average investment in land and in building is Rs.3.46 lakhs and Rs.1.38 lakhs respectively. This shows the direct relation between housing condition and wealth of migrant families in Kerala state (Table V).

Table VI.: Investment Pattern of Migrants (Religion-wise)

Religion	Items	Average Investment (in Lakhs)	Total Investment (in Lakhs)	Percentage to Total Investments
Hindu	Shares, Mutual Funds, Bonds, and similar financial instruments	0.00	0.00	0.00%
	Gold, Jewelry	3.26	42.40	8.16%
	Capital invested in business	0.00	0.00	0.00%
	Land (market value)	31.69	412.00	79.32%
	Buildings (market value)	4.85	63.00	12.13%
	Other constructions (market value)	0.15	2.00	0.39%
	Livestock (market value)	0.00	0.00	0.00%
	Any Other, (specify)	0.00	0.00	0.00%
	Total Investments	39.95	519.40	100.00%
Christian	Shares, Mutual Funds, Bonds, and similar financial instruments	0.02	2.00	0.05%
	Gold, Jewelry	2.14	185.90	4.19%
	Capital invested in business	0.07	6.00	0.14%
	Land (market value)	39.14	3405.20	76.73%
	Buildings (market value)	9.56	832.00	18.75%
	Other constructions (market value)	0.02	2.00	0.05%
	Livestock (market value)	0.06	5.00	0.11%
	Any Other, (specify)	0.00	0.00	0.00%
	Total Investments	51.01	4438.10	100.00%

Source: Field Survey

The religion wise estimates on investment reveal that the average investment of the Hindu migrant family is Rs.39.95 lakhs, and that in respect of Christian family is Rs.51.01 lakhs. The per capita investment of Hindu migrant families in land and building is Rs.31.69 lakhs and Rs.4.85 lakhs. The same indicators in Christian families, however, record Rs.39.14 lakhs and Rs.9.56 lakhs respectively. Also, data reveals that Hindu migrant families invest more in gold (Rs.3.26 lakhs/family) than Christian families (Rs.2.14 lakhs/family) (Table VI).

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8. TESTING OF HYPOTHESIS

Null Hypothesis (H_0): There is no association between the amount of remittances of the migrant nurses and their investments in India.

Alternative Hypothesis (Ha): *There is a positive association between the remittances of the migrant nurses and their investments in India.*

Table VII: Correlation between Remittances and Investments

Type of Micro Enterprises	**Remittances (Rs. Lakhs)**	**Investments (Rs. Lakhs)**	**Correlation Co-efficient**
Shares, Mutual Funds, Bonds etc	30.60	2	Correlation Co-efficient between (A) and (B) = + 89.29 percent
Gold, Jewelry	55.15	228.3	
Capital invested in business	108.95	6	
Land (market value)	200.04	3817.2	
Buildings (market value)	100.97	895	
Other constructions (market value)	33.06	4	
Livestock (market value)	30.30	5	

Source: Computed based on Field Survey data

From Table VII, it is noted that there is a strong positive correlation (89.29 percent) between the remittances of migrant nurses to India and their investments in various types of assets in India. Now, an attempt is made to test the significance of this association using the statistical test viz. t-test. Accordingly, the value of t is found using the following formula:

$$t = \frac{r}{\text{Square Root of } [(1-r^2)/(N-2)]}$$

Applying the values of N = 7 and r = 0.89.29 in the above equation the value of 't' can be calculated as 4.433. The corresponding Critical value (Table value) of 't' at 05 percent LOS (level of significance) and 5 degrees of freedom [ie. d.f = (N – 2) = (7 – 2) = 5] is 2.571. Table value of 't' being lower than its calculated value, the relationship is significant. Hence, the Null Hypothesis is not accepted and the alternative hypothesis is accepted

9. SOCIO-ECONOMIC IMPACT OF REMITTANCES: AN OVERVIEW

Based on the analysis of field survey data, it is noted that 49 percent of migrant families live in a 'luxurious' houses and 36 percent of them in 'very good' houses. Average landholding size is 50 cents per family. Hindu migrant families own 29 cents per family and Christian migrant families own 53 cents per family. The average remittance per migrant household is Rs. 5.59 lakhs per annum. The data clearly show a significant relationship between household structure and remittances. The migrant families who reside in 'luxurious' houses receive the remittance amount of Rs.6.20 lakhs, and those in 'very good' houses get 5.38 lakhs. Those with 'good' and 'poor' households get Rs.3.41 and Rs.0.50 lakhs respectively. Average remittance is Rs.1.59 lakhs for Hindu migrant families, and is Rs.6.19 lakhs for Christian families. The estimates show that 30.20 percent of total remittances are utilised for day-to-day expenses of families and 23.21 percent for medical expenses. The average savings of migrant family is 4.86 lakhs. The average savings of Hindu migrant families is Rs.6.23 lakhs and Christian families is Rs.4.66 lakhs. The data reveal that 78 percent of migrant families have some kind of investments.

