# ECONOMIC IMPACT OF MIGRATION ON CHRONIC POOR OF RURAL INDIA: A STUDY OF **CONSTRUCTION WORKERS IN JAMMU**

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### **Abstract**

Internal migration has become a common feature of developing economies of the world. India is also experiencing free flow of internal migration which is popularly called as rural-urban labour migration. Migrant labourers generally after their arrival at the urban centres are absorbed in the odd job in roads and buildings, construction or other number of urban-informal activities. With respect to Jammu, the construction activities have increased a lot that has led to continuous increase in inmigration of labourers in Jammu. Therefore it becomes pertinent to ascertain the economic impact of migration on the migrant labourers engaged in the construction sector of Jammu. The study is mainly based on primary data collected through direct personal interview with the respondents. There are total 250 sample respondents, 50 from each of the five poorest states of India. Secondary data on labour migration is also collected from reports published by Census, NSSO, JDA and journals EPW and Kurkshetra. In order to facilitate comparisons the data has been tabulated, analysed and interpreted with the help of statistical tools. On the advantages of migration, migrants disclosed that they have positive impacts on the 'economic' aspect of life as well as they could change the life style because of increasing total man-days, monthly/annual income and savings. Similarly, families, which are living at hometowns, are also benefited as they receive regular "remittances" at hometowns.

Keywords: EARNINGS, EMPLOYMENT, INTERSTATE MIGRATION, WAGES, REMITTANCES

### Introduction

Internal migration has become a common feature of developing economies of the world. India is also experiencing free flow of internal migration. But in the recent times as compared to intra-state migration the growth rate of interstate migration has grown faster. This migration is usually from low earning states to high earning states which are popularly called as rural-urban labour migration. Rural-urban migration means movement of working population from the country side to the city.

Data on internal migration in India is principally drawn from two main sources i.e Census and NSSO. However, at present Census results for migration are available only till 2001, whereas NSS results are available till 2007-2008

**TABLE: 1 Magnitude of Labour Migration in India** 

Type of Migration	1971-1981	1981-1991	1991-2001
Intra-district migrants	24.90	8.30	3.70
Inter-district migrants	44.30	13.70	26.30
Inter-state migrants	28.10	26.30	53.60

Source: Census of India: 2001

Table-1 reveals that no doubt the size of intra-district migration (193.5 million) and interdistrict migration (74.6 million) is more than inter-state migration (41.4 million) in 2001 but the growth rate of inter-state migrants is relatively more than other two in successive decades. It is very high (53.60%) during 1991-2001.

The NSSO specifically shows an increase in inter-state migration between 1999-2000 and 2007-2008 in the two urban steams; in the rural-urban stream, the percentage of inter-state migrants increased from 19.6 per cent to 25.2 per cent; in the urban-urban stream, inter-state migration increased from 19.9 per cent to 22.9 per cent (NSSO Report No-533, Statement 4.11).

Migrant labourers generally after their arrival at the urban centres are absorbed in the odd job in roads and buildings, construction or other number of urban-informal activities. The urban construction sector essentially is a unoganised labour market sector. The buildings and roads construction activities, therefore, rely on illiterate, unskilled, semi skilled surplus manpower from rural agricultural sector. Hence the construction sector is one of the largest employers of the informal sector workforce in the country, particularly in the urban scenario where work is highly labour-intensive.

Table-2 shows that in 2007 there was interstate migration of 80 million people out of which 50 percent seek employment in construction.

TABLE2: Size of inter-state migration in India and their employment in informal sector in **2007** 

Inter-state labour migration in2007(in millions)	Construction sector workers	Domestic workers	Small scale mines workers(illegal mines)	Call girls	Sex workers
80	40	20	13	5	2

Source: The Hindustan Times on 14<sup>TH</sup> October 2007.

TABLE 3: Employment and Change in Employment during the Decade

	<u> </u>		<u> </u>			
Sectors	Employment	across the	e sectors(in	Absolute cl	nange in Er	nployment(in
	million)			million)		
	1999-2000	2004-2005	2009-2010	1999-2000	2004-2005	1999-2000
				to 2004-05	to 2009-10	to 2009-10
Agriculture	237.67	258.93	244.85	21.26	-14.08	7.18
Construction	17.54	26.02	44.08	8.48	18.06	26.54
Total	396.76	457.46	460.22	60.70	2.76	63.46

Source: Using usual principal and subsidiary status (UPSS) calculated from NSS 55<sup>th</sup>, 61<sup>st</sup> and 66<sup>th</sup> Rounds, Employment and Unemployment Rounds.

