

Assessing Literacy-Awareness, and Participation in Kerala Government Financial Schemes and Support for NRKs, Among Kerala Expatriates in the UAE

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Abstract:

Expat's welfare is a vital concern for their home countries. Governments and organizations in these home countries typically establish policies and support mechanisms to ensure the well-being of their expatriate populations. This includes services like consular assistance, legal protection, and access to healthcare and education. Non-Resident Keralites (NRKs), are a subject of paramount importance for both the Kerala government and the expatriate community itself. Kerala has one of the largest diaspora populations in India, with millions of its citizens living and working in various countries around the world. This research study aims to assess the knowledge of various govt schemes and assistance designed for NRKs, among Keralite expats in UAE, 15 each member from Males and females are selected as the population for this study, those who have been living in UAE for more than 5 years. The collected data were analysed using statistical measures. Standard Questionnaires were used.

Keywords: NORKA, KERALA UAE, Welfare Schemes, Indian expats

Introduction

Over the past five decades, the estimated number of international migrants has shown a significant increase. In 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). Since the mid of 1970's large number of Indian migrants are started to migrate to gulf countries. According Ministry of External Affairs of India, data 2020, around 13.6 million Indians live outside of India. The largest portion resides in the United Arab Emirates. Indian migrant community is the largest ethnic community in United Arab Emirates around 30 % country's population, that's estimated to be 3.5 million in 2021 as per UAE records, most of them are employed, about 10 % of the Indians constitutes dependent family members. Among the Indian States, Kerala is the most represented followed by Tamil Nadu and Andhra Pradesh.

The diaspora of a region or nation contributes to the development in both living country, state and home territory, when they have confidence in the purpose, commitment and determination of the Government in the home territory. Kerala is the state the with a large volume of immigrants to gulf countries, The State of Government of Kerala believes in using the immense experience and knowledge of the Non-Resident Keralites (NRKs) for the development of the State and is also committed to ensuring safe migration, dignified living, and the successful rehabilitation of return migrants. As per Kerala Migration Survey (KMS), 2018, 21.22 lakh emigrants from Kerala living across the world, Over 89 % of migrants live in the Gulf countries.

NORKA & Kerala Pravasi Welfare Board

In 1996, The Government of kerala Set up a separate department of The Non Resident Keralites Affairs (NORKA) for ensuring the welfare, redress the grievances of emigrants from Kerala, this is the first of its kind formed in any Indian state, the Government of kerala had introduced a bill and passed the Kerala Non-Resident Keralites' Welfare Act, 2008. And created Kerala Pravasi Welfare Board that would provide welfare schemes to Non-Resident Keralites (NRKs).

Individuals falling within the age range of 18-60, who are Non-Resident Keralites (NRKs), are eligible to enroll as members of the Welfare Fund. There are three distinct membership categories:

1. NRKs who are currently employed abroad (Category 1A)
2. NRKs who have returned to Kerala for permanent settlement after working abroad for a minimum of two years (Category 1B)

3. NRKs who are employed within India but outside the state of Kerala (Category 2A)

Both Norka and the board are providing Welfare Schemes and financial assistance NRKs and member of the board. Such as

Pravasi Housing Scheme

This housing scheme offers loans to Welfare Fund members through various financial institutions, including banks, with a 5 percent government subsidy on loans up to Rs. 20 lakh.

Norka Pravasi Raksha Insurance Policy (NPRI)

An Expats residing or working abroad with a valid passport and visa for at least 6 months and the age group is 18-60 years are eligible for this insurance, it providing critical illness care to NRKs. The coverage includes Rs. 1 lakh for critical illness 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, Coronary artery by-pass grafts , Multiple Sclerosis, Coma, Major organ transplant, Aorta graft surgery, Heart-valve surgery, Stroke, Myocardial Infarction (First heart attack), Total Blindness y Paralysis.

