

Pattern of Expatriate Workers to the Gulf Countries: A Study of Hojai District of Assam

Yeasmina Begum, Nivedita Goswami

¹Ph.D. Research Scholar, Department of Economics, Gauhati University, Guwahati, 781014, Assam, India & Assistant Professor, Department of Economics, MNC Balika Mahavidyalaya, Nalbari, 781335, Assam, India

²Professor, Department of Economics, Gauhati University, Guwahati, 781014, Assam, India

Abstract

This study attempts to analyze the patterns of expatriate workers from Hojai to the Gulf countries, largely based on information collected through field survey of different households of expatriate workers of Hojai District of Assam. Patterns are differing when there are differences in the socio-economic background of the expatriate workers. Such differences reveal themselves in expatriate workers' choice of destinations and influence the availability of occupations for them. People always leave their home because of better economic opportunities that is to earn enough money to overcome their immediate economic difficulties which may not be available in their home country. International migration from Hojai district has a wider choice of destinations as they were working in different Gulf countries. Majority of migrants are young people, origin of these expatriate workers are poor and most of them are not well educated. Though they had some job before migrating, yet their incomes have changed substantially after migration. The size of the remittances affected by education, duration period stay in the destination country and monthly earnings of the expatriate workers rather than household characteristics. The main reasons for temporary relocation are mainly economic factors rather than social factor. Despite there is a high financial cost of expatriation process did not appear to deter the expatriate workers from moving to a new country in search of livelihood.

Keywords: Expatriate Worker, International Migration, Gulf Countries, Remittances, Hojai

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I. Introduction

In modern times, migration has become a worldwide phenomenon. It plays an important role in economic development, urbanization, workforce planning and social change and has become a feature of the global economy. From the very beginning of civilization, people migrated from one place to other place for seeking better education, work, place and employment opportunities. The number of people living outside their birth country is higher now than at any time in history. People who live in the foreign country or abroad temporarily and under contract for longer than a year are termed as expatriate workers (Richardson & McKenna, 2003). An expatriate worker's stay in a foreign nation can be extended by renewing their job contracts several times over the course of several years (Shah, 2009). Differences in the demand and supply for workers and differences of wage rate in domestic and host countries lead to the workers movement from one country to another country. Getting a job, earning money, saving it, and sending it home to families in need of better treatment is the primary goal of expatriate workers (Azhar, 2016). The International Labour Organization (ILO) and UN international instruments recognize them as migrant workers, even though the Gulf Cooperation Council (GCC) countries refer to them as "temporary contractual labor" rather than "migrant workers" (Wickramasekara, 2002; Wickramasekara, 2011). Most of the expatriate workers are engaged in private sector in different destination countries. When local alternatives are limited, poor families in rural areas may send a family member to a nearby city or abroad to find work (Olowa & Awoyemi, 2012).

According to the United Nations Recommendations on Statistics of International Migration, "International Migrant" refers to any person who has moved his or her country of usual residence and also distinguished short-term migrants (those who have changed their countries at least three months but less than a year) and long-term migrants (those who have changed their countries of usual residence for more than one year). The International Organization for Migration (IOM) defined migration as the movement of people from one place to another. It is the process of moving whether within a country or across an international boarder resulting in a permanent or temporary change of residence. Millions of people worldwide leave their normal place of residence to seek their fortune elsewhere. Migration is two types such as internal (between the states or regions within the country) and external migration (when crossing the international boarder).

Emigration takes place when a person moves out from the home country to another country and crossed the national boundary (Prakash, 2015). Migration has become a subject of importance for scholars in international scenario (Naresh, 2015). Globalisation is one of the main factors that affect the international mobility. At the global level, the increase in migration is mainly has benefited high income countries whether it is developed or developing country.

