

A study on the Income, expenditure, saving and quality of life among the migrant workers, Trivandrum District, Kerala.

*Arun Kumar S. ** Dr. V. Krishnaveni

*Research Scholar, Department of Management studies, Karpagam Academy of Higher Education, Coimbatore -641021

**Research Guide, Department of Management studies, Karpagam Academy of Higher Education, Coimbatore -641021

Abstract

Migrant labourers are employed in unorganized sectors and mostly in informal setups. They are vulnerable and exploited received very poor attention in the labour policy of their native States. Their earnings are higher than the inflow from their native place, which is an important factor of improvement in savings, expense and quality of life. Often the migrant workers also missing the relationship with natives, native festivals, family functions, personal life, spouse or family relations. Majority of the respondents are from West Bengal. The skilled workers from West Bengal, Orissa, Assam and Jharkhand received 150 percent of increase in their wages and the unskilled labourers receiving 225 per cent of increase in their wages. Most of the respondents are interested to keep money in pocket. The respondents' opinions are on financial freedom as Rank 1, Equality as rank 2, food as rank 3, clothes are 4, health as rank 5, access to health facilities as rank 6, knowledge ranked as 7, hygiene ranked as 8, housing facility ranked as 9 and safety ranked as 10.

Key Words: Migrant labours, earnings, savings, quality, unorganized sector etc.

Introduction

Migration is a normal across the world because both skill and manpower is required in all sectors. Migrant labourers are employed in unorganized sectors and mostly in informal setups. They are vulnerable and exploited received very poor attention in the labour policy of their native States. The inadequate or poor facilities, low income, inequality, abnormal work pattern and working hours are the motivating factors behind the migration. The anticipation and knowledge about better work opportunities, higher wages and the human considerations are the attracting aspects of the place to be migrated. People migrate to work in different sectors such as unskilled, skilled and semi –skilled type laboring in the sectors of construction, hospitality and hotels etc. The earnings of the migrants is manifold higher than the income from their native place. Their standard of living and savings along with expenses have to be increase with the increased earning.

Statement of the problem

The workers migrated to Kerala to earn more, confront to poverty, better living standard and for a quality life. Migration makes important social and economic contributions to the destinations in terms of growth in business, agriculture, money circulation and better demand and supply of products and services. Their earnings are higher than the inflow from their native place, that is an important factor of improvement in savings, expense and quality of life. The study analyses the change in their income, savings, expenditure and quality of life among the migrant workers after their arrival in Kerala .

Scope of the study

Inter - state migration has an important role in the poverty lessening of the country and so it should to be encouraged. The intra –country migration promotes the demand of workforce and improve the economy of the country. The employment, income and savings pattern of migrant labourers are highly productive, offers adequate work opportunities with stabilised income. The skilled workers have great demand and job security, working condition, social protection, and employer’s care, fair treatment in employment, opportunity to growth, than the unskilled labour. They got the benefits of culture and language exchange, but their aim to work hard and earn well. Because their income was very low at their native .The study covers the aspects and background of the income, savings, expense and their changes in the quality of life after shifting to Kerala.

Relevance of the study

The process of migration and life outside native is pain and taking for a descent life. Often the migrant workers also missing the relationship with natives, native festivals, family functions, personal life, spouse or family relations. The sacrifices are meant to earn and support personal and family life. The study observes the migrant workforces payment, saving and change in quality of life as a comparison to their wages in their native places.

Review of literature

Saikia, Dilip. (2008) the study revealed that positive relationship of skill level and instance of migration with income level. The amount and pattern of food expenditure is found to be more or less same for all the migrants, whereas that of nonfood expenditure varies from person to person. The savings and investment habit among the migrants is found to be very poor.

Saikia, Dilip.(2014) The purpose of this paper is to examine the characteristics and economic condition of the migrant workers in Kerala. The respondents are 166 migrant workers. Majority of the workers received more than three-four times higher than the wages in their native places. Although the income level of the

migrants has increased, but most of them are living in deplorable conditions. Majority of them stay together with other migrants and cooks together. There is no provision of hygiene, sanitation and safe drinking water. The savings and investment habit among the migrants is found to be very poor.

Agarwalla, Sobhesh Kumar.et.al. (2016) their study revealed that financial knowledge and better education were positively associated with borrowing from formal sources, superior financial attitude positively influenced borrowing from informal sources and Superior financial knowledge dissuaded remittance. The sample size was 801 respondents. Majority of the respondents earned their living on a regular basis and majority of them are migrated from rural places.

Srivastava, Ravi., and Sutradhar, Rajib.(2016) The present article studies the impact of migration to the construction sector on rural poverty in India based on field survey. The study finds that migrant households report higher expenditure on consumption, residential housing, and children's education, as well as some other assets.

Research Gap

The study deals with migrant workers earnings, income, savings pattern and quality of life of the migrant workers. There are very few studies discussed such cases that affect the manpower and GDP of the country. There is no remarkable studies done based on the geographical area on their earnings, income, savings pattern and quality of life.

Objectives

1. To measure the range of income with comparison to migrant's wages in their native place
2. To know change in the migrant workers opportunity to earn
3. To analyse the migrant labourers savings pattern
4. To know the change in the quality of life of the migrant labourers

Research Methodology

The study had conducted as descriptive and exploratory nature. The primary data was collected through questionnaire opinion of the respondents. The secondary data was gathered from journals, magazines, newspapers and online resources. The convenience sampling method was applied. The sample size of the data is 125 respondents from the Trivandrum District of Kerala.

Framework of analysis

The study used the following statistical techniques for the data analysis.