In the table- 3 we have taken only two sectors for comparison because majority of our sample respondents were employed in agriculture before their migration and all of them are employed in construction sector after their migration. The table shows that there is absolute decline of 14 million in employments (which is shown by negative sign) in agriculture during the second half of the decade. Where as in construction there was rapid increase in employment and this increase in construction. Pull of construction growth in urban areas of developed states led to workers moving out of agriculture seeking employment in construction sector at comparatively higher wages and

more mandays than agriculture. Besides increase in investment in infrastructure during the eleventh five year plan (2007-2012) period from 4% of GDP at the beginning of the plan to 7.5% of the GDP in the terminal year of the plan has led to absolute increase in employment in construction sector.

Hence the states with higher per capita income and larger dominance of non-agricultural sector show high in-migration rate, i.e the migration is usually from low earning states to high earning states.12 In particular, the labour from central, north-eastern and eastern parts of the country migrate to northern states of India, this is particularly from Madhya Pradesh, Chhattisgarh, Uttar Pradesh, Bihar, Odisha, Andhra Pradesh, etc

### The Present Study

The construction activities in Jammu have increased a lot from the last few years due to continuous increase in the population of Jammu, migration of population and increased tourist traffic. The dynamics of development in Jammu have opened up avenues of employment in industrial, commercial and service sectors which in turn induced rural folk to migrate to the city. Genesis of Jammu's urban development lies in unchecked migration to the city. Besides influx of migration from Valley due to socio-political factors, subsistence agricultural economy, fragmentation of land holdings and steep rise in population have pushed more and more people out of rural areas in search of better employment opportunities in the city.

### Estimate of population of Jammu by 2021:

Adding population growth due to the extraneous factors to the the total population of Jammu by 2021 is worked out as under:

**Residential Population** = 15,71,693

(A) Kashmiri Migrants 1,60,000

**(B)** Labour in-migration 33,222

(C) Darbar Move (seasonal) 28,000

(D) Inflow of pilgrims per day = 1,36,000

**Total Population** = 19,28,915

#### Source: Jammu Development Authority.

Hence due to all these factors different developmental and infrastructural activities such as construction of roads, National Highways, bridges, railway link works, tunnel, schools, colleges, hospitals, shopping malls, Residential houses/flats etc are under construction. Expansion of Jammu has increased real estate activities. Due to all these and other developmental activities there has been a continuous increase in the migration of rural people from different underdeveloped states like Chhattisgarh, Bihar, Orissa, Uttar Pradesh Madhya Pradesh etc. towards urban informal construction sector in Jammu.

### Magnitude of In-migration of Labourers to Jammu.

Jammu Development Authority (JDA) has used a crude method to estimate the rate of net inmigration in Jammu. Assuming the decadal growth of population as 47.22% for Jammu and natural

growth rate as 16.1% for decades 1991-2001, 2001-2011, and 2011-2021, the net migration rate is 31.12% per decade. In-migration of Labourers to Jammu is estimated in table-4

According to the estimates projected by Jammu Development Authority, presently 35,000 workers are engaged in construction in Jammu. Table-4 shows total labour migration to Jammu which is based on DGR and AGR. According to estimates in 2021, about 33,000\_workers will constitute migratory work force engaged in construction and allied activities, besides about equal number of local workers. Major number of construction workers is migrants from Orissa, Bihar, Uttar Pradesh, Chhattisgarh, and Madhya Pradesh.

**TABLE 4: Labour Migration to Jammu** 

Period	Decadal Labour Migration (in No.)	Annual Labour Migration (in No.)
	(based on DGR of 31.12%)	(based on AGR of 3.12%)
1981-1991	99,106	9,910
1991-2001	1,53,288	15,329
2001-2011	2,25,670	22,567
2011-2021	3,32,223	33,222

Source: Jammu Development Authority

In the light of these facts, it becomes pertinent to undertake a systematic study of economic impact of migration on migrant labourers of construction sector of Jammu. This will help us to explore the situations at the places/origin of migration and their sustainability in the areas of work. Also how the present work has helped them to improve their economic conditions.

