
Socio-Economic Status and Financial Health of Students

Emigrating from Kerala

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Abstract

Known for its robust education system and commitment to human development, Kerala has cultivated a reputation for academic excellence within India. However, the state's burgeoning population and competitive job market have pushed many students to pursue educational opportunities beyond its borders. This trend reflects a growing globalized landscape, where students seek specialized knowledge, cultural diversity, and enhanced career prospects. This paper aims to delve into the experiences of migrated students, shedding light on their journey and advocating for policies that support their well-being and success. Drawing upon data collected from 100 students originating from Kannur district in Kerala, this study offers insights into the intersection of migration and education.

Key Words: Migrated students, Socio economic status, financial health, Part time jobs

1.0 Introduction

In recent times, migration has emerged as a prevalent trend driven by the pursuit of better opportunities and improved living standards. Rooted in human history, migration reflects a quest for knowledge and enhanced prospects. Kerala, often celebrated as "God's Own Country," has experienced a significant outflow of students seeking education and career avenues beyond its boundaries. Despite its reputation for high literacy rates and a robust educational system, Kerala has not been immune to this migratory shift, with many students venturing outside the state or even the country for educational and professional pursuits. The decision to migrate for educational reasons is typically motivated by aspirations for enhanced career opportunities, exposure to diverse cultures, and access to specialized fields of study.

However, transitioning from Kerala's unique cultural and social milieu to a new environment presents challenges that can impact the socio economic status of these students. Factors such as language barriers, cultural adjustment, financial constraints, and the absence of familial support systems can significantly affect their quality of life. Moreover, the living standards of migrated students are closely intertwined with their socio-economic backgrounds. While some may possess the financial resources to secure comfortable living arrangements and access quality healthcare, others may struggle with housing insecurity and limited healthcare options. Addressing these disparities is crucial for ensuring equitable opportunities and fostering inclusivity

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among migrated students. This paper aims to explore the living standards of migrated students from Kerala, examining various dimensions such as socio-economic status, housing conditions, healthcare access, cultural adaptation, and overall well-being. Understanding these factors is essential not only for policymakers but also for educational institutions and communities to provide adequate support and resources to this demographic.

Comprehending the social and economic status of migrated students from Kerala is vital for devising targeted interventions that cater to their unique needs and challenges. By nurturing a supportive ecosystem that prioritizes inclusivity, equity, and well-being, we can empower these students to excel academically, professionally, and personally in their adopted environments.

2.0 Statement of the Problem

The study aims to assess the socio economic status and financial health of students from Kerala who have migrated abroad for higher education. It seeks to identify the primary financial challenges faced by these students, their sources of funding, and the quality of their living conditions in host countries. Additionally, it explores how socioeconomic backgrounds influence their financial situation and adjustment to a new environment. By addressing these issues, the study aims to provide insights that can inform policies and support systems to enhance the educational experience and overall status of migrated students from Kerala

3.0 Objectives of the Study

1. To delineate the key expenditures and expenditure domains among students originating from Kerala who have migrated overseas for tertiary education.
2. To investigate the particular obstacles and hardships encountered by migrated students from Kerala concerning financial management while residing abroad.
3. To evaluate the satisfaction levels of migrated students from Kerala regarding various factors impacting their socio-economic status.
4. To examine the impact of demographic profiles (age, host country) in respect of their earnings abroad

3.1 Hypothesis

H01: There is homogeneity between male and female in respect of their earnings

H02: The host country of the students and their earnings are independent

4.0 Scope of the Study

The study aims to comprehensively investigate the socio-economic status and financial well-being of migrated students from Kerala. It entails a detailed analysis of their expenditure habits, the challenges they confront abroad, and their satisfaction levels concerning different aspects of their living conditions. This encompasses an examination of primary expenditure categories, financial obstacles encountered, and

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satisfaction levels regarding accommodation, healthcare access, transportation, and overall integration experiences. The research encompasses a sample of 100 migrated students from Kerala, specifically selected from Kannur district within the state.

5.0 Research Methodology

The present study designed as analytical one based on primary and secondary data. A sample of 100 migrated students who were cited in Kannur district of Kerala state conveniently selected and the primary data collected from them using structured questionnaire via Google forms. The secondary data obtained through websites, journals etc. The data collected were analysed using percentage, weighted mean, ranking table and the chi-square test.

