Impact of Oil Rich Gulf Cooperation Council Policies on Indian Emigration

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Summary

Human migration is one of the most challenging issues facing the world today. As per the latest estimates available from the Ministry of External Affairs, New Delhi, the approximate number of Indians settled throughout the world is around 6.8 millions, of which 45 percent live in the Gulf region in West Asia. West Asian labour migration is a temporary contract migration and 90% of them migrate alone leaving their families. In 2003, International Monetary Fund has published the list of 20 developing countries with the volume of remittances and remittances as percentage of GDP. India ranked as number one in terms of the volume of remittances with 18.3 billion US $ and contributed to 2.0 % of the gross domestic product. In this context, the proposed research proposal is expected to review the migration and labour policies of Oil Rich countries in Gulf (United Arab Emirates, Kingdom of Saudi Arabia, Oman, Kuwait, Bahrain, Qatar) and its impact on the economy and society of developing country such as India. The Gulf countries such as United Arab Emirates, Saudi Arabia, Kuwait and Oman have officially viewing that emigration levels are too high and they are following a policy to lower the emigration. The impact on poor countries can be varied from brain drain of skilled labour to reducing poverty. The proposal is likely to address the macro dimensions of the issue using the various published and unpublished data.

INTRODUCTION

Human migration is one of the most challenging issues facing the world today. Indian emigration has been taking place since centuries but never before in history India witnessed such massive movements of people from India to other parts of the world as in the 19th and 20th centuries. A crude estimate by a co-convenor of the first Global Convention of People of Indian Origin, held in New York in 1989, puts the figure as 20 millions (Jagat, 1994). The High Level Committee on the Indian Diaspora in its foreword writes in December 2001 `the population of Indian Diaspora is estimated to be around 20 millions'. However, country wise estimates provided in the same report submitted to the Ministry of External Affairs (2001), New Delhi, puts the approximate number of Indians settled throughout the world in 133 countries is around 16.9 millions; of which 51 percent of them belong to people of Indian origin.

There are about 10,000 Indians or more in 48 countries and more than half a million persons of Indian descent in 11 countries represent significant proportion. Among the emigrants of diverse nationalities, overseas Indians constitute a sizeable segment. In terms of sheer numbers, they make the third largest group, next one to the British and

Chinese (Bhat et.al, 2002). The non-resident Indians, as per the latest report, are estimated around 3.9 millions. Interestingly, around 3.3 million Indians (about 85%) live in six countries (Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and United Arab Emirates) in the Middle East (Table 1 for details).

Table 1: Estimated Indians in Gulf, 2001

Country	Indian citizens
Bahrain	130,000
Kuwait	295,000
Oman	312,000
Qatar	131,000
Saudi Arabia	1,500,000
United Arab Emirates	950,000

Source: Ministry of External Affairs, 2001.

LABOUR EMIGRATION

Migration of workers from India to other countries is not a new phenomenon. Government of India, Ministry of Labour, maintain records of individuals who obtain emigration clearance[1] to work in abroad. Earlier, the destination of Indians workers was mainly to the United States of America, United Kingdom, Canada and other developing countries. Indian migration to Gulf has a history of several centuries but it received a fillip only with the discovery of oil fields and the commencement of oil drilling on a commercial basis in this region. The oil price hike in October 1973 marked a major watershed in the migration process. The massive demand for labour was accounted for by the sudden growth of the construction industry as the Gulf countries, which became immensely wealthy overnight, embarked on a frenzy of building a new infrastructure of roads, ports and airports, as well as schools, colleges and administrative blocks, symbols of the new wealth. For the additional labour required, they turned to more distant, non-Arab countries such as India. The number of workers emigrated from India as workers in the contractual employment in abroad over the last several years were presented in Table 2. The number is very small compared to the total emigrants reported earlier because many emigrants do not require emigration clearance from Government of India. As per the Emigration Act 1983, seventeen categories of persons have been exempted from emigration clearance and have been placed under `emigration clearance not required' The initial flow of contractual labour from India started with a low profile with just 0.16 million in 1985 reached a peck with 0.44 million in 1993 and then a slow decline and currently on the increasing trend with 0.37 million in 2002. We can divide the migration outflows into four phases. The first phase covers the period between 1985 and 1991, which witnessed the annual volume of emigration ranging between 0.11 million to 0.20 million. The second phase is the first half of 1990s (1992-97) when the annual flow of labour was more than 0.40 million. The third phase started since 1998 when a heavy fall in emigration took place in the annual outflow of the labour. The last phase is the beginning of the 21st century where the annual flow is on the increase and it reached close to 0.4 million in 2002.