Pension: Non-Resident Keralites who who have consistently contributed to the Welfare Fund continuously until the age of sixty are eligible for a monthly minimum pension of Rs. 2000/- after the age of sixty. Members who have made continuous contributions to the pension fund until they reach the eligible age, exceeding a minimum of five years, are entitled to receive an additional pension equal to three percent of the minimum pension for each full year of membership beyond the initial five-year period. Nevertheless, the total pension received through this means will not exceed twice the minimum pension amount. Non-Resident Keralites (NRKs) who join the Welfare Fund between the ages of fifty-five and sixty must consistently pay monthly contributions for a continuous period of five years to qualify for pension eligibility

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)

Invalid Pension, Individuals who have consistently contributed for a minimum of three years but are unable to work or undertake employment due to a condition of permanent physical disability are entitled to receive an Invalid Pension equal to 40% of the regular pension amount. To qualify for this Invalid Pension, members need to provide a certificate from the Medical Board.

Death Assistance: Upon the passing of a member, one of their dependents is eligible for financial assistance up to a maximum of Rs. 50,000 for Category 1A, Rs. 30,000 for Category 1B, and Rs. 25,000 for Category 2A.

Treatment Assistance: A member can receive a maximum financial assistance of Rs. 50,000 (fifty thousand rupees) for their medical treatment at hospitals approved by the Board throughout their entire membership period.

Marriage Assistance: Members who have consistently contributed to the fund for a minimum of three years are entitled to receive financial assistance of Rs. 10,000 (ten thousand rupees) to cover marriage expenses for their daughter.

Educational Assistance: Members who have consistently paid their contributions for a minimum of two years are qualified to receive an educational grant to support the higher studies of their children.

Maternity Assistance: Female members who have consistently contributed for two years are entitled to receive financial assistance of Rs. 3,000 for covering their maternity expenses. In the case of abortions, they can receive a maximum financial assistance of Rs. 2,000. Maternity and abortion assistance can be availed twice during the entire membership period.

NDPREM - NORKA Department Project for Returned Emigrants.

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 the aim of ensuring a sustainable livelihood for returning emigrants through the promotion of self-employment ventures, NORKA ROOTS has partnered with various financial institutions including 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. Under this initiative, Seed capital funding of up to Rs. 30 lakhs is provided, while banks extend loans for small enterprises based on their business interests and respective terms and conditions. Additionally, to encourage timely repayment, the scheme offers a 15% subsidy on the capital and a 3% interest rebate for the first 4 years, are the key features.

SANTHWANA – Financial Assistance

The Distress Relief Scheme aims to provide timely financial support to Pravasi individuals who have returned to their homeland. This scheme covers various aspects, including medical treatment (up to 50,000), assistance in case of death (up to 1,00,000), support for marriages (up to 15,000), and the purchase of physical aids to address disabilities (up to 10,000). To be eligible for the Santhwana scheme, the NRK (Non-Resident Keralite) applicant must have worked abroad for a minimum of two years, and their annual family income should not exceed 1.5 lakh rupees.

REVIEW OF LITERATURES

Zachariah, Mathew, & Rajan, (1999) The first Kerala Migration survey of the year 1998 illuminated a significant finding: Migration emerged as a more potent driver of poverty reduction in Kerala compared to other factors, surpassing the impact of agricultural reforms, trade union initiatives, and social welfare legislation.

Anjad Khan Suri and Sonal Purohit (2017), has conducted an examination for to assess the financial literacy level of expatriates residing in the UAE and to investigate the correlation between these levels and various demographic characteristics. The findings of the study indicate that financial literacy among UAE expatriates is relatively low. Additionally, when considering gender, the study reveals that financial literacy is notably lower among female expatriates. Furthermore, the research suggests that financial literacy tends to increase with age.

Kannan and Hari (2020) undertook a comprehensive analysis to estimate foreign remittances to Kerala over a 47-year span, ranging from 1972 to 2020. The research findings unveiled a significant trend: starting from the fiscal year 2011-12, the growth rate in remittances

experienced a steady decline of 3.4% per annum. This decline occurred despite the ongoing expansion of remittances in nominal terms.

