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# **Income Security and Hidden Care Issues- Female Care workers Emigrating from Kerala (India) to the Middle East**

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## 1. Introduction

This paper explores the local issues of income insecurity and care drain in Kerala, India within the context of female migration in a globalized society. It highlights the fact that globalization not only impinges on the economic, social, and political aspects of human life, but through them, also on moral and philosophical issues. The agents under analysis are women migrants of no/ low skill. This paper examines their behaviour in two conflicting roles - *as rational economic agents and rational moral agents*. The women migrate under conditions of severe income insecurity leaving behind babies, dependent children (adolescent, handicapped, school-going), aged parents, and husbands. In the Middle East, they take up low-income jobs either in the domestic sphere (as housemaids, governess) or in the public sphere (as hospital cleaners and semi-skilled nurses). They migrate to sell care services abroad, even as they realize that their absence would create a care drain in their own families.

These women migrate in order to escape from unemployment, insecure, marginal incomes and economically bleak futures. To pay for travel costs in advance, they borrow large sums of money (600 USD to 2,000 USD) from informal rural credit sources at rates of interest much above the market level. They work abroad under conditions of economic (irregular incomes) and physical (violence) abuse in the hope that migration and remittances would ensure income security for the family. The lack of care at home forces them to return, often without fulfilling the contracted tenure or paying the incurred debt. They return to lives of increased income insecurity. The welfare of the family is also affected since the absence of the primary care giver creates its own problems. Finally during reintegration when income insecurity deepens due to debt, the women are forced to migrate again, thereby worsening the care hiatus.

This paper looks into the dynamics of this vicious cycle. How is the employment and income security in the host country affected by the problems

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caused by the lack of care in the migrants' homes? Do the real (physical and emotional) problems caused by the absence of the care provider affect the welfare of the non-migrant members of the household? This paper analyses the effect of emigration on *welfare and studies the specific impact of care issues on the employment and income security of female emigrants*. The unfortunate part about this process is that policy makers as on date are not concerned in protecting the economic and civil liberties of the migrants or their families.

## **2. Economic emigration to the Middle East**

Economic migration to the Middle East in search of employment and income has become the chief economic activity in Kerala (the operative words are “employment and income” and not necessarily ‘better employment and income’). Migration has become a survival tactic for most Keralites. The migrants are called contract, labour migrants since all conditions are stated in a contract. The contract decides the duration of stay abroad, salary paid per month, perks etc. About 66.3 per cent of migrants are of low skill (informal skills, trades persons, manual workers etc.) For this group contract period is one or two years, wages are 30 USD to 100 USD, and perks should legally include free boarding and travel costs. However existing conditions of monopsonistic demand and perfectly inelastic supply of labour render migrants vulnerable to contract fraud. When contracts are not respected, the sponsor does not pay travel and boarding costs. The salary paid is less than contracted, and is paid at irregular periods (not every month). The contract itself can be terminated/ altered on the whims of the Arab sponsor. Thus, it is clear that contract violation is the principal cause of income insecurity among low-income migrants.

A crucial factor in contract labour migration is the process of recruitment in the home area. Workers borrow from informal, rural credit source (paying interest rates above market rate and compounded per month) to pay the travel costs, in advance. Borrowing is based on the rational calculation that with the high-income abroad and remittances, the loan would be amortised in one year. During

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migration, income is inadequate and unstable. From this, the migrant has to meet living expenses abroad, remit for household expenses back home and repay incurred debt and interest. They also have to save for future investment that will provide a source of recurring income. Most migrants barely meet their living expenses. At the end of migration, the worker not only ends up without savings and employment, but also in debt. Often, the only viable course of rehabilitation is remigration. Thus, borrowing for travel costs is a secondary reason for income insecurity among migrants.

The vulnerability *vis-a-vis* income uncertainty of migrant's stems from the apathy of home and host governments. Policy-making ignores migrants since the state considers the process to be spontaneous. Since migration is an individual decision, the migrant is expected to act rationally, evaluating the costs and benefits, in deciding to sell his/her embodied labour to the highest remunerator. In reality, migrants are exposed to any form of economic, social, civic and personal violation once they reach the Gulf. Neither the home or host government offers any security if the sponsor/ employer chooses to violate contracts.

### **3. Women emigrants and hidden gender issues**

In the past decade, the flow has included more women migrating for employment. While some of the problems faced by female migrants are common to male migrants (contract violations), they also generate and experience unique problems (sexual harassment). These two problems have been identified, though policy makers have done little to rectify them. This paper explores a covert issue in female migration. Female emigration entails an extra hidden dimension- the draining away of the care provided by the woman in the pre-migration period. The absence of the principal care provider affects families in different ways depending on their income levels.