Migrants have increased from 8.9 million in 2000 to 13.1 million in 2019. More than 40 percent of the world's total international migrants in 2019 (112 million) were born in Asia, mainly from India which is largest country of origin (World Migration Report, 2020). There is large number of Indians in the Gulf countries. The migration of Indian workers to the Gulf countries began after the 1970s and 1980s (Naidu, 1991). The pioneers in this upsurge in migration to the Middle East have been Muslims of Kerala (Gulati, 1983). There are still many Indians, with poor occupations and jobs, finding their way to oil of the Gulf States, where the rapid expansion of the oil business created space for an entirely new market. In the middle of the 20th century, in emigrants form the majority population in the United Arab Emirates, Saudi Arabia, Qatar, Oman, Kuwait and Bahrain. Millions of Indians work abroad, especially in the six small oil-producing Arab Gulf countries. Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and the United Arab Emirates, two-thirds of the workforce are imported from India. India is the origin of provide a piece of expertise and equipment and a substantial share of equally essential skilled and semi-skilled labour, as well as manual labour, who contributed in a relatively short time to the transformation of the sector into prosperous economies. Indian migrants in Gulf countries are considered as unofficial ambassadors of India who can contribute to the country's economy and serve as a link between India and West Asia. One of the main reasons why Indians still prefer to work in Gulf States is the tax free income it provides to India. Many countries in the Gulf region use Indians from emigrant ethnic groups to develop their economies. India is the top remittance receiving nation (Mukherjee, 2017). The Gulf countries are Islamic countries and follow strict rule of Sharia Law and the government actively protect the right of the employees (Ahmad, & Khan, 2011).

II. Literature Review

Gull & Mahmud, (2012) explain the holistic view of determinants of international migration from Pakistan to Saudi Arabia and analyse the characteristics of the migrants, migrant's household and the community. Among the individual level determinants, education of the migrant is the main factor that affect the remittances sent back home because a better educated and skilled labour earned much income than the unskilled and semi-skilled migrant in the destination country. They also emphasized the community level variables that affected the level of remittances flows. Differential remittances of different regions lead to inequitable development across regions. This highlights the need for greater focus of government on equitable developments across regions and therefore less developed regions could benefit more.

Banerjee et al. (2002) mentioned that a large number of Keralites have migrated to certain capital rich areas of the Gulf in search of their fortune. These migrants are mainly semi-skilled and unskilled young men with low level of education and occupation and they have moved temporarily, leaving behind their closest relatives to accumulate wealth for households. The main impacts of remittances of the migrant's increased the standard of living of the households.

Jain (2005) in his study emphasizes the entrepreneurial side of the spirit and abilities of NRI in the Gulf. The results suggest that the United Arab Emirates, especially Dubai, is home to the largest number of Indian entrepreneurs. Among them, the numbers of Sindhi, Gujarati, and Malayali (Keralites) are high. Most of them have settled in the Gulf and over the decades, have diversified their business with their home place. Many of them are actively involved in the socio-cultural life of the Diaspora community. Most of them have made a significant contribution to the development and welfare programs in India.

Naresh, (2015) explain the different pull and push factors that determine international migration. Out of the total 25 million Indian migrants, about 6 million are organized in six Gulf countries. The increased demand for foreign workers has opened up job opportunities in South Asian countries. India has taken advantage of this opportunity and many Indian expatriates in these countries have worked, especially in the skilled and unskilled sectors. Remittances have been steadily increasing in the Indian economy and foreign exchange reserves are increasing year by year. However, in the Indian context, temporary migration to Gulf Countries Corporation is also an important phenomenon. Immigrants maintain close socio-economic and cultural ties with their country of origin. It should be noted, however, that in the current context, unskilled Indian migrants to Gulf countries face various challenges in terms of employer exploitation, recruitment unregulated private agencies involved in acts of fraud and resulting in increased illegal migration.

Fassmann and Munz, (1992) mentioned that migration between origin and destination countries can be understood as a result of geographical proximity. In this case, migration flows between neighboring states will be most important. Some migration flows are determined by economic disparities between countries. In this

case, countries with strong economies, high labor demand, and high wages become attractive to migrants from countries with high unemployment, low wages, economic stagnation.

Kapur, (2003) argues that migration from India is largely driven by economic motives, although political factors have important in particular cases. When migration is the result of political factors, its consequences are potentially more harmful to the country of origin. To the extent that economic migrants are members of old political elites are displaced, their weak ties to the new elites are likely to limit their commitment to their country of origin.

Ahmad et al., (2008) poverty and income inequalities at origin countries are the main causes of international migration all over the world. The push factors are high unemployment rate and poverty and push factor is inflow of remittances.

Ali & Bhagat (2016) shows that remittances have a strong effect on day to day life expenditure and expenditure on 'other' (household durables, other consumer durables, financial condition, improving housing condition, saving, investment, new entrepreneurial activity, financial working capital, and others) items and weak effect on human capital formation such as education, and health.

Adelman et al., (1988) mentioned that remittances have multiplier effects through their spending on goods and services made by other community members, and migration has network effects on the costs and benefits of migration for other community members.