5.1 Data Analysis and Interpretation

Gender Distribution: The nearly equal distribution of male (47%) and female (53%) respondents suggests a balanced representation of both genders in the study. This indicates that the findings can be generalized across genders, and any gender-specific impacts on financial wellbeing and living standards can be adequately assessed.

Age Group Representation: The majority (79%) of respondents falling within the 20-25 age group implies that the study primarily focuses on young adults, who are typically pursuing higher education or starting their careers. This age group's financial concerns and living standards may differ significantly from older demographics due to factors such as educational expenses and entry-level employment opportunities.

Country of Origin: The significant proportion of respondents from Germany (47%) and Canada (37%) suggests that these two countries are popular destinations for international students seeking higher education. The differences in financial systems, living costs, and employment opportunities between these countries may influence the financial wellbeing and living standards of the migrated students.

Educational Courses: The distribution of respondents across post-degree courses (52%) and diploma courses (31%) indicates a diverse academic background among the participants. Different educational programs may have varying tuition fees, duration, and prospects for employment post-graduation, which could impact the financial situation and living standards of the students.

Sources of Initial Funds: The equal proportion of respondents meeting initial funds through bank loans (47%) and their own funds (47%) highlights the reliance on both financial institutions and personal resources for funding higher education abroad. This suggests that a substantial portion of migrated students may face financial challenges, either through debt accumulation or depletion of personal savings, which could affect their financial wellbeing and living standards during their stay abroad.

Inspiration for migration:

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Table 1

Ranking table of motivating factor

Motivation Factor	Score	Rank
Living standard	379	I
Standard of Education	347	II
Safety and security	310	III
Availability of part time job	255	IV
Passion towards cultural diversity	209	V

The findings indicate that migrants tend to favor destinations with better socio-economic conditions, underscoring a preference for enhanced economic opportunities and overall well-being. Access to quality education closely follows as a key factor, highlighting a keen interest in personal and professional growth prospects. While safety and security considerations hold importance, they are relatively less influential in shaping migration decisions.

Monthly earnings:

Table 2

Monthly earnings in rupees

Income	Percentage of respondents
Below 75000	41
75000-150000	44
150000-225000	7
225000-300000	8
Above 300000	0
Total	100

A significant portion of individuals (44%) earn monthly incomes falling within the range of 75,000 to 150,000 Indian rupees. This indicates a sizable middle-income group within the population. On the other hand, 41% of individuals earn below 75,000 Indian rupees per month, highlighting a substantial portion of the population earning lower incomes, likely representing the lower-middle to low-income segments.

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Living expense per month:

Table 3

Monthly living expenses in rupee

Expense	Percentage of respondents
Below 50000	40
50000-100000	44
100000-150000	6
150000-200000	10
Above 200000	0
Total	100

44% of individuals report monthly living expenses falling within the range of 50,000 to 100,000 Indian rupees. This suggests a substantial segment of the population with moderate to higher living expenses. Additionally, 40% of individuals indicate monthly living expenses below 50,000 Indian rupees, indicating another significant portion of the population with relatively lower living expenses.

Savings per month:

Table 4

Monthly savings in rupee

Savings	Percentage of respondents
Below 30000	60
30000-60000	30
60000-90000	10
Above 90000	0
Total	100

Majority of individuals (60%) report monthly savings below 30,000 Indian rupees. This indicates that a significant portion of the surveyed population saves a relatively smaller portion of their income. Additionally, 30% of individuals report monthly savings falling within the range of 30,000 to 60,000 Indian rupees.

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Homogeneity between male and female in earnings:

Table 5

Homogeneity between male and female in earnings

Income	Male	Female	Total
Below 75000	19	22	41
75000-150000	18	26	44
150000-300000	10	5	15
Total	47	53	100

Chi-Square test of Homogeneity

O	E	(O-E)²	(O-E)²/E
19	19.27	0.0729	0.003783
18	20.68	7.1824	0.347311
10	7.05	8.7025	1.234397
22	21.73	0.0729	0.003355
26	23.32	7.1824	0.307993
5	7.95	8.7025	1.094654
Chi-Square Value			2.991494

Degree of freedom= (c-1)(r-1) = (2-1)(3-1) = 2

Table value = 5.991

The table value of Chi Square at 5% level of significance with degree of freedom 2 is 5.991. The calculated value of Chi square is 2.99, which is less than the table value hence the study accept null hypothesis. The male and female are homogeneous in their earnings from part time jobs.