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The high-income female migrants make proper substitute arrangements for care even before they leave, by incurring high nominal costs. These arrangements include boarding schools, old age homes, home nursing services, domestic help, home tutorials, etc. Moreover, when there is a disturbance in any of the institutionalized care services, the migrant can return (temporarily or permanently) to alleviate the situation. Even though this care arrangements form a drain on income, the high-end migrants are not affected much. This is because they migrate under secure visas, and their income abroad is regularized and sufficient. While we do not trivialise the emotional costs felt by these women, the monetary substitutions smoothen out the situation to a large, acceptable extent. Thus, their costs *vis-à-vis* care, are largely monetary.

However, the case of low - income women is different. They too recognize the need for care in their absence. In fact, this delays their decision to migrate. They also make surrogate arrangements for care. These arrangements are not monetary or institutionalized, but personal and informal. Older women in the family are called to take household responsibility and teen-age girls are assigned more chores in the house. Husbands are motivated to act as more reliable income and discipline providers. However, from the fieldwork, it emerged that most such alternative care compromises collapsed. Older women fell sick, daughters failed to cope with studies and housework, teen-age sons dropped out of school or trade, and husbands started depending on remittances rather than generating local incomes. In short, the dependency ratio on remitted income increased after migration of the woman.

When the migrant women were informed of the distortions in care, they were not able to return immediately to correct the situation. Since they were not being paid contracted wages, debt repayment would take longer than expected. There was no possibility of generating local income back home (this was the main push factor to migrate). Hence, the women had to stay back abroad to make money. But when the care situation deteriorated beyond a critical point, the migrant women returned forfeiting tenure and foreign incomes. On return, they would amend the household situation with their presence and repatriated savings if any. In some



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cases, such repairs worked. In most, it was too little, too late. While these are damages to welfare at the micro level, it is safe to assume that over many such cases, the welfare of the community would be affected.

Thus in the case of low-income female migrants, the care drain affects their lives in both nominal and real terms. When they return to correct the care collapse by forfeiting few months of employment, they lose income and ability to repay debt. This is the monetary drain on income caused by care. The emotional, physical and real drain is just as insidious. As dependency ration increases, the quality of human capital in the family decreases. This affects generation of future incomes. Thus the real drain caused by cares stretches over the secular period as well.

#### **4. Theoretical background**

Most theories on globalization alluding to “global change” and “global society” contend that connections between actors across the globe are more frequent and intense today. What were once clearly defined societies now possess greater ability to span time and space, “they are interwoven with ties and connections which cross cut the socio-political system of the state and cultural order of the nation” (Giddens, 1990). This holds especially true in the case of migration. Scholte (1997) holds that social relations acquire relatively distance less and borderless qualities, so that human lives are played out in the world as a single space. However, this opinion is highly contestable. Structures, norms and practices that govern the global system serve to exclude and marginalize certain groups (Robinson 1997). Groups are marginalized through the exclusionary structures and gendered constructs of international and cultural practices. We will discuss two such marginalized groups in this context-

§ female migrants marginalized in contemporary socio-economic structures in the home and host countries, because of their lack of basic income;

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§ the non-migrant members of their household marginalized due to lack of sufficient income and attention in the home area.

In this analysis, we will converge towards the orthodox version of the ethics of care. The cases used to highlight the care phenomenon focus on ‘micro’ moral issues, among members in a household (private sphere) rather than exclusion to wider social causes. We are aware of the criticism that it is not possible to focus on the “particular” and “social” simultaneously (Jaggar 1995). This argument apart, concentrating on particular examples of human suffering need not divert attention from the socio-economic structures that perpetuate it.

Care in the context of a household can be considered as one of the factors comprising the welfare function of the members. Migration is said to enhance the welfare of a family through the addition of remittances. The implications of remittances on the welfare of the source area given by three hypotheses. The hypothesis of average utility as propounded by Mill says that pure emigration in general will increase the economic welfare of the non-migrants by addition of remittances. However, if the alternative Benthamite social welfare function were chosen, the results would be diametrically opposite. Remittances are said to reduce economic welfare, especially that of the non-migrants (Bhagwati and Rodriguez, 1986) Here the function to define optimum population is given in terms of total utility.