Sackey (2011) express that remittances depend significantly on household size of the migrant and the number of years of stay of the migrant in the host country. Unan (2009) income of the households determined the amount of remittances. Remittances are higher for low income households compared to high income households. Mannan & Fredericks (2015) migrant's relation to the household head is a strong determinant of remittances.

Most studies on Gulf migration have been done with reference to South India, particularly Kerala, but very few studies have been conducted in North India, especially for Assam, a state in North Eastern India. The present study is an attempt to fill up this gap in literature.

III. Objectives of the study

1. To study the socio-economic conditions of the expatriate workers of the study area, Hojai.
2. To analyze the occupational status of expatriate workers before migration and after migration
3. To study the process of expatriation in the different Gulf Countries.
4. To investigate the determinants of remittances of the expatriate workers.

IV. Data Source and Methodology

For this study primary data has been collected from Hojai district of Assam which is located at the South-Eastern part of the Nagaon District. It is surrounded by the Karbi Anglong district from East, west, south and north-east part. The total land area of the Hojai district is 1685 sq. Km. According to 2011 census, total population of Hojai district is 931218 out of which 476480 are males and 454738 are females. Hojai district is administered by three revenue circles namely Hojai revenue circle, Doboka revenue circle and Lanka revenue circle. The reason for selecting Hojai district is that a large number of expatriate workers from Hojai to different destination countries. A total of 170 households were selected from the Hojai district with at least one expatriate workers receiving remittances during last one year. Data were collected from the head of the family as the expatriate workers stay in the foreign countries. The study is mainly based on primary data, though secondary data was also collected from various journals, reports etc. In this study, simple statistical tools are used to analyze the patterns of international migration to the Gulf countries.

To examine the factors affecting remittances of the expatriate workers, Ordinary Least Square Method was applied. Following the literature review, the explanatory variables selected for analysis include a set of socio-economic such as age of the expatriate workers, education of the expatriate worker, family size, working members in the households, duration of stay at destination country and monthly earnings of the expatriate workers. For this, OLS method applies to find out the factors influences remittances in one year.

$$Y = \alpha + \beta X + \mu \quad (1)$$

Y = Remittances received in the last one year (preceding the survey period); α = intercept term; β = parameters; X = explanatory variables; μ = disturbance term.

$$Y = \alpha + \beta_1 \text{Age} + \beta_2 \text{Education} + \beta_3 \text{Family size} + \beta_4 \text{Working Members} + \beta_5 \text{Duration} + \beta_6 \text{Monthly Earnings} + \mu \quad (2)$$

V. Results and Discussion

The findings of the study are discussed in the following sub-sections:

5.1: Socio-economic conditions of the expatriate workers of the study area

As regards the flow of migrants from Hojai to the Gulf region, it can be seen that Gulf countries appear to be the only place that has offered job prospects to expatriate workers from Hojai.

a) Gender of the expatriate workers

The table 1 highlights that male expatriate workers form the predominant share of the international labour force. This reflects the demand for male workers in physically demanding sectors such as construction, manufacturing, and transport. Female expatriate workers, are largely concentrated in domestic and care-related occupations. The gender disparity evident in the data underscores structural labour market segmentation and its implications for remittance flows. Arnold & Shah (1984) find that most of the migrants are male from rural areas.

Table 1: Gender of the Expatriate Workers

Gender	Frequency	Percent
Male	168	98.8
Female	2	1.2
Total	170	100

Field Survey, 2025

b) Age of the expatriate workers

The table 2 indicates that the majority of expatriate workers fall within the age group of 26 to 35 years, representing the prime working-age population. This concentration reflects peak labour mobility, as individuals in this bracket possess both physical capacity and growing skill sets that make them highly employable abroad.

Table 2: Age of the Expatriate Workers

Age Group (Year)	Frequency	Percent
Less Than Equal 25	31	18.2
26 to 35	96	56.5
36 to 45	35	20.6
46 and Above	8	4.7
Total	170	100

Field Survey, 2025

In table 2, number of expatriate workers below the age of 25 years is less because of minimum age limit prescribed by the workers. In this group, only 18.2 percent of workers are below 25 years old because minimum age required for workers are 21. Around 56.5 percent are the age group of 25-35 years. This is the most effective age. Between the ages of 36- 45, about 20.6 percent have migrated.