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Host country influence the earnings from part time job:

Table 6

Host country influence the earnings from part time job

Country	Below 75000	Above 75000	Total
Germany	22	25	47
Canada	12	25	37
Others	7	9	16
Total	41	59	100

O	E	(O-E) ²	(O-E) ² /E
22	19.27	7.4529	0.386762
12	15.17	10.0489	0.662419
7	6.56	0.1936	0.029512
25	27.73	7.4529	0.268767
25	21.83	10.0489	0.460325
9	9.44	0.1936	0.020508
Chi Square Value			1.828294

Degree of freedom= (c-1)(r-1) = (2-1)(3-1)=2

Table value = 5.991

The table value of Chi Square at 5% level of significance with degree of freedom 2 is 5.991. The calculated value of Chi square is 1.828, which is less than the table value hence the study accept null hypothesis. The host country and the earnings from part time job are not connected.

Spending:

Table 7

Ranking table for major spending area

Expense	Score	Rank
Accommodation	375	I

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Repayment of loan	351	II
Fee payment	315	III
Food	249	IV
Transportation	210	V

The accommodation expenses take precedence as the highest spending priority, indicating that a substantial portion of individuals' budgets is allocated towards housing costs. Following closely is the repayment of loans, illustrating the financial obligations individuals have towards debt servicing, which may encompass mortgages, personal loans, or other financial liabilities. Fee payments rank third, emphasizing the significance of educational, professional development, or other types of fees in the expenditure patterns of the surveyed population.

Satisfaction level on various factors:

Table 8

Mean value table for rating various factors

Response	Very Good	Good	Average	Poor	Very Poor	Mean Value
Accommodation	15	50	27	4	4	3.68
Transportation	48	27	20	2	3	4.15
Health Care	28	52	15	3	2	4.01
Education	47	33	10	2	8	4.09
Food	16	50	29	5	0	3.77
Entertainment	16	29	38	17	0	3.44
Behaviour of society	40	35	9	11	5	3.94
Behaviour of employer	26	44	14	11	5	3.75
Rules and regulations	35	43	12	6	4	3.99

The ratings provided on various factors provide valuable insights into the perceived quality and satisfaction levels across different aspects of life. Beginning with

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accommodation, which received a rating of "good" with a mean value of 3.68, it suggests that respondents generally find their living arrangements satisfactory, although there may be some areas for improvement. This could imply that while the housing meets basic needs, aspects such as affordability, amenities, or maintenance could be enhanced to elevate the rating.

Transportation stands out with a notably high rating of "very good" at 4.15, indicating that respondents are highly satisfied with the transportation infrastructure and services available to them. This suggests efficient public transportation systems, well-maintained roads, and ease of access to various modes of transportation. Healthcare and education are both rated as "very good," with mean values of 4.01 and 4.09 respectively. This indicates a generally positive perception of the quality and accessibility of healthcare and educational institutions, although there may be areas for improvement to further elevate the rating, such as reducing wait times in healthcare or enhancing educational resources and facilities.

Food and entertainment are rated as "good," indicating a moderate level of satisfaction with dining options and leisure activities available. The behavior of society, employers, and adherence to rules and regulations are also rated as "good," suggesting a generally positive social environment, satisfactory employer-employee relations, and perceived effectiveness of governance structures.

Primary challenge:

Table 9

Ranking table representing problems

Problems	Score	Rank
Lack of part time job	370	I
Attachment to family	356	II
Difficulty to access health care	325	III
Repayment of loans	230	IV
accommodation	219	V

The predominant issue among migrated students is the limited availability of part-time job opportunities, signifying financial pressure and the necessity for supplementary income to sustain their studies. A close second is the struggle with feelings of attachment to family, emphasizing the emotional hardship and homesickness faced by students separated from their support systems. Furthermore, encountering obstacles in accessing healthcare services emerges as a notable challenge, stressing the importance of guaranteeing sufficient medical assistance and resources for the welfare of migrated students.

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Upcoming plans:

Table 10

Response on future decisions

	Yes	No
Wish to settle at host country	80%	20%
Wish to switching to another country	35%	65%
Recommending migrated student life to others	45%	55%

The data unveils a complex range of sentiments among migrated students concerning their experiences studying abroad. With 80% expressing a desire to settle in their current destination, it signifies a strong inclination toward establishing roots and forging a future in the host country, potentially propelled by opportunities for education, career advancement, or quality of life. However, the revelation that 35% wish to relocate to another country suggests that a notable portion of students may harbor dissatisfaction or aspirations for different opportunities, potentially influenced by factors such as economic conditions, political stability, or personal preferences.