Table 2: Trends in Workers Emigrated from India, 1985-2000.

Year	1985	1986	1987	1988	1989	1990	1991	1992	1993
In Million	0.16	0.11	0.13	0.17	0.13	0.14	0.20	0.42	0.44
Year	1994	1995	1996	1997	1998	1999	2000	2001	2002
In Million	0.43	0.42	0.42	0.42	0.37	0.20	0.24	0.28	0.37

Notes: 1. Figures given above do not include persons who run business in partnership with foreigners; those who emigrated on visit visa and stayed on for job and those skilled workers and professionals such as doctors and engineers who do not require emigration clearance.

2. Compiled from various annual reports of the Ministry of Labour, Government of India.

Where do they migrate as labour from India? Our analysis indicates around 95 percent of labour outflows reach the following six destinations (Saudi Arabia, United Arab Emirates, Bahrain, Kuwait, Oman and Qatar) in the Middle East in 1988 continued till 2002 with 75%. Few more countries such as Singapore and Malaysia are also added in the recent list of labour migration from India. In 2002, 24,399 labourers from India were migrated to Singapore and another 10,512 to Malaysia. Trends in this aspect are presented in Table 3. In 1994, Saudi Arabia led with 65 per cent annual labour outflows from India followed by United Arab Emirates. Even in absolute numbers, except in 1999, Saudi Arabia attracted large number of Indian labourers. This is also true for 2002. Available labour outflows reveals that Gulf countries became an important destination for Indians. The recent United Nations publication (2002) reveals that most of the countries listed above in the Gulf region felt that the immigration levels are too high and they would like to follow the policy of lowering the migration flows in the future. Migrant stock to the total population in United Arab Emirates is 74 percent (United Nations 2002) and Indian accounts for 33 percent (Zachariah, Prakash and Irudaya Rajan, 2002). This is also true for Saudi Arabia where 39 percent of migrants are from India (details, see Zachariah, Prakash and Irudaya Rajan, 2002). The United Arab Emirates imposed stringent restrictions on migrant unskilled labourers since 1996. Saudi Arabia and Bahrain also imposed stringent measures on migrant labour since 1997.

Table 3: Labour Outflows from India by destination 1988-2002

Year	Bahrain	Kuwait	Oman	Saudi Arabia	United Arab Emirates (UAE)	Others	Total
1988	8,219	9,653	18,696	85,289	34,029	9,348	165,234
1989	8,520	5,679	16,574	49,710	28,189	11,786	120,458
1990	6,782	1,077	34,267	79,473	11,962	6,300	139,861
1991	8,630	7,044	22,333	130,928	15,446	7,121	191,502
1992	16,458	19,782	40,900	265,180	60,493	13,971	416,784
1993	15,622	26,981	29,056	269,639	77,066	19,974	438,338
1994	13,806	24,324	25,142	265,875	75,762	20,476	425,385
1995	11,235	16,439	22,338	256,782	79,674	28,866	415,334
1996	16,647	14,580	30,113	214,068	112,644	26,162	414,214
1997	17,944	13,170	29,994	214,420	110,945	29,951	416,424
1998	16,997	22,462	20,774	105,239	134,740	54,952	355,164
1999	14,905	19,149	16,101	27,160	79,269	42,968	199,552
2000	15,909	31,082	25,155	59,722	55,099	56,215	243,182
2001	16,382	39,751	30,985	78,048	53,673	59,825	278,664
2002	20,807	4,859	41,209	99,453	95,034	106,301	367,663

Source: Compiled from various annual reports of the Ministry of Labour, Government of India.