c) Educational qualification of the expatriate workers

Table 3: Educational Qualification of the Expatriate Workers

Educational Qualification of the Expatriate Workers	Frequency	Percent
Up to Lower Primary (1 to 4)	21	12.4
LP to Upper Primary (5 to 7)	35	20.6
Up to Matriculation (8 to 10)	42	24.7
Higher Secondary (11 to 12)	30	17.6
Up to Graduate (13 to 15)	40	23.5
Up to Post Graduate (16 and Above)	2	1.2
Total	170	100

Field Survey, 2025

Table 3 shows that nearly 55 percent of expatriate workers did not completed high school. Graduates and above made up only 25 percent of the population. This shows that a technical or professional degree was not a necessary prerequisite for international migration. Rather the highest percentage of migrants had low-level technical education. As a result, we can conclude that for migration, vocational training is more important than technical or progressive education.

d) Marital status of the expatriate workers

The table 4 demonstrates that most expatriate workers are married; indicating migration decisions are often shaped by household responsibilities and economic obligations. Married individuals migrate primarily to secure stable income and support dependents, which strengthen the link between migration and family welfare.

Table 4: Marital Status of the Expatriate Workers

Marital Status		
Relationship Status	Frequency	Percent
Single	81	47.6
Married	85	50
Divorced	4	2.4
Total	170	100

Field Survey, 2025

e) Family size of the households

Table 5 shows that migrant households tend to have larger family sizes compared to other households.

Table 5: Family Size of the Households

Family Size	Frequency	Percent
Less than equal 4	23	13.5
5 to 6	83	48.8
7 to 8	52	30.6
9 and above	12	7.1
Total	170	100

Field Survey, 2025

Higher family size is often associated with greater economic pressure and limited resources, which encourages members to migrate in search of employment. Larger households also rely more heavily on remittances to sustain consumption and meet basic needs. This pattern underscores the role of family size as a significant determinant of migration decisions and household welfare outcomes.

f) Number of dependents in the households

Table 6 indicates that households with a higher number of dependents are more likely to experience economic pressure, which often motivates migration as a livelihood strategy. A larger dependent population increases the financial burden on earning members, making remittances critical for sustaining household consumption and education.

Table 6: Number of Dependents in the Households

No. Of Dependents	Frequency	Percent
0	31	18.2
1	42	24.7
2	51	30
3	30	17.6
4	14	8.2

5	1	0.6
6	1	0.6
7	31	18.2
Total	170	100

Field Survey, 2025

g) Working members in the households

Table 7: Working Members in the Households

Working Members	Frequency	Percent
1	47	27.6
2	76	44.7
3	41	24.1
4	5	2.9
5	1	0.6
Total	170	100

Field Survey, 2025

Table 7 highlights that the number of working members in households is relatively low compared to overall family size. This imbalance indicates a high dependency ratio, where a larger proportion of household members rely on a limited number of earners. Such conditions increase economic pressure and often drive migration as a coping strategy. The data underscores how limited labour participation within large families intensifies reliance on remittances and external income sources for household welfare.

5.2 : Occupational pattern of the expatriate workers

a) Occupation before relocation

Table 8: Occupation Before Relocation

Occupation	Frequency	Percent
Farmer	15	8.8
Self-employed	6	3.5
Employed in private sector (Monthly)	43	25.3
Business person	1	0.6
Daily labour	55	32.4
Job seeker	37	21.8
Job not required	3	1.8
Student	7	4.1
Household work	3	1.8
Total	170	100

Field Survey, 2025

The findings are shown in table 5 where majority of expatriate workers were employed in some or other occupation before migration. Others had waited a long time to go to the Gulf and depended entirely on their homes for any financial support. In table 8, expatriate workers mainly depends upon agriculture therefore 8.8 percent migrants engaged in agriculture sector before migration. There were no scope for professional work in home district Hojai and so they go to Gulf countries for earn more money. However, the work at home did not bring in enough money for the migrants to maintain their families. They sought to migrate abroad in order to increase the income and remittances when they realized they couldn't afford to sustain their families' expenses.

b) Occupation in the destination countries

Since the late 1980s, there has been a progressive change in the socio-economic profile of expatriate workers in the Gulf countries. The need for labour in other industries needing trained and semi-skilled workers, such as construction, has progressively increased. Indians dominate the construction, textile, gold, electronics, hospitality, and hotel industries (Thomas, 2003).