Furthermore, the finding that only 45% of migrated students recommend migration indicates a nuanced perspective on the experience, with a significant portion potentially encountering challenges or drawbacks. This sentiment is further emphasized by the observation that only 55% do not recommend a migrated study life, suggesting that a considerable number of students may have reservations or concerns about advocating for similar experiences for others.

Period of living without earnings

Table 11

Period of living without earnings

Period	Percentage of respondents
Up to 2 months	55
2-4 months	30
4-6 months	10
Above 6 months	5
Total	100

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Of the respondents, 55% have adequate financial resources or savings to sustain their living abroad for up to two months without any income. Another 30% can manage without earnings for a period of two to four months, indicating a slightly more modest financial cushion or a less stringent budget that allows for an extended duration of covering living expenses. The smallest percentage, 5%, can live abroad without any earnings for more than six months, suggesting substantial financial resources, an efficient budget, or alternative sources of income such as investments or passive earnings. Additionally, this group may benefit from a robust support system or a well-planned financial strategy to ensure their financial stability during this prolonged period.

6.0 Findings

- In this study most of the respondents are female (53%) and within the age group 20-25 years old (79%). Majority respondents are hosted in Germany (47%) and studied post degree courses (52%)
- The equal proportion of respondents meeting initial funds through bank loans (47%) and their own funds (47%)
- Significant portion of respondents have monthly earnings Rs. 75000-150000 (44%), living expenses 50000-100000 (44%) and monthly savings below 30000 (60%).
- The living standard of host country ranked first as motivating factor of migration.
- Most of the earnings are spend for accommodation.
- Lack of part time job considered as major hurdle on migrated student life.
- While considering response of 100 respondents together, Accommodation facility (m=3.68), food (m=3.77), behavior of society (m=3.94), employer (m=3.75), entertainment (3.44) and rules and regulations followed by host country are rated as good because mean value is between 3 and 4.
- The transportation facility (m=4.15), health care (m=4.01), education facilities (m=4.09) are rated as very good because the mean value is between 4 and 5.
- Most of the respondents (80%) wish to settle on the host country.
- Majority respondents (65%) also wish to stay at the same country until they get opportunity to switch into another.
- Significant portion of respondents (55%) do not encourage to study abroad in present condition.
- Majority of respondents (55%) are capable for living the host country up to 2 months without any earnings in present condition.
- The male and female are homogeneous in their earnings from part time jobs.
- The host country and the earnings from part time job are not connected.

7.0 Suggestions

- Prior to finalizing a study destination, ensure thorough research on earning potentials, fee structures, living costs, and availability of part-time employment opportunities.

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- Avoid succumbing to herd behavior; make independent and informed decisions about your academic journey.
- Seek comprehensive information about the educational system of the host country before departing.
- Engage in local clubs, societies, or online forums to foster mental well-being and gain valuable insights, advice, and support during the transition period as a migrated student.
- Maintain strong connections with friends and family back in Kerala; share your experiences and learning with them, and seek their guidance when necessary.

8.0 Conclusion

The current study offers valuable insights into the experiences of migrated students. It's apparent that a substantial portion of respondents earns moderate to high monthly incomes, with living expenses falling within a similar range. However, a majority of these students report saving less than Rs. 30,000 per month, suggesting a potential need for improved financial management or additional income sources. Part-time job earnings remain consistent across different host countries, with no gender disparity observed in the workplace.

The primary motivation for migration seems to be the socio-economic status of the host country, indicating that a better quality of life plays a significant role in attracting students to relocate. Accommodation costs emerge as the primary expenditure for most migrated students, likely due to the high cost of living in the host country. The scarcity of part-time job opportunities poses a challenge for these students, limiting their capacity to generate extra income or gain work experience. Various aspects of life in the host country, including accommodation, food, societal behavior, employer relations, entertainment, transportation, healthcare, and education facilities, generally reflect a positive experience. The majority of respondents express a desire to settle in the host country, indicating satisfaction with their current situation and potential long-term commitment. Additionally, most students prefer to remain in the same country until they have an opportunity to relocate elsewhere. Interestingly, a significant portion of respondents does not encourage studying abroad under current circumstances. This reluctance may stem from factors such as financial constraints, migration-related challenges, or the influence of herd behavior.

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