When emigration and remittances are jointly considered in a model, the results become contradictory (Quibria 1995,1986). The relations between migration, remittances and the GNP of the source country, are given by Quibria, using a model with highly simplified assumptions (Quibria, 1995). One of the three pragmatic inferences made from this model holds that:

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## 5. Emigration increases the price of non-traded goods in the source country

This inference is crucial to our study and will hold true whether remittances flow in or not. But, inflow of remittances will aggravate this condition. The assumption here is that non-traded goods are labour intensive in the process of production. Simultaneously, emigration will increase the income per worker and also demand per capita. A combination of fall in supply and rise in demand will increase the price of non-traded goods. This is supported by substantial empirical evidence in Asia, where the relative prices of non-traded goods have increased after emigration.

### 5.1 Non-traded services

What would be the result if the analysis were applied to a non-traded service and the impact of its price on non-emigrants? “Non-emigrants” are defined as those left behind in the emigrant household. *The non-traded commodity, in this context, is not a physical good, but an emotional attribute objectified in a physical act with an economic value in exchange.* This non-traded commodity referred to in this context is “care”.

Care is a service not associated with trade and economic exchange in conventional terms. Within families, care is provided unconditionally, with no reward expected in return. In economic transactions, care services are the work done by nurses, governess etc. Household care has never been considered for itself in economics. Care is a service that is highly labour-intensive. It is not traded within the family, but has a tangible value if bought locally or abroad. Further, when women are recruited as domestic maids, governess and nurses, it acquires a significant economic character, since the labour exchanged for salary is “care-work”. But this is done at the expense of the care provided hitherto in the emigrant’s family.

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We now draw upon three examples from a larger sample to illustrate this point. Two of the agents are low-skill, low-income female migrants. They migrated as a housemaid cum governess to work in the domestic sphere in the Gulf. We look at their migration and care experiences. This will show us that in trying to escape income insecurity, they succumbed to more income insecurity. We will contrast their experiences with that of a high-income female migrant and show how income security helped her to cope with the situation. Each case has been constructed using a range of economic parameters, so that technical authenticity is upheld.

## **5.2 Case 1: Low skill female migrant working in private sphere**

### Pre migration status

Rani (38 years) had completed secondary school and had never worked outside her house. Her husband was a head load worker and provided Rs.1500, which was the main source of pre-migration income. The couple had a daughter and two sons – all students. Rani managed a shop and earned Rs500 per month. With the Rs.2000, they paid annual house tax, monthly minimum charges for electricity, ration, education and medical bills. They had accumulated debts of Rs5,000. Since income was low and the family had to prepare for the daughter's dowry, they decided that migration would be a rational solution to their financial problems.

### Choice of migrant

The husband was chosen to migrate as a manual labourer. The family realized that travel costs would have to be paid and decided to sell his loading rights to raise the money. There was no demand for manual labourers in the Gulf, but housemaids were in demand. Since the labour market did not take what the family supplied, they decided to offer what it demanded. Rani decided to migrate for a salary of Rs.3,000 per month with boarding expenses fully met.

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## Travel costs

The contract was for two years and they had to pay Rs10000 as travel expenses. Rani borrowed Rs.12,000 from a local moneylender who spontaneously offered credit when news of her migration became public. Earlier he had refused her a loan of Rs.5000 to expand her shop. This proves that migration improves the credit worthiness of the person. Rani had to pay 8 per cent interest per month. The family had accumulated a total debt of Rs.15,000 before migration.

## Care arrangements

Care of children was not a problem since the grand mother was active. Rani's daughter and mother would continue to run the shop since the income was important. The husband would be present to ensure discipline. Rani would remit Rs.1,500 to Rs.2,000 per month. Over two years, the savings from the remittance would be Rs.25,000, even after part of remittances was used for consumption and debt repayment. She would have Rs.25,000 as foreign savings that could be repatriated in cash or kind.

The family had a portfolio of desired investment from remittance income. These included renovating the thatched house, buying ten sovereigns of gold for the daughter's wedding, and expanding the shop to provide a source of renewable income in future.

## Migration and care

Rani's employers paid the contracted amount regularly and met boarding expenses and service charges for the remittance transfer. Rani remitted Rs.6,000 every three months. The remittance was used by the family to meet discretionary expenses and to repay debt. Back home, the mother became bedridden due to work-pressure. The daughter was unable to manage the household, the shop and studies. She closed the shop and stopped studies. The father provided less than the

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usual Rs1500 per month and spent more on his drinking. The sons dropped out of school after failing a year.