Table 4: Workers granted emigration clearances by Major States, 1993-2002

State	1993	1995	1997	1999	2000	2001	2002
Andhra Pradesh	35,578	30,284	38,278	18,983	29,999	37,331	38,417
Karnataka	34,380	33,496	40,396	5,287	10,927	10,095	14,061
Kerala	155,208	165,629	156,102	60,445	69,630	61,548	81,950
Maharashtra	35,248	26,312	25,146	9,871	13,346	22,713	25,477
Punjab	14,212	11,852	12,414	15,167	10,025	12,422	19,638
Rajasthan	25,243	28,374	28,242	9,809	10,170	14,993	23,254
Tamil Nadu	70,313	65,737	63,672	47,402	63,878	61,649	79,165
Others	68,156	53,650	52,174	32,588	35,207	57,913	85,701
Total	438,338	415,334	416,424	199,552	243,182	278,664	367,663

Source: Compiled from various annual reports of the Ministry of Labour, Government of India.

State-wise break of the number of workers granted emigration clearance is available for the years between 1993 and 2002 (Table 4). There has been continuous decline in the emigration of workers of almost all states under study until 1999, then a slow increase. Among the workers, Kerala accounts for the largest number of workers, followed by Tamil Nadu and Andhra Pradesh. Some of the other states having sizeable number of total labour emigrants are Karnataka, Maharashtra, Punjab and Rajasthan. One of the reasons for the low labour migration in Kerala is that of persons holding Graduate degrees are exempted from emigration clearance. Southern states such as Kerala, Tamil Nadu and West Bengal led with highest number of graduates in the country. We have no data on the state level exemption of emigration clearances but at an all-India level, it has shown an increase during the last 10 years.

Ministry of Labour has also published data on labour migration by category wise employment few years. The data are of questionable quality (See Table 5). However, surprisingly, 56% of emigrants left India on labour contract to work as labourer, helper, cook and housemaid or houseboy without any educational qualification or with few years of schooling. This is supported by an earlier study conducted in Kerala (Zachariah, Mathew and Irudaya Rajan, 2001a; 2001b). Using the proportion of migrants with secondary education or a degree as a measure of educational attainment, the out-migrants are better educated than emigrants and return emigrants. Even in a highly literate Kerala, about 60% of emigrants working in Gulf countries are less than secondary level of education. (Zachariah, Mathew and Irudaya Rajan, 2003)

Table 5: Emigration Clearances Granted by Type of Work, 1988-1992

Category	1988	1989	1990	1991	1992
Carpenter	6,361	12,900	6,939	5,132	145
Cook	3,550	3,051	2,070	2,386	239
Driver	6,562	6,334	6,724	5,123	131
Electrician	3,494	3,689	4,496	2,832	112
Engineer	354	268	248	173	13
Fixer/Fabricator	1,904	2,008	2,827	1,052	29
Foreman	927	906	983	764	30
Paramedical staff	1,349	736	434	437	18
Labourer/Helper	91,196	40,657	58,779	45,028	17,345
Mason	8,550	8,731	8,913	6,323	246
Mechanic/AC also	3,562	4,476	3,263	2,467	111
Office Staff	3,916	2,211	1,385	1,087	56
Operator	1,309	1,855	1,342	1,001	39
Painter	2,273	2,501	1,867	1,866	65
Plumber	1,971	1,624	2,047	1,831	33
Tailor	5,115	4,361	3,722	3,231	163
Technician	3,539	1,450	3,389	2,642	136
Welder	1,497	1,222	3,272	1,291	55
Supervisor	1,021	813	1,069	444	21
Surveyor	461	264	218	234	12
Salesman	1,580	4,199	4,121	3,818	147
Housemaid/House-boy	891	2,965	0	1,400	1,938
Fitters	0	1,690	0	0	0
Agriculture	0	0		452	108
Others	18,284	17,778	2,565	19,302	3,074
Total	169,666	126,689	120,673	110,316	24,266

Source: Compiled from various annual reports of the Ministry of Labour, Government of India.

EMIGRATION IN OIL RICH COUNTRIES

In this context, let us assess the Emigrant stock scenario in the Gulf countries in West Asia and their views and policies on immigration levels (Table 6). Out of six countries under our perview to assess the impact on rich country policies on poverty, two countries report their percent of emigrants to total population as above 70 and another two report between 40 to 60%. One-fourth of population in Oman and Saudi Arabia are emigrants. Four out of six countries felt that their immigration levels are too high and formulate policies to lower the levels. During our recent visit to the United Arab Emirates, they informed us about their proposal of Emiratisation and theory of demographic imbalance

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Table 6: Migrant Stock in Gulf Countries in West Asia, 2002