### **REVIEW OF LITERATURE**

It is economic implication that stimulates rural urban migration. The decision to migrate depends upon expected higher wages (real wage differential) and probability of successfully obtaining an urban job (Harris J.R and MP Todaro 1970). Hence migration of rural labourers towards urban areas is social beneficial because as against the rural agricultural sector which is characterised by unemployment/under-employment, modern urban sector is characterized by full employment and wages are maintained at level much higher than the agricultural rural sector. In urban areas marginal product is not only positive, but also grows rapidly as a result of capital accumulation and technological progress (Lewis W Arthur 1954 and Fei, John CH and Gustav Ranis 1964).

Mobility of labour take place when workers in source areas lack appropriate options of employment and livelihood and there is expectation of improvement in standard of living through a continuous source of employment in the area where they intend to migrate, in terms of increased income and more participation in employment (Lall, Selod and Shaliz 2006).

The nature of migration of labour in India is such that the change in residence can take place either permanent or semi-permanent or temporary basis, (Premi, M.K. 1990). The development process of the city provides people with new economic opportunities and other social benefits which lead to migration of workforce to urban areas. In an attempt to mitigate deprivation and make an

adequate living for themselves, the people from poor households in rural areas keep moving and shifting their places of living to urban areas. Therefore migration is due to pull factors like better employment, higher wages, better living conditions at destination etc and push factors at home such as lack of employment, low wages, agricultural failure, debt, drought and other natural calamaties, (de Haan; A, 1999).

It is an important route to come out of poverty for the poor. Although incomes of these migrants generate may help them to survive, there may be little scope for saving the investible surplus, (Bhattacharya, p. 1998).

The construction sector provides direct employment to at least 30 million workers in India (Chen 2007) but trade unions estimate that there was roughly 40 million migrant construction workers in India in 2008. (Sarde 2008) Construction sector attracts both skilled workers (masons, carpenters) and unskilled workers. Although there is some scope for upward mobility, poorer and lower caste/tribe migraints tend to remain in low paid unskilled jobs. This is because of the discrimination against them and being excluded from opportunity to gain skills.

The impact of migration on the socio-economic condition of migrants can be varied. First, the migrants could get locked in the debt cycle where all their earnings are used up in repaying the loan they had incurred at home in the rural regions. Most of their remittances is also used in the funding their expensive working capital which is required in agriculture and performing other social and economic responsibilities in their village. Second, migration may not be capable of improving their social and economic condition to an immense extent but may help them to improve their survival strategies (Shrivastava and Kumar, 2003).

Whatever may be the reasons or impact of labour migration, overall it leads to increase in remittances from urban to rural areas. (Deshingkar, Priya 2004). Besides without migration a majority of the poor would not be able to spend on health, consumption and other basic needs. Without migration the poor people would face the risk of sliding deeper into poverty (UNDP, 1998, 2009).

### **OBJECTIVES**

- (i) To study the structure of earnings of the construction workers in Jammu.
- (ii) To estimate number of days the workers are getting employment on construction sites.
- (iii) What actually the actual savings from this place
- (iv) To find out how large are the remittances made by the migrant workers.

### **HYPOTHESES**

**1.** Number of man days generated are not sufficient to maintain their average minimum level of living for the migrant labourers.

# **RESEARCH METHODOLOGY**

The study is based on both primary and secondary data. Data has been collected through direct personal interview method with the respondents in a well prepared schedule with meetings with respondents. The place of origin of the migrants and the different areas of stay at the destination has been taken as criteria to select the respondents from different strata.

It is, then decided to study total 250 sample respondents, 50 from each of the poorest state in India. According to Tendulkar method the during 2011-12 in the following mentioned six states the percentage of rural poor were highest i.e. in Chhattisgarh(44.61 per cent), Jharkhand(40.84 per cent) Bihar(34.06 per cent), Orissa(35.69), Uttar Pradesh(30.4 per cent) and others include only Madhya Pradesh (35.74 per cent). In Jammu the migrant labourers working in construction sector are also from the above mentioned states except Jharkhand. Hence we have taken our 250 sample respondents from Chhattisgarh, Bihar, Orissa, Uttar Pradesh and Madhya Pradesh as a sample for the purpose of survey.