- i) Per cent analysis
- ii) Analysis of Variance (ANOVA)
- iii) Garrett Ranking Method

Analysis & Interpretation

Table No.1
Socio- Demographic Profile

Sl.No	Particulars	Numbers	Per cent
State of Origin			
1	West Bengal	85	68.00
2	Orissa	05	5.06
3	Assam	07	4.00
4	Jharkand	28	22.4
Education			
1	Not have formal education	60	48.00
2	School education	65	52.00
Work category			
1	Skilled Labour	35	28.00
3	Unskilled Labour	90	72.00
Marital Status			
1	Single	80	64.00
2	Married	45	36.00
Total		125	100.00

***Primary Data**

According to table no.1 the majority of the workers 85 (68 per cent) are from West Bengal, 28(22.4 per cent) from Jharkhand, 05(5.06 per cent) are from Orissa and 07 (4 per cent) from Assam. Among 125 respondents, 65 (52 per cent), have school education and 60 (42 per cent) have no formal education. Among 125 respondents, 90 (72 per cent) are unskilled workers and 35 (28 per cent) are skilled workers. Among 125 respondents, 80 (64 per cent) are singles and 45 (36 per cent) are married.

Table No.2**Comparative table on Migrants wages**

Sl. No	Particulars	wages per day in Kerala for skilled worker	Native wages/day	Per cent Increased	wages per day in Kerala for unskilled worker	Native wages/day	Per cent Increased
1	West Bengal	1050	700	150	900	400	225
2	Orissa	1050	700	150	900	400	225
3	Assam	1050	700	150	900	400	225
4	Jharkhand	1050	700	150	900	400	225

***Primary Data**

According to table no.2, the skilled workers from West Bengal, Orissa, Assam and Jharkhand received Rs.1050 instead of Rs.700 (150 percent) increase in their wages and the unskilled labourers receiving Rs.900 instead of Rs. 400 (225 per cent) increase in their wages.

Table No.3**Migrant Workers Savings Pattern**

Sl.No	Particulars	Per Cent
1	Bank deposit	20.00
2	Bank transfer to family	12.8
3	Recurring Deposit	7.2
4	Post Office Savings	4.00
5	Real Estate	2.40
6	Real Estate related investment	0.08
7	Inter indigeneous lending	2.40
8	Part time business	4.00
9	Keep in pocket	46.40
	Total	100.00

***Primary Data**

According to table no.3, most of the respondents is interested to keep money in pocket (46.40 per cent), 20 per cent of the respondents opined that they interested in bank deposit, only 12.8 per cent opined that they send savings to their family, 7.2 per cent of the respondents were make use of the daily savings schemes or recurring deposit facilities, 4 per cent of the respondents interested in post office savings, 2.4 per cent opined that they interested in indgenous lending and real estate investment, 4 per cent is interested to invest in part time businesses.

Table No.4
Garrett Ranking Table
Migrant Workers change in quality of life

Sl.No	Particulars	mean	Total Score	Rank
1	Food	4.8	600	3
2	Clothes	4.76	595	4
3	Hygiene	4.08	510	8
4	Health	4.72	590	5
5	Financial Freedom	4.88	610	1
6	Knowledge	4.44	555	7
7	Equality	4.86	608	2
8	Safety	3.40	425	10
9	Housing Facility	3.66	455	9
10	Access to health facility	4.52	565	6

*Primary Data

Table No.4, revealed that the opinions of the respondents on financial freedom as Rank 1, Equality as rank 2, food as rank 3, clothes are 4, health as rank 5, access to health facilities as rank 6, knowledge ranked as 7, hygiene ranked as 8, housing facility ranked as 9 and safety ranked as 10.

Findings

- Majority of the respondents are from West Bengal
- the skilled workers from West Bengal, Orissa, Assam and Jharkhand received 150 percent of increase in their wages and the unskilled labourers receiving 225 per cent of increase in their wages
- Most of the respondents are interested to keep money in pocket.
- The respondents opinions are on financial freedom as Rank 1, Equality as rank 2, food as rank 3, clothes are 4, health as rank 5, access to health facilities as rank 6, knowledge ranked as 7, hygiene ranked as 8, housing facility ranked as 9 and safety ranked as 10.

Limitation

- The study deals with migrants in the construction field only
- The study doesn't cover migrants with family

Future scope of the study

- The study can be done in migrant women workers
- The study can be done in other sectors of employment

Conclusion

Kerala is one of the largest employers for the migrant workers. Since their payment is almost double times than the wages in their native place. They get more earnings but that not support their quality of the life. They need awareness about savings and more profitable and as a safe pattern of investments. They need orientation to improve their hygiene and clothing.

References

1. **Saikia, Dilip.(2008)** Economic Conditions of the In-Migrant Workers in Kerala: A Case Study in the Trivandrum District Centre for Development Studies, Trivandrum, Kerala.30 pages
2. **Saikia, Dilip.(2014)** Economic conditions of the migrant workers in kerala: a study in the trivandrum district. Journal of Indian Research . Vol.2, No.4, pp: 33-46
3. **Agarwalla, Sobhesh Kumar.et.al. (2016)** Savings, Borrowings and Remittance Behaviour of Migrant Workers in Urban India. Indian Institute of Management Ahmedabad.36 Pages
4. **Srivastava, Ravi., and Sutradhar, Rajib.(2016)** Labour Migration to the Construction Sector in India and its Impact on Rural Poverty. Indian Journal of Human Development.Vol. 10, Issue.1, pp: 27–48
5. <http://www.shram.org>
6. <http://ilo.org>
7. <http://www.indiaspent.com>
8. <http://m.economicstimes.com>
9. <http://businesstoday.in>
10. <http://www.esocialsciences.org>