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The major investment areas of migrant families are land, building and gold. 63 percent of migrant families invested in gold, 44 percent of migrant families invested in land and 25 percent migrant families invested in buildings. The average investment of migrant families is Rs.49.58 lakhs. The average investment in land is Rs.38.17 lakhs and in buildings is Rs.8.95 lakhs. The average investment in gold is Rs.2.28 lakhs. The average investment among Hindu migrant family is 39.95 lakhs and among the Christian family is Rs.51.01 lakhs. Christian migrant families invest more in land and building. However, Hindu migrant families invest more in gold. The average monthly consumption expenditure of migrant families is Rs.18650. The major chunk of consumption expenditure is made for food, medical and education purpose. The average monthly expenditure for food is Rs.8325. The average expenditure for medical and education is Rs.5358 and Rs.1286 respectively. Migrant families spend Rs.285 for alcohol and Rs.120 for tobacco products per month. The consumption expenditure of Hindu migrant families is Rs.21323. They spend Rs.11577 for food, Rs.4846 for medical expenses, Rs.463 for education and Rs.308 for alcohol. The average consumption expenditure of Christian migrant families is Rs.18250. It is lower than Hindu migrant families. Christian migrant families spend Rs.7839 for food, 5435 for medical expenses, Rs.1409 for education and Rs.282 for alcohols. Their average expenditure on medical and education is higher than the Hindu migrant families. To sum up, health migrant workers from Kerala contribute a huge amount as remittances, and its welfare impact on migrant families is well evident in Kerala state.

It is noted that there is a significant relationship between the remittances of nurses and their investments in the home country. Hence, higher remittances would promote more investments and hence more economic development. This is in line with the Neo-Classical Micro theory of migration. Thus, migration of nurses leads to local economic development.

10. SOME POLICY SUGGESTIONS

Based on the findings of this study and facts revealed from the discussions with the stakeholders, the following are the policy suggestions put forward by the present researcher:

(i) The current scenario of international health migrant workers from Kerala is skewed into a little section of people those who are socially and financially well-established. It is mainly due to two reasons, higher costs of securing health education in India as per international standards, and higher costs to get job visa from of international recruiting agencies. So, the Government should reform its policies with an inclusive perspective by providing cost effective and Government-supported health education and training to poor sections of the population belonging to all social groups. Further, the Government should take suitable policy measures to regulate the intermediary recruiting agencies so as to prevent them from exploiting the trained health professionals; the Government may network directly with international health institutions to recruit professionals from Kerala.

(ii) Even if international health migrant workers from Kerala lead a satisfactory life abroad, many of the migrant workers feel that they are underpaid, and they face certain racial discrimination from foreign nationals. So, the Government should focus on a policy to protect the interests of international migrant nurses from Kerala in terms of ensuring parity in salary, protection from social discrimination. In this regard, the Government should take up the matter with UN organisations (like, ILO and WTO) to resolve issues like social discrimination, disparity in salary etc.

(iii) As the study has revealed that the majority of migrant workers looks for a permanent residency status in foreign countries and most of them are not willing to return to India. This attitude of migrants may resist the future flow of remittances to Kerala. It is revealed that international migrant workers are not keen to invest their earnings in a productive manner in Kerala, and that chunk of their savings goes to unproductive investments like land and gold. As this would adversely affect the economic interests of Kerala, the Government should take policy measures to divert the remittances to more productive sectors of the economy. Further, there should be a policy focus on utilizing the knowledge of the trained and skilled international migrant workers to improve the domestic health sector. This may encourage the migrant workers to return to the home state, Kerala.

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(iv) The Government should frame policies to attract the international health tourists by utilising the connection and experience of international health migrant workers from Kerala, and the state should take initiatives to build various health infrastructures at par with global standards. This would expand the capabilities of Kerala sate to optimize its comparative advantage in terms of internationally trained human resources in the healthcare sector.

(v) Finally, as international migrant health workers generate a huge amount of remittances to the State, the government should adopt certain policy measures to protect the aged family members of migrant workers and their domestic wealth. In this regard, the Government should introduce a separate social security scheme for the family members of international health migrant workers.

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