Country	Population (in million)	Emigrants (in million)	% of emigrants to total population	Immigration Levels	
				View	Policy
Bahrain	0.64	0.25	39.8	Satisfactory	No Intervention
Kuwait	1.91	1.11	57.9	Too High	Lower
Oman	2.54	0.68	26.9	Too High	Lower
Qatar	0.57	0.41	72.4	Satisfactory	Maintain
Saudi Arabia	20.35	5.26	25.8	Too High	Lower
United Arab Emirates	2.61	1.92	73.8	Too High	Lower
Gulf	28.62	9.63	33.7		

Source: United Nations. 2002

In a recently published paper by Tattolo, the author overviews the labour migration to the Gulf Co-operation Council (GCC) countries. Table 8 provides the percentage of nationals and expatriates in the GCC countries for the periods 1975-2000. (Table 7). Over the past 25 years, except Kuwait, all other countries in the GCC region, the percentage of expatriates on the increase. As stated earlier, countries such as Kuwait, Qatar and United Arab Emirates, the percentages of expatriates to the total population are very high ranging from 63 to 80 percent.

The predominance of expatriates (foreigners) is pronounced even in the labour force in the six countries listed above. In the United Arab Emirates, foreigners accounts for 90 percent of labour force, followed by 80 percent in Kuwait. (Table 8).

Table 7: Percentage of nationals and expatriates in the population of GCC countries, 1995-2000

Country	**1975a**	**1980 a**	**1985 a**	**1995 a**	**2000b**	**2001-2002d**
BAHRAIN						
Nationals	77.1	69.3	63.5	61.8	60.0	60.0
Expatriates	22.9	30.7	36.5	38.2	40.0	40.0
Total (‘000s)	261.6	336.7	434.7	586.1	651.8	690.0
KUWAIT						
Nationals	30.9	28.5	27.7	36.1	37.4c	37.0
Expatriates	69.1	71.5	72.3	63.9	62.6	63.0
Total (‘000s)	994.9	971.3	1,697.3	1,958.8	2,363.3	2,360
OMAN						
Nationals	86.9	81.8	81.6	72.7	73.3	74.0
Expatriates	13.1	18.2	18.4	27.3	22.7	26.0
Total (‘000s)	766.0	984.0	1,193.0	2,149.0	2,441.8	2,420
QATAR						
Nationals	43.1	40.9	47.7	29.6	26.3	28.0
Expatriates	56.9	59.1	52.3	70.4	73.7	72.0
Total (‘000s)	147.7	206.6	241.0	547.0	580.3	585
SAUDI ARABIA						
Nationals	86.7	75.4	69.3	67.9	74.6	70.0
Expatriates	13.3	24.6	30.7	32.1	25.4	30.0
Total (‘000s)	7,026.3	9,688.0	12,642.2	19,534.0	20,278.8	23,000
UAE						
Nationals	37.0	28.7	36.2	25.1	24.3	20.0
Expatriates	63.0	71.3	63.8	74.9	75.7	80.0
Total (‘000s)	525.1	977.4	1,116.8	2,378.0	2,889.6	23,000
All GCC countries						
Nationals	77.4	67.1	63.5	61.4	65.1	61.5
Expatriates	22.6	32.9	36.5	38.6	34.9	38.5
Total (‘000s)	9,721.6	13,550.7	17,325.0	27,152.9	29,321.7	32.5

Note: a Girgis, 2002 b ESCWA, 2001 (Data for 2000) c PACI, 2002 (Data for 2002)
d *Sources*: for Bahrain, Oman, Qatar, Saudi Arabia and the UAE: The 2001 annual report by the GCC secretariat, released July 27, 2002 as well as *The Economist Country Reports* from mid-2002; for Saudi Arabia reports by different Saudi ministries were used as well; for Kuwait: Ministry of Planning data. Taken from Tattola, 2002.