The daughter tried to run the family with the remittances and local income. Nearly Rs.800 was expended per month on repayment of debt. On some months, she stopped debt payments. Consequently, interest compounded rapidly. Rani had to increase remittances to Rs2500 per month. This not only decreased the foreign savings but also impeded the goals in the desired investment portfolio. Nearly two thirds of the remittances were used up in the household. Thus, income insecurity deepened even with inflow of remittances due to debt.

## Return

Rani was concerned about the children dropping out of school and decided that it was too high a cost to pay for emigration. She had completed eighteen months in her contract and decided to terminate it immediately. The sponsors refused to pay for her return ticket. Rani returned with Rs.23,000 as repatriated savings.

## Rehabilitation

On return, Rani realized that she had paid heavy economic and social costs for migration. She immediately admitted all the children back in school and the mother in hospital. She also paid Rs.7500 to the moneylender for interest and restarted the shop. All that she achieved within six months of return was to restore the family to the status before emigration. In less than a year after return, Rani spent almost all the repatriated savings. The family had not achieved any of their desired investment goals. She was heavily in debt, unemployed and with no other major source of income apart from the husband. The family was exactly where they were before migration, except that now they were heavily in debt incurred for travel costs. Income was lower than before and spent on debt.

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This is the case of an unskilled woman migrating in response to demand. She was not the first choice within her family to emigrate. Her departure caused a total depletion of the care that she provided to her family. This care included a range of activities like house management, enforcement of discipline, and tending the sick. When she migrated to sell this care service, which is accounted as low skill, peripheral work, she did so at a severe economic cost to her family and her society. In migrating to achieve income security by selling care services, she cut off the supply of care in her home. This cost a lot and increased income insecurity.

### **5.3 Case 2**

Bina (37 years, Christian) was a single mother, living with her mother and 17-year-old son, in a female -headed household. She had completed matriculation and a course in beauty therapy from a licensed government institute. She too did not possess any formal employment experience in the public sphere. It was widely rumoured that Bina was a commercial sex worker.

#### **Decision to emigrate / travel costs**

Bina's decision to emigrate was based on two future needs. Bina wanted to provide her son with an opening in the Gulf. Further, she wanted to invest in a small beauty parlour within the colony, which would yield a recurring source of income and establish her as a decent working woman.

Migration was not the first choice. She tried for credit from formal sources to start the parlour. Since she had no collateral, she could not get credit. Informal credit was not forthcoming. She could not find employment in other beauty parlours, since her qualifications were not satisfactory. Bina's son could not migrate since he was minor and unqualified.

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Bina was offered a contract as a maid. She would be paid Rs.5,000 per month with boarding expenses fully met. She had to pay Rs.12,000 as travel costs and service charges to the agent. Bina did not hesitate to mortgage her house at ten percent interest to raise Rs.15,000.

### Care arrangements

Bina could not ensure that her son completed matriculation. She paid Rs.1,500 to the local workshop and enrolled her son to study diesel mechanism. He was still a minor, but she did not entrust him to a formal legal guardian. The mother would provide the boy with food, but could not discipline him or ensure that he worked regularly. Bina was aware of these limitations in the care arrangements, but as she opined, she was emigrating to provide a future for her son, to increase the employment options open to him. To her, that was in itself an expression of care.

### Emigration and remittance behaviour

Bina was paid less than the contracted amount of Rs.5,000. On an average she was paid Rs.3,000 per month in the twenty months of emigration.

### Care in source country

Bina sent remittances of Rs.3000 to Rs 4,000 every two months to an account held in her mother's name. The family had to meet monthly expenses out of the average amount of Rs.2,000. They managed to buy ration, pay electricity bills and medical bills. They paid debts for the first two months. But debt took up nearly Rs.900 per month, which was at the expense of food bills. So, after the first five months, the debt and interest were allowed to accumulate. Eighteen months after Bina migrated, her mother died. The money -lender took possession of the house and installed his lock on the door. After twenty months of migration, Bina was confronted with a house in mortgage and a nineteen-year-old son, without a place to stay.



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She decided to forfeit the last four months in her contract and return immediately. The sponsors were holding her passport and foreign savings amounting to Rs20,000. They refused to return these till the tenure was completed. Finally, they relented by releasing her documents and cash, but did not buy her a ticket. When Bina returned, she had Rs.15,000 in cash.

#### Care amendments on return

The first act was to break the lock and occupy her house. The second was to track her son. He was living near the railway station and was on drugs. He had been arrested once and refused to live with her. Bina sought help from the priest and repaid Rs.10,000 as debt to the moneylender. Within the first six months, Bina's foreign savings were totally. She still had debts amounting to Rs.8,000, incurred for travel costs.