Secondary Data: In addition to primary data, a good bit information was collected from secondary sources. It includes reports of Jammu Development Authority, the report of UP Jal Nigam for Urban Environment Engineering Department, Jammu, on Sewerage Project, studies namely RITES & NEERI, Reports of Census and reports collected by NSSO regarding employment and unemployment through its various rounds. Information was also collected from some journals such as Economic & Political Weekly and Kurukshetra. Besides information given in the various sites of Jammu Development Authority, CSO, NSSO, NCEUS have been used.

Thus, the data for the present study has been collected in the form of distinct, separate, and mutually exclusive categories. In order to facilitate comparisons and show the involved relations the data has been tabulated in a compact form. The data, thus, presented in statistical form have been analysed and interpreted with the help of statistical tool to see the economic impact of migration on the economic condition of migrant labourers engaged in the construction sector of Jammu.

### **IMPACT OF MIGRATION**

Migration is mainly an economic phenomenon. Migrant Labourers have its impact on the economic condition in the following respects:

The information in the Table-5 revealed that when they were in the home town, majority of the migrants 112(44.80%) used to get maximum 90-100 days employment in an average in a year, however, 89(35.60%) migrants disclosed that they used to get maximum 110-120 days employment in an average in a year, 42(16.80%) migrants said that they used to get up to 80-90 days employment with low wage rate, and only 7(2.80%) migrants revealed that they used to get employment up to 120-130 days at the most. All these information clearly indicate that number of employment days available at town/villages in a year strongly reflect on the total annual income through work. It is also reflected on the economic condition of migrants in home town as they revealed that why they migrate because of "poverty" and the governments that failed to provide the employments at villages or around villages by setting up industries or economic activities.

After migration, how their economic condition has improved through comparatively regular employment and higher wage rates, the migrants revealed that they get sufficient works in Jammu and comparatively high wage rate as well. Because of these two parameters wage rate and regular works their annual income went up more than three/four times in a year and also their annual savings increased so faster that they could remit money to the family as well as they could repair/construct their houses/land.

TABLE5: Mandays of Sample Respondents in a Year before Migration and After Migration

Mandays		Odisha	Bihar	UP	MP	Total	Percentage
	Chhattisgarh						
Before Mig	gration at Home	e Town/ Villa	ige				
80-90	11(26.19)	16(38.09)	15(35.71)	-	-	42	16.80
	(22.00)	(32.00)	(30.00)				
90-100	32(28.57)	32(28.57)	32(28.57)	13(11.61)	3(2.68)	112	44.80
	(64.00)	(64.00)	(64.00)	(26.00)	(6.00)		
100-110	-	-	-	-	-	-	-
110-120	7(7.87)	2(2.25)	33.37)	33(37.08)	44(49.44)	89	35.60
	(14.00)	(4.00)	(6.00)	(66.00)	(88.00)		
120-130	-	-	-	4(57.14)	3(42.86)	7	2.80
				(8.00)	(6.00)		
Total	50(20.00)	50(20.00)	50(20.00)	50(20.00)	50(20.00)	50(20.00)	250
After Migra	ation at Jammu						
80-180	-	-	-		-	-	-
180-190	9(50.00)	-	4(22.22)	3(16.67)	3(16.67)	18	7.20
	(18.00)		(8.00)	(6.00)	(6.00)		
190-200	27(44.26)	7(11.48)	19(31.15)	5(8.19)	3(4.92)	61	24.40
	(54.00)	(14.00)	(38.00)	(10.00)	(6.00)		
200-210	5(3.94)	15(11.81)	24(18.89)	38(29.92)	44(34.65)	127	50.80
	(10.00)	(30.00)	(48.00)	(76.00)	(88.00)		
210-220	6(19.35)	18(58.06)	3(9.68)	4(12.90)	-	31	12.40
	(12.00)	(36.00)	(6.00)	(8.00)			
220-230	3(30.00)	7(70.00)	-	-	-	10	4.00
	(6.00)	(14.00)					
230-240	-	3(100.00)	-	-	-	3	1.20
		(6.00)					
Total	50(20.00)	50(20.00)	50(20.00)	50(20.00)	50(20.00)	50(20.00)	250

**Source: Field Survey** 

Category wise employment position of the sample respondents before migration and after migration as (construction workers) has been calculated and presented. Table-5 shows that the construction work provided to the sample respondents after migration has helped in increasing employment to the magnitude of 103.24 additional mandays a sample respondent per annum. The percentage increase in the average number of mandays per annum is highest for the owner cultivators 123.73% followed by students 112.78%, non-owner cultivators 86.34% and construction workers 75.79%. The overall increase in employment was 104.47%. It shows that the migration benefited the sample respondents migrated from poor and rural state to Jammu.