Table 8: Percentage of nationals and expatriates in the labour force of GCC countries, 1975-2000

Country	**1975 a**	**1980 a**	**1985 a**	**1995 a**	**2000 a**
BAHRAIN					
Nationals	18.2	43.0	42.1	40.0	46.0 b
Expatriates	81.8	57.0	57.9	60.0	54.0
Total ('000s)	60.0	142.4	170.6	226.5	-
KUWAIT					
Nationals	18.2	15.1	14.3	16.6	19.6 c
Expatriates	81.8	84.9	85.7	83.4	80.4
Total ('000s)	304.6	491.5	670.4	1,051.5	1,320.1
OMAN					
Nationals	68.9	60.0	48.2	35.8	35.7
Expatriates	31.1	40.0	51.8	64.2	64.3
Total ('000s)	225.0	280.0	369.0	670.3	858.7
QATAR					
Nationals	17.0	17.4	23.5	17.9	10.0 b
Expatriates	83.0	82.6	76.5	82.1	90.0
Total ('000s)	68.7	95.6	100.2	218.0	-
SAUDI ARABIA					
Nationals	74.8	47.3	37.3	36.5	44.2
Expatriates	25.2	52.7	62.7	63.5	55.8
Total ('000s)	1,923.7	3,212.7	4,342.1	6,450.0	7,176.3
UAE					
Nationals	16.0	7.6	9.4	10.2	10.2
Expatriates	84.0	92.4	90.6	89.8	89.8
Total ('000s)	278.8	706.3	865.3	1,088.2	1,355.7
All GCC countries					
Nationals	61.0	38.4	31.8	26.0	-
Expatriates	39.0	61.6	68.2	74.0	-
Total ('000s)	2,860.8	4,928.5	6,517.6	9,704.5	-

- not available

Sources :

a Girgis, 2002;

b The Economist, print edition, 2002 (latest statistics)

c PACI, 2002 (Data for 2002)

Taken from Tattola, 2002.

Table 9: Major expatriate communities in the GCC countries (Estimates for 2002, in,000)

	Bahrain	Kuwait	Oman	Qatar	Saudi Arabia	UAE	Total
Indians	100	295	300	100	1,400	1,000	**3,200**
Pakistanis	50	100	70	70	1,000	450	**1,740**
Egyptians		275	15	35	1,000	130	**1,455**
Yemenis					1,000	35	**1,035**
Bangladeshis		160	110		450	100	**820**
Sri Lankans		160		35	350	160	**705**
Filipinos		60		50	500	120	**730**
Jordanians/ Palestinians		50		50	270	110	**480**
Syrians		95			170		**265**
Iranians	45	80		20		40	**145**
Indonesians					250		**250**
Sudanese					250		**250**
Kuwaitis					120		
Turks					100		
Bidoons		70					**70**
Total	**280**	**1,475**	**630**	**420**	**7,000**	**2,488**	

Source: Various estimates.
Note: Numbers of only *major* expatriate communities in each of the GCC countries are included in the table. Due to this exclusion, the figures in the columns do not add to the total shown.
Taken from Tattola, 2002.

As we can see from the Table 9, all the six oil rich countries, Indians rank as number one expatriate community in the region, followed by Pakistan. The remittances send by the contract labourers living in GCC countries to various states of India will produce lot of economic impact such as reducing unemployment in the sending destination, improved standard of living and consumption levels, reduced incidence of poverty, higher investment on education and health and so on. Let us look at the remittances patterns to different states of India.

In our earlier study, we try to estimate the remittances send from the U.A.E to India and the issues connected with NRI investment. Currently, we do not have any estimate about the total remittances send by emigrant workers from U.A.E. To estimate the remittances, we have relied on the figures of U.A.E Exchange Centre, Abudhabi which is the largest one dealing with currency exchanges in U.A.E. Though there are 108 companies in U.A.E engaged in exchanging and sending remittances, the share of U.A.E Exchange Centre is about 55 percent of the total volume of business.

Assuming 55 percent as the share of U.A.E Exchange Centre we have estimated the total remittances sent from U.A.E to India. Accordingly the total remittances sent from U.A.E to India increased from Rs.5728 Crore in 1998 to Rs. 7187 Crore in 2000 (Table 10). Thus the total remittances send from U.A.E to India during 2000 was about 7200 Crores. The

remittance includes workers remittances plus the remittances of Indian firms and business establishments in U.A.E.

Table 10: Total Remittances from U.A.E to India

Year	Total Remittances sent to India (Rs in Crore)	Remittances sent to Kerala (Rs in Crore)
1998	5728.31	3150.57
1999	6690.93	3680.01
2000	7187.00	3952.85

Note: (1) Total Remittances to India is estimated on the assumption that the share of U.A.E Exchange centre in total exchange business is 55 percent.
(2) The share of Kerala is assumed at 55 percent of the total remittances to India.