Michelle Buckley (2012), conducted an assessment of the repercussions of the late 2008 financial crisis on migrant construction workers hailing from Kerala who had lost their jobs in Dubai and subsequently returned to Kerala. The study advanced the argument that while all respondents were indeed affected by the downturn in the UAE's construction industry, the most substantial impact was experienced by casual Keralite workers, especially those with lower economic means and less advanced skillsets. These vulnerable workers faced a spectrum of economic risks, including burdensome migration debts, participation in illicit employment practices, exploitation through the Kafala system, and challenges related to immigration and employment regulations

Abdul Latheef Kiliyanni and Sunitha Sivaraman (2018) presented findings that demonstrate how factors such as gender, age, religion, field of study, occupation, and income exert influence on financial literacy levels in Kerala.

Jabir (2014) The study centered on examining the array of policy initiatives and programs implemented by the state to support returning migrants. It also aimed to assess the present status of these returnees and identify the primary challenges encountered during the reintegration process. The research revealed that one of the most significant hurdles faced by returning migrants was their unfavorable financial situation, often exacerbated by substantial indebtedness. Also observed that the state government had taken substantial steps to assist returnees, including the establishment of dedicated departments such as NORKA and NORKA ROOTS. These initiatives set Kerala apart from other states, although there remains ample room for further progress in addressing the needs of returning migrants.

OBJECTIVES

- To investigate the awareness of Kerala govt's various welfare and financial assistance schemes for expats among Kerala expats in UAE.
- To Enquire the variance of male and female awareness about Kerala govt's various welfare and financial assistance schemes for expats among Kerala expats in UAE.

Hypotheses

- It is anticipated that major proportion of NRKs in UAE will be already aware about Kerala Govt financial, welfare schemes for NRKs
- There exists no significant influence of gender on the awareness, and holding of Kerala Govt financial, welfare schemes for NRKs

METHODOLOGY

- **Sample:**
30 keralite Expats living in UAE taken for the research, 15 each participants from male and female

Tools

Well-structured Questionnaires were used for the purpose of collecting primary data from the NRKs in UAE, The comprehensive questionnaire, tailored to fulfill the study's objectives, was developed in collaboration with subject matter experts and academic professionals, The questionnaire consists of two parts. Part I deals with socio, economic and demographic Information and Part II deals with specific questions related to awareness and holding and usage of respondents about Kerala Govt welfare and financial schemes

Analysis of data:

Analysis of data was done through proper statistical procedures

Result**Table 1**

Tabular presentation of the data of male expats

Schemes & Pension	No of samples Who have Awareness	No of samples those who hold/Used
Pravasi Housing Scheme	11	3
Norka Pravasi Raksha Insurance Policy (NPRI)	11	4
Pravasi pension	13	8
Family Pension.	8	-
Invalid Pension	3	-
Death Assistance:	13	-
Treatment Assistance:	10	-
Marriage Assistance	3	-
Educational Assistance	3	-
Maternity Assistance:	2	-
NDPREM - NORKA	12	-
SANTHWANA – Financial Assistance	10	

Table 2

Tabular presentation of the data of female

Schemes & Pension	No of samples Who have Awareness	No of samples those who hold/Used
Pravasi Housing Scheme	4	1
Norka Pravasi Raksha Insurance Policy (NPRI)	7	2
Monthly pension	10	2
Family Pension.	2	-

Invalid Pension	1	-
Death Assistance:	11	-
Treatment Assistance:	7	-
Marriage Assistance	1	-
Educational Assistance	1	-
Maternity Assistance:	2	-
NDPREM - NORKA	3	-
SANTHWANA – Financial Assistance	2	-

From above table it is very clear that majority of samples are well aware of Kerala Govt financial, welfare schemes for NRKs, hence hypothesis one is rejected, and there exist significant influence of gender on the awareness, and holding of Kerala Govt financial, welfare schemes for NRKs, so second hypothesis is also rejected

Discussions

Awareness and holding of Pravasi Housing Scheme

Awareness level about Pravasi Housing Scheme is higher compared to actual holding of the scheme, 50.00% of samples are aware about the scheme, 73.33% from male samples and 26 % from female samples are well aware. 46.66% variance is seen in between male and female participants. Only 13.33% of the samples are holding and using the scheme, from the aware group of 50% only 26.66 % expats are holding the scheme. On gender wise 20 % of the migrant males are holding, while 27.27% from the aware group. At the same time only 6.66 % of the migrant female are holding the scheme, and 25% from aware group.