TABLE 6: Occupation wise Annual Employment Position and 't' Value Obtained for Employment Pattern of the Sample Respondents before and after Migration

Occupation /Category	No. of Beneficiarie s	Average per Responder Annum	mandays Sample nt per	Change in average Mandays per Sample	Mean	Std. Error Mea n	't' Value s	Sig
		Before	After	Responden				
		Migratio n	Migratio n	t per Annum				
Students	8	88.12	187.50	99.38 (112.78)	99.38	2.19	46.97	.000
Owner Cultivators	133	89.46	200.00	110.69 (123.73)	110.6 9	1.22	90.79	.000 *
Non-Owner Cultivators	97	109.48	204.15	94.52 (86.34)	94.52	0.78	120.8 1	.000 *
Constructio n Workers	12	123.54	217.17	93.63 (75.79)	93.63	6.38	14.67	.000 *
Total	250	98.82	202.06	103.24 (104.47)	103.2 4	0.93	111.2 0	.000

**Source:** Field Survey

Note: Figures in Parentheses denote Percentage

Table-6 amply reflects that the calculated 't' values for all the sample respondents have turned out to be highly significant at 0.05 level of significance. It can therefore be inferred that there has been a significant increase in the employment of the sample respondents after migration to Jammu.

# Impact on Income

The data pertaining to skill and wage rate in the table-7 reveals that among unskilled workers 157(89.71% of 175) of the migrant earn around Rs200-Rs.250 per day and remaining 18(10.29% of 175) are earning wage rate of Rs.250-Rs300 per day. While all the skilled workers 75(100.00%) are earning ranging between Rs.400-Rs.450 per day. The wage rate differ among the occupations in the construction sector is an expected phenomena, for occupations differs significantly in terms of training and skill requirements

TABLE7: Percentage Distribution of Sample Respondents by Skill and Wage Rates per Day in Jammu

Skill	RS.200-	Rs.250-	Rs.300-	Rs.350-	Rs.400-	Total	percentage
	Rs.250	Rs.300	Rs.350	Rs.400	Rs.450		
Skilled	-	-	-	-	75(100.00)	75	30.00
					(100.00)		
Unskilled	157(89.71)	18(10.29)	-	-	-	175	70.00
	(100.00)	(100.00)					
Total	157(62.80)	18(7.20)	-	-	75(30.00)	250	100.00

**Source:** Field Survey

<sup>\*</sup>Significant at 0.05 level of significance

TABLE8: Annual Income of the Sample Respondent's Family before and after Migration