Table 9: Occupation after Migration

Occupational pattern	Frequency	Percent
Accountant/Cashier	8	4.71
Business	6	3.53
Hotel Chief/Waiters/Staff	30	17.65
Construction	4	2.35
Driver	35	20.59
Domestic workers/Cleaner/Gardeners	25	14.71
Manufacturing sector/Packaging/	17	10
Plumbing/Masonry/ Technician	10	5.88
Manager/Salesman	20	11.76
Food and Grocery Delivery	15	8.52
Total	170	100

Field Survey, 2025

In table 6, all migrants are employed in variety of occupations. Unskilled workers are casual workers and they are mostly employed in the construction work and delivered food (delivery boy) in the Gulf countries. They are generally illiterate and their salary is very low compared to other jobs. So more than 50 percent workers were engaged in semi-skilled and unskilled occupation in the Gulf countries. Nearly 20 percent expatriate workers have their own business in Gulf countries and earn more income than home countries. Domestic workers comprise both male and female workers and they earn tips for extra domestic work often higher than their salaries. From this study, we can observe that expatriate workers have improved better job status in terms of higher wages and salaries.

5.3 : Profile of expatriate workers in relation to destination countries

In this study the researcher also tried to study the reasons why only Hojai's majority relocated to the Middle East countries instead of choosing other developed countries. People always left their home because of better economic opportunities that is to earn enough money to overcome their immediate economic difficulties which are not available in their home country.

a) Distribution of expatriate workers in destination countries

Table 10: Name of the Destination Countries

Name of the Country	Frequency	Percent
Saudi Arabia	46	27.06
United Arab Emirates (UAE)	44	25.9
Oman	37	21.8
Kuwait	28	16.5
Qatar	12	7.1
Bahrain	3	1.8
Total	170	100

Field Survey, 2025

Among the Gulf countries Saudi Arabia has absorb more labour from India (Ahmad & Khan, 2011). In this study, expatriate workers largely relocated to U. A. E. and Saudi Arabia, Qatar, Oman, Bahrain and Kuwait. More than 50 percent of the expatriate workers chose the two Gulf countries (United Arab Emirates and Saudi Arabia). The expatriate workers chose United Arab Emirates because of the increasing the business opportunities of this country. Moreover UAE has greater facility of rules and regulations that is why expatriate workers prefer and making it easier of expatriate workers to do their own business. The *kafala* system, which limits employees' stay times, necessitates a *kafal* (sponsor) to whom a worker is attached, and disallows citizenship, dominates migration to among the GCC region (Chambers, 2020). Therefore, it can be seen that

expatriate workers from Hojai have a wider choice of destinations as they were working in six of the seven Gulf countries.

b) Duration in the destination countries

The duration of stay in destination countries varies widely among expatriate workers and is often shaped by the nature of their contracts, employment opportunities, and migration policies. Expatriates relocate under fixed-term contracts, typically ranging from one to three years, which may be renewed depending on employer demand and worker performance.

Table 11: Years of International Migration

Years in the Destination Countries	Frequency	Percent
1 to 4	79	46.5
5 to 8	50	29.4
9 to 12	26	15.3
13 to 16	10	5.9
17 and Above	5	2.9
Total	170	100

Field Survey, 2025

In table 11, the distribution of expatriate workers' duration of stay (1–4 years) reveals a progressive pattern, where shorter stays are associated with immediate income support, while longer durations reflect deeper integration, sustained remittance flows, and greater household asset accumulation. This uniqueness in the table highlights the transition from temporary to semi-permanent migration outcomes.

c) Reasons of relocation of expatriate workers

For many semi-skilled and unskilled workers, migration is a survival strategy to secure livelihoods when local opportunities are scarce. Skilled workers may relocate for professional growth, career advancement, or access to industries that do not exist in their home regions. Thus, employment-related relocation reflects both push factors (lack of jobs, wage insecurity) and pull factors (higher wages, demand for labour), making economic necessity the most dominant reason behind international migration.

Table 11: Reasons of Relocation (Multiple Response Analysis)

Causes of Expatriation	Responses		Percent of Cases
	N	Percent	
Unemployment/Underemployment	69	14.3%	41.8%
Poor living conditions	121	25.1%	73.3%
Heavy work load	13	2.7%	7.9%
Better wage rate	157	32.6%	95.2%
Better standard of living (Destination country)	22	4.6%	13.3%
Courage from family or relatives	100	20.7%	60.6%
Total	482	100%	292.1%

Field Survey, 2025

*Response is the total number of selecting each cause. Percent of cases is the percentage of respondents reporting that cause.