Table 11: Amount of Remittances to States of India and Union Territories Through U.A.E Exchange Centre for the Month of May 2001

State / Union Territory	May 2001 (Rs in Thousand)	Percent
Andamans	429	0.01
Andhra Pradesh	137961	3.94
Arunachal Pradesh	35	0.00
Assam	411	0.01
Bihar	27741	0.79
Goa	29050	0.83
Gujarat	23998	0.69
Haryana	9284	0.26
Himachal Pradesh	9558	0.27
Jammu & Kashmir	2683	0.08
Karnataka	131033	3.74
Kerala	2012740	57.48
Madhya Pradesh	7974	0.23
Maharashtra	193579	5.53
Meghalaya	219	0.01
Nagaland	2	0.00
New Delhi	30404	0.87
Orissa	5017	0.14
Pondicherry	17751	0.51
Punjab	294237	8.40
Rajasthan	28160	0.80
Tamil Nadu	459481	13.12
Tripura	593	0.02
Uttar Pradesh	59421	1.70
West Bengal	20018	0.57

Source: Zachariah, Prakash and Irudaya Rajan. 2003.

In order to estimate the flow of remittances from U.A.E to the various states in India, we have relied on the remittance figures of U.A.E. Exchange Centre for the month of May 2001. It may be noted that this amount includes only the remittances of U.A.E

Exchange Centre, the largest firm dealing in currency exchanges. It was found that 57% of the remittances was sent to Kerala (Table 11). The other states which received substantial amount of remittances from UAE are Tamil Nadu, Punjab, Maharashtra, Andhra Pradesh and Karnataka.

To understand the remittances flows to various parts of Kerala, we have provided a district wise break up of the remittances sent through UAE exchange centre for the month of May 2001. Of the districts, Thiruvananthapuram district received 16 percent of the total remittances sent to Kerala (Table 12). Thrissur district received 15 percent and Malappuram 14 percent. Kannur accounted for 10 percent of the remittances. The districts received small amounts of remittances are Idukki and Wayanad.

Table 11: Amount of Remittances to Districts of Kerala through U.A.E Exchange Centre for the Month May 2001

District	May 2001(Rs in thousand)	Percent
Alappuzha	113625	5.52
Kozhikode	109710	5.33
Ernakulam	121129	5.88
Idukki	7674	0.37
Kannur	204425	9.93
Kollam	176249	8.56
Kasargod	78549	3.82
Kottayam	63783	3.10
Malappuram	283189	13.76
Palakkad	93138	4.52
Pathanamthitta	149939	7.28
Trichur	316063	15.35
Thiruvananthapuram	324558	15.77
Mahe (Union Territroy)	8661	0.42
Wayand	7990	0.39
Total	2058682	100.00

Source: Head Office of the U.A.E Exchange Centre, Abudhabi.

OBJECTIVES AND TESTABLE HYPOTHESIS

(a) Review the existing labor, migration and monetary policy of six countries in the Gulf

(b) Estimate the remittances from each country to India

(c) Estimate the labour migration from India by major states

(d) Assess the macro impact on emigration and remittances to India in terms of poverty reduction, improved standard of living, reduction in unemployment, and investment in human resources such as education and health.

(e) Impact of emigration and remittances on people's lives in India.

SIGNIFICANCE OF THE RESEARCH

In our earlier migration study conducted in Kerala, we have concluded:

" Migration has provided the single most dynamic factor in the otherwise dismal scenario of Kerala in the last quarter of the twentieth century. It is one of the positive outcomes of the Kerala Model of Development. Kerala is approaching the end of the millennium with a little cheer in many of its homes, thanks to migration and the economic returns that it brings. In Kerala, migration must have contributed more to poverty alleviation than any other factor including agrarian reforms, trade union activities and social welfare legislation" (Zachariah, Mathew and Irudaya Rajan, 2003)

We would like to test it for India as a whole, as India is no one country among developing countries in terms of remittances. As long as, most of the labourers are in the Gulf, their policies are important in the migration process.

DATA DESCRIPTION

We will compile various existing data sets in the six Gulf countries on remittances and other related issues. At national level, we have several data on poverty, standard living, unemployment, consumer expenditure available from the National Sample Survey, National Family Health Survey will be utilized to assess the macro impact of remittances on India's economy and other balance of payments.

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