Bina had not fulfilled any of the items in the desired investment portfolio and was still unemployed. To sustain herself, she was worked as a commercial sex worker and scouted for new opportunities to emigrate.

#### **5.4 Case 3: Control group- qualified women working in public sector in the Gulf**

It is surprising to see the contrast with a woman who has a secure source of income. Rosalin (34) lived with her two sons (ten and eight years). She had completed BA and had worked in a private, financial intermediary for three years before marriage. Her husband was an accountant in Muscat and remitted to meet all household expenses. The sons were studying in a private, English medium school. Education expenses were high and involved admission and tuition fees.

#### Desired investment portfolio, care arrangements

Rosalin's husband proposed to return in two years and start a business back home. He found a suitable opening for Rosalin in his office as accounts assistant.

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The offer involved no travel costs and the company offered accommodation subsidies. The husband felt that with two salaries, they could settle down more comfortably, in the next two years.

Rosalin's parents came to stay with the children. Rosalin had already arranged for their tuition, bus trips to school and music lessons in the church. She entrusted her sons to her parents and migrated.

### Emigration, care adjustments

Rosalin joined her husband and work in Muscat. Her entire salary was remitted to an NRE account held in her name. She spoke to her sons every week and monitored their progress in school. Within three months, her parents reported that they were unable to care for two active little boys. Rosalin returned to admit her sons in the boarding facility run by the school. The boarding was expensive but offered full supervision of studies and discipline. The arrangement was worth the cost.

In the next twelve months, Rosalin returned twice to see her sons. The older son fractured his leg in jumping off a shelf and had to wear a cast for two months. Rosalin came immediately to see him. Within three months of her return to Muscat, the second son started doing poorly in studies. He was only nine and missed his parents badly. Rosalin visited him and stayed for Christmas. Then, Rosalin's father dislocated his hip. She returned for a month to support her mother, supervise treatment and pay for it. She arranged for home nurses and domestic help to help the aged parents. She paid for all these institutionalized care facilities from her steady source of remitted income.

### Return

Rosalin returned on completion of her contract of two years, along with her husband. In the two years that she had been away, she had visited her family five times to take care of them. The couple started a computer centre and Rosalin

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managed the institute. The sons were brought back to stay at home with them. There were no problems in return, rehabilitation, care or remittances.

## Resolution of care

A few points are worth noting. Income security makes all the difference to the life of people. This home truth has been proved yet again by these cases. In all cases, it is the desire for basic income security (cases 1 and 2) or improved income security (case 3) that prompts migration. Women never render themselves as the first choice as migrant. This is because they realize the need for care within the family even before they leave. While some components of household care can be resourced through institutionalized public systems, there are limitations. Besides these are extremely expensive and can be afforded only by those who have steady and high incomes. For the lower income women migrating as care workers, these services are beyond their means. The only way they can migrate is by decreasing the care available to their families. While the rich women pay only nominal costs for their absence, the lower income women pay nominal and real costs.

The second factor that contributes to income insecurity is travel costs. This is regrettable since the government can make efforts to check malpractice in recruitment. Prospective migrants borrow at high rates of interest because they assume that they can pay off the debt over two years with contracted wages. Thus contract violations become the third reason for income insecurity. When sponsors do not pay the workers the promised wages, all calculations become irrational. This again is within the control of the state, since they can ensure that the rights of migrants are protected.

Policy making with regard to migrant safety has been the lowest priority of the Kerala state. While much attention is given to high-income migrants to secure NRI investment, the low-income migrants who form two-thirds of the flow are ignored. The problems of female migrants are even more neglected. The state contends that it cannot prevent women from migrating if they want to. The state

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also holds that it cannot concern itself with the moral issues of care arising in individual households. These are pertinent points. But any welfare state has to address the needs of its vulnerable members and female migrants are indeed one such major group.

What is needed is a revamping in the thrust of policy. If in the first instance, the state can ensure a basic component of income security to low skill women irrespective of their rights or means, it would take care of their subsistence. If the state can skill the women to generate their own income either locally or abroad, that is even better. For migrating women, the state needs to give support in the form of legal recruitment and contract safety. This would definitely safeguard income during migration. This would also protect the long run income security of this group. When contracts are violated and debts remain unpaid, the women never manage to reintegrate in the source area. They try to migrate again, in the hope that the successive chances would be optimal. Such moves distort the personal life and psyche of the individuals involved, and the socio-economic milieu of Kerala. The state can prevent such remigration moves. What is required is recognition of the fact that migration and care may be personal, moral decisions, but nevertheless their impact is externalized and felt by all.

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