Annual Income of Respondent's Household  Before Migration at 20000-30000 38 (76 30000-40000 12 (24	8(20.00) 6.00) 2(20.00) 4.00) 0(20.00)	n/ Village 47(24.74) (94.00) 3(5.00) (6.00) 50(20.00)	44(23.16) (88.00) 6(10.00) (12.00) 50(20.00)	34(17.89) (68.00) 16(26.67) (32.00) 50(20.00)	27(14.21) (54.00) 23(38.33) (46.00) 50(20.00)	190 60 250	76.00 24.00 100.00
Income of Respondent's   Household	8(20.00) 6.00) 2(20.00) 4.00) 0(20.00) Jammu	47(24.74) (94.00) 3(5.00) (6.00) 50(20.00)	(88.00) 6(10.00) (12.00) 50(20.00)	(68.00) 16(26.67) (32.00)	(54.00) 23(38.33) (46.00)	60	24.00
Respondent's Household           Before Migration at 20000-30000         38 (76)           30000-40000         12 (24)           Total         50           After Migration at J	8(20.00) 6.00) 2(20.00) 4.00) 0(20.00) Jammu	47(24.74) (94.00) 3(5.00) (6.00) 50(20.00)	(88.00) 6(10.00) (12.00) 50(20.00)	(68.00) 16(26.67) (32.00)	(54.00) 23(38.33) (46.00)	60	24.00
Household   Before Migration at	8(20.00) 6.00) 2(20.00) 4.00) 0(20.00) Jammu	47(24.74) (94.00) 3(5.00) (6.00) 50(20.00)	(88.00) 6(10.00) (12.00) 50(20.00)	(68.00) 16(26.67) (32.00)	(54.00) 23(38.33) (46.00)	60	24.00
20000-30000       38         (76         30000-40000       12         (24         Total       50         After Migration at J	8(20.00) 6.00) 2(20.00) 4.00) 0(20.00) Jammu	47(24.74) (94.00) 3(5.00) (6.00) 50(20.00)	(88.00) 6(10.00) (12.00) 50(20.00)	(68.00) 16(26.67) (32.00)	(54.00) 23(38.33) (46.00)	60	24.00
20000-30000 38 (76 30000-40000 12 (24 Total 50)  After Migration at J	8(20.00) 6.00) 2(20.00) 4.00) 0(20.00) Jammu	47(24.74) (94.00) 3(5.00) (6.00) 50(20.00)	(88.00) 6(10.00) (12.00) 50(20.00)	(68.00) 16(26.67) (32.00)	(54.00) 23(38.33) (46.00)	60	24.00
30000-40000 12 (24) Total 50  After Migration at J	6.00) 2(20.00) 4.00) 0(20.00) Jammu	(94.00) 3(5.00) (6.00) 50(20.00)	(88.00) 6(10.00) (12.00) 50(20.00)	(68.00) 16(26.67) (32.00)	(54.00) 23(38.33) (46.00)	60	24.00
30000-40000 12 (24  Total 50  After Migration at J	2(20.00) 4.00) 0(20.00) Jammu 100.00)	3(5.00) (6.00) 50(20.00)	6(10.00) (12.00) 50(20.00)	16(26.67) (32.00)	23(38.33) (46.00)		
Total 500  After Migration at J	4.00) ((20.00) Jammu 100.00)	(6.00) 50(20.00)	(12.00) 50(20.00)	(32.00)	(46.00)		
Total 50 After Migration at J	Jammu 100.00)	50(20.00)	50(20.00)			250	100.00
After Migration at J	Jammu 100.00)	. ,		50(20.00)	50(20.00)	250	100.00
	100.00)	-					
40000-80000 -	=	-					
	=		-	-	-	-	-
80000-90000 1(1	.00)					1	0.4
(2.	,						
90000		22(68.75)	10(31.25)	-	-	32	12.80
100000		(44.00)	(20.00)				
100000		-	-	-	-	-	-
110000							
110000-		-	-	-	-	-	-
120000							
120000-		5(100.00)	-	-	-	5	2.00
130000		(10.00)					
<b>130000-</b> 19	9(13.38)	23(16.19)	33(23.24)	37(26.06)	30(21.13)	142	56.80
<b>140000</b> (38	8.00)	(46.00)	(66.00)	(74.00)	(60.00)		
	2(36.36)	-	4(12.12)	7(21.21)	10(30.30)	33	13.20
	4.00)		(8.00)	(14.00)	(20.00)		
•	100.00)	-	-	-	-	3	1.20
	.00)						
	35.29)	-	3(17.65)	3(17.65)	5(29.41)	17	6.80
	2.00)		(6.00)	(6.00)	(10.00)		
170000		-	-	-	-	-	-
180000							
	52.94)	-	-	3(17.65)	5(29.41)	17	6.80
	8.00)			(6.00)	(10.00)		
Total 50	0(20.00)	50(20.00)	50(20.00)	50(20.00)	50(20.00)	250	100.00

**Source:** Field Survey

It can be observed in the table-8 that majority of the respondent's household 190(74.00 percent) are earning on an average annual income of Rs.20000- Rs.30000 and 60(24.00 percent) respondent's household are earning Rs.30000-Rs.40000 annually before their migration. But after their migration no household is earning between Rs.40000- Rs.80000. Most of the respondent's households 142(56.80 percent) are earning an average annual income ranging between Rs.130000-

Rs.140000 followed by 33(13.20 percent) and 32(12.80 percent) respondent's household who earn an average annual income between Rs.140000-Rs.150000 and Rs.90000-Rs.100000 respectively. There are only 3(1.20 percent) respondent's household earning an annual income ranging between Rs.90000-Rs.100000. Some of the 17(6.80 percent) households are earning average annual income of Rs. 160000-Rs. 170000 and others 17(6.80 percent) Rs.180000-Rs.190000. There is only one (0.40 percent) household who is earning lowest annual income of Rs.80000-Rs.90000. From the table it is also concluded that Odisha and Bihar are earning less annual income than other states and this is due to the reason that households of these two states are getting low wages.