Norka Pravasi Raksha Insurance Policy (NPRI)

Awareness level is 60.00% about NPRI scheme, 73.33% from male samples are aware and 26.66% are joined for NPRI scheme, at the same time 36.66% users are from aware group for the Pravasi insurance. from female samples 46.66 % are aware and 13.33% are subscribed the for scheme, and 28.57% users are from aware group. actual members for NPRI scheme are 20% from the total population, one third of the aware expats are already subscribed the insurance scheme. Total awareness and holding for the insurance scheme are higher than Housing finance scheme.

Pravasi Pension

76.66% total Expats are aware about Pravasi Pension schemes, 86.66% from male samples 66.66% of female are aware about the scheme. 1/3rd of the total population expats is currently subscribed pension scheme and 43.47% from aware group. Male pension holders are 53.33% and female is 13.33%. from aware group 61.53% and 20 % respectively from male and female.

Family Pension &Invalid Pension

About family pension 33% are aware about family pension, 53.33%, 13.33 respectively from male and female. Invalid pension 13.33 % are aware about the pension, 20%, and 6% respectively from male and female. While comparing to pravasi pension, awareness about the detailed pension scheme very less, it is petty in females.

Death Assistance

80% of the total population is aware about death assistance provided by govt of Kerala for expats. 86.66 % males and 73.33% females are aware about it, highest number of populations are aware about death assistance.

Treatment Assistance

66.67 % of Male Expats are aware about treatment assistance of Treatment assistance, 46.66% from female expats, in total 56.66% population is only aware about Treatment assistance of kerala govt treatment assistance to expats

Marriage Assistance, Education Assistance and Maternity Assistance.

Total 13.33% of expats are aware about marriage assistance & Education Assistance, and female awareness is less than total awareness and it comes to 6.66%, at the same time 20% of male expats are aware about it, 13.33% of the total population in both male & Female.

NDPREM& SANTHWANA – Financial Assistance

50% of participants are aware about NDPREM scheme for returned immigrants, majority of male expats are aware about the scheme it comes to 80%, but only 20% of females are about NDPREM.

2/3rd of male expats, and 13.33% of female population are aware about SANTHWANA – Financial Assistance, but total awareness comes 40 %

CONCLUSIONS

The analysis and findings presented above offer valuable insights into the awareness and effectiveness of government schemes among the study participants. Firstly, it is evident that there exists a gender disparity in the awareness of these schemes, with male subjects displaying a notably higher level of awareness compared to their female counterparts. This discrepancy raises important questions about the factors contributing to gender-based differences in scheme awareness.

Secondly, the study highlights the widespread popularity of the Pravasi pension scheme among all participants, irrespective of their gender. This finding underscores the broad appeal and effectiveness of this particular program, potentially indicating that it addresses a critical need within the population. Furthermore, the analysis reveals that Housing Assistance and Schemes for Returned Migrants enjoy a higher degree of familiarity among male subjects, shedding light on the specific preferences and needs of this demographic. This knowledge can inform policymakers about the importance of tailoring communication strategies and support for these schemes to resonate with male beneficiaries. However, it is crucial to recognize that the overall awareness of other financial assistance schemes remains relatively low among all participants.

In conclusion, this study serves as a foundation for targeted interventions to promote scheme awareness, address gender disparities, and optimize the reach and efficacy of government welfare initiatives.

SUGGESTIONS

1. Gender-based differences in scheme awareness and suggest a need for targeted outreach efforts to bridge this awareness gap.
2. More retirement plans & investment schemes need to be introduced to NRKs
3. Collaborate with local NGOs, community organizations, and civil society groups to amplify the reach and effectiveness of awareness campaigns and program implementation.

LIMITATIONS

1. There could have been an expansion of the variables considered for a more comprehensive exploration of the detailed literacy of all pension schemes, and other welfare assistance of the Central govt of India and the State government of Kerala
2. To obtain a more comprehensive result, a larger population sample could have been considered

IMPLICATIONS

The findings of the present study will be helpful to governments and Organizations in developing new schemes, re-engineering the existing schemes, and fill the gap of existing products.

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