### **Impact on Savings**

So far as the saving position of these migrant before their migration is concerned, it was almost difficult for them because all of their meagre earnings were consumed by the large sized families. So savings were more or less a dream for them at the native place.

On the contrary, the most significant thing that was noticed during the field survey is the power to save of these migrant households at the destination (study area). It shows the usefulness of their migration.

Looking at the levels of household income together with the savings per month, the data in the table- 9 shows that 42(16.80 percent) of the households save less than Rs. 500 per month and most of them earn Rs.6000-800. Majority of the migrant households, 99(39.60percent), however, are able to save Rs.1000-1500 per month; most of them fall in the category of income groups of Rs.10000-12,000 and 12000-14000. The migrant households who save money ranging between Rs.1500-2000 and Rs.2000-2500 mostly belong to the income group of Rs.14000-16000 per month. The migrants who are saving more money are earning more and the savings are from all the working members of the family.

TABLE9: Distribution of Respondent's Households by Income and saving per month in Jammu

Income of the Household per month (in Rs.)	Household	Household savings per Month ( in Rs.)								
	<rs. 500<="" th=""><th>Rs. 500- 1000</th><th>Rs.1000- 1500</th><th>Rs.1500- 2000</th><th>Rs.2000- 2500</th><th>Total</th><th>Percentage</th></rs.>	Rs. 500- 1000	Rs.1000- 1500	Rs.1500- 2000	Rs.2000- 2500	Total	Percentage			
6000-8000	27(90.00) (6429)	3(10.00) (4.62)	-	-	-	30	12.00			
8000- 10000	-	15(75.00) (23.08)	5(25.00) (5.05)	-	-	20	8.00			
10000- 12,000	15(10.20) (35.71)	47(31.97) (72.31)	65(44.22) (65.66)	13(8.84) (37.14)	7(4.76) (77.78)	147	58.80			
12000- 14000	-	-	29(80.56) (29.29)	7(19.44) (20.00)	-	36	14.40			
14000- 16000	-	-	-	15(88.24) (42.86)	2(11.76) (22.22)	17	6.80			
Total	42(16.80)	65(26.00)	99(39.60)	35(14.00)	9(3.60)	250	100.00			

**Source:** Field Survey

Household sector has a precious role in the savings structure of a country (Murthy, 2001). Savings means the excess of inc]ome over consumption expenditure. Savings reflect the economic conditions of the migrant households. We noticed an emerging habit of savings among the migrants. Before migration migrant household were not in a position to save because of their meagre income i.e. their savings were nil. Table- 10 shows that the overall average savings per household has increased after migration. It is mainly because of the increase in the number of working days and the resultant increase in the average income of the migrant households. Looking at the saving behaviour of all the migrant's households, it is found that majority of the migrant's households 76(30.40percent) belong to the saving category of upto save Rs.15500-Rs. 17500 per annum followed by 62(24.80percent) migrant households who save Rs.95500-11500 per annum, 42(16.80percent) who save Rs.35500-55000 and only 4(1.60percent) migrant households savings are highest i.e. ranging between Rs.25500-Rs.27500.

TABLE10: State-wise Annual Savings of the Sample Respondents before and after Migration

Annual Savings	Chhattisgarh	Odisha	Bihar	UP	MP	Total	Percentage			
	ligration at Hom	e Town/ Villa	age	1	1					
	Nil	Nil	Nil	Nil	Nil					
Total	50(20.00)	50(20.00)	50(20.00)	50(20.00)	50(20.00)	250	100.00			
After Migration at Jammu										
3500- 5500	1(2.38) (2.00)	24(9.60) (48.00)	14(33.33) (28.00)	-	3(7.14) (6.00)	42	16.80			
5500- 7500	-	-	-	-	-	-	-			
7500- 9500	-	-	-	3(100.00) (6.00)	-	3	1.20			
9500- 11500	-	17(27.42) (34.00)	21(33.87) (42.00)	24(38.71) (48.00)	-	62	24.80			
11500- 13500	-	-	-	-	-	-	-			
13500- 15500	12(52.17) (24.00)	-	4(17.39) (8.00)	7(30.43) (14.00)	-	23	9.20			
15500- 17500	23(30.26) (46.00)	9(11.84) (18.00)	8(10.53) (16.00)	8(10.53) (16.00)	28(36.84) (56.00)	76	30.40			
17500- 19500	2(28.57) (4.00)	-	3(42.86) (6.00)	2(28.57) (4.00)	-	7	2.80			
19500- 21500	7(30.43) (14.00)	-	-	5(21.74) (10.00)	11(47.83) (22.00)	23	9.20			
21500- 23500	2(40.00) (4.00)	-	-	1(20.00) (2.00)	2(40.00) (4.00)	5	2.00			
23500- 25500	2(40.00) (4.00)	-	-	-	3(60.00) (6.00)	5	2.00			
25500- 27500	1(25.00) (2.00)	-	-	-	3(75.00) (6.00)	4	1.60			
Total	50(20.00)	50(20.00)	50(20.00)	50(20.00)	50(20.00)	250	100.00			

**Source:** Field Survey

#### **REMITTANCES**

A major consequence of the migration is the transfer of cash or other resources between the migrant and the family members remaining at the home place. Although remittances usually refer to money usually to money transmitted to villagers by the migrants while they are away, the meaning has been extended here to include savings taken along with by returning migrants. Remittances may be in the form of cash or kind.

The Table-11 reveals that the highest number of Chhattisgarh migrants 32(about 64 percent) made remittances in the range of Rs.15000 to Rs.20000, in the case of migrants of Odisha, the highest percentage 41(82 percent) made remittances in the range of upto Rs. 5000- Rs. 10000, the highest number of migrants from Bihar 25(50.00 percent) made remittances in the range of upto Rs.10000-Rs.15000, while the highest number of Uttar Pradesh migrants 26(52.00 percent) remit between Rs.15000-Rs.20000 and the highest number of Madhya Pradesh migrants 18(36 percent) remit ranging between Rs.15000-Rs.20000. Thus, it indicates that income earned by migrants of Odisha and Bihar was lower than those of Chhattisgarh, Uttar Pradesh and Madhya Pradesh. The amount of remittances that ranges between Rs.20000-Rs.25000 are made by Chhattisgarh (10 percent) and Madhya Pradesh (12percent) while the highest amount of remittances that lies between Rs.25000-Rs.30000 is made by only Madhya Pradesh though less in number i.e only (4 percent). Majority of the migrants 90(36 percent) remit Rs.15000-Rs.20000. The next higher numbers of migrants, i. e., 82(32.80 percent) made remittances in the range of upto Rs.10000-Rs.15000 annually, while the third higher percentage of migrants of migrants 65(26 percent) making remittances are in the class of Rs.5000 to Rs.10000. As far as fourth and fifth higher number of migrants making remittances is concerned it was found to be nearly 11(4.40 percent) and 2(.80 percent) in the category of Rs.20000-Rs.25000 and Rs.25000-Rs.30000 respectively. Odisha (82 percent) and Bihar (42.00 percent) are the states whose maximum migrants remit the lowest amount of money ranging between Rs.5000-Rs.10000.

TABLE11: State-wise Annual Remittances of the Sample Respondents after Migration

Annual	Chhattisgarh	Odisha	Bihar	UP	MP	Total	Percentage
Remittances							
5000	1(1.54)	41(63.08)	20(30.77)	-	3(4.62)	65	(26.00)
-10000	(2.00)	(82.00)	(40.00)		(6.00)		
10000-	12(14.63)	-	25(30.49)	24(29.27)	21(25.61)	82	(32.80)
15000	(24.00)		(50.00)	(48.00)	(42.00)		
15000-	32(35.56)	9(10.00)	5(5.56)	26(28.89)	18(20.00)	90	(36.00)
20000	(64.00)	(18.00)	(10.00)	(52.00)	(36.00)		
20000-	5(45.45)	-	-	-	6(54.55)	11	(4.40)
25000	(10.00)				(12.00)		
25000-	-	-	-	-	2(100.00)	2	(0.80)
30000					(4.00)		
Total	50(20.00)	50(20.00)	50(20.00)	50(20.00)	50(20.00)	250	100.00

**Source:** Field Survey

### **CONCLUSION**

On the advantages of migration, migrants disclosed that they have positive impacts on the economic aspect of life as well as they could change the life style because of increasing total mandays, monthly/annual income and savings. Similarly, families, which are living at hometowns, are also benefited as they receive regular "remittances" at hometowns. Besides, there is positive change in their social attitude.

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