Our data reveal that poor economic conditions, higher income in foreign countries and better employment opportunities are the most important factors behind their relocation. Around 95 percent workers reported that higher income is the main motive for their international migration. They appeared to believe that with their newly acquired larger income, they would be able to easily meet their family obligations. 60.6 percent households revealed that their relatives and friends were in these countries and they always encourage expatriate workers to go the Middle East countries. If relatives and friends are already settled in these countries then they convey message about the income, quality of the job, employment opportunities to the others. Thus from this study we observe that the main reasons of relocation are mainly economic factors rather than social factor.

d) Recruitment process

The recruitment process of international migrant workers typically involves multiple stages starting from job identification and recruitment agency involvement, to contract signing, migration clearance, and eventual placement in the destination country. The International Labour Organization (ILO) emphasizes that recruitment should be ethical, transparent, and free of worker-paid fees, following the “Employer Pays Principle.”

Table 12: Recruitment Process

Recruitment Process	Frequency	Percent
Friends employed in abroad	30	17.65
Agents	10	5.88
Family Members/ Relatives	110	64.71
Online networks	3	1.76
Direct recruited by employer	5	2.94
Direct recruitment by company	12	7.06
Total	170	100

Field Survey, 2025

e) Monthly Earnings of the Expatriate Workers

There exists a large gap in incomes between professionals, semi-skilled, and unskilled workers. Professionals earned twice as much as semi-skilled workers and nearly five times as much as unskilled workers.

Table 13: Monthly Earnings of the Expatriate Workers

Monthly Salary (in Rupees)	Frequency	Percent
0 to 25000	3	1.8
25001 to 50000	91	53.5
50001 to 75000	61	35.9
750001 to 100000	5	2.9
More than 100001	10	5.9
Total	170	100.0

Field Survey, 2025

In table 13, 53.5 percent expatriate workers in the Gulf countries earn from Rs. 25000 to 50000 per month. This is in addition to additional facilities such as free housing (and, in many cases, food), free medical treatment, a return ticket home once a year, and so on. The highest income earned by the business men and professional expatriate workers.

f) Net cost of migration

Expatriate workers incurred expenses in conjunction with their international travel on a variety of items such as passport and visa fees, medical check-up fees, and aeroplane fares. Although the official fee for these things was low, the true costs were frequently higher. These higher prices appear primarily due to the middlemen and unauthorized agents.

Table 8: Net Cost of Migration

Cost of Migration (in Rupees)	Frequency	Percent
0 to 25000	49	28.8
25001 to 50000	15	8.8
50001 to 75000	21	12.4

750001 to 100000	33	19.4
More Than 100001	52	30.6
Total	170	100.0

Field Survey, 2025

In table 10, 30.6 percent of the expatriate spend more than 1 lakh to cover the cost of migration. The fair of the flight is paid for them and everything is free because the sponsors take them by paying their own expenses. Some expatriates had to do medical checkup themselves and bear some expenses. But the cost of the air ticket and the rest of the expenses were taken by the sponsors themselves. Those who were semi-skilled and unskilled or domestic workers they had higher cost during the process of expatriation. Because they have to pay the cost of air ticket, visa, medical check-up etc. Those people go with a lot of expenses because they know that after leaving, they will engaged good work and will also get good salary. Most of the respondents express that the cost is mainly related to middle men.

5.4 : Remittances of the Households sent by the expatriate Workers

a) Size of remittances

The size of remittances sent by expatriate worker can be uniquely understood by categorizing them into small, medium, and large transfers, each reflecting different employment levels and household impacts.

Table 9: Yearly Remittances (in Rupees)

Yearly Remittances	Frequency	Percent
0 to 250000	9	5.3
250001 to 450000	69	40.6
450001 to 650000	58	34.1
More than 650001	34	20.0
Total	170	100

Field Survey, 2025

The table 11 highlights a clear progression where the magnitude of remittances corresponds not only to the earning capacity of expatriate workers but also to the transformative effect on household welfare and national economies.

b) Result of OLS Regression

Table 12: Factors Affecting Size of Remittances

	Unstandardized coefficients		Standardized coefficients	T	Sig.	Collinearity statistics	
	B	Std. Error	Beta			Tolerance	Vif
(constant)	1456.03	88323.29		0.016	0.987		
Age	501.21	2887.48	0.012	0.174	0.862	0.238	4.210
Education	8944.88	2600.36	0.116	3.440	0.001	0.977	1.023
Family size	-4698.98	7927.123	-0.026	-0.593	.554	0.594	1.682
Working Members	-7924.21	17801.71	-0.021	-0.445	0.657	0.482	2.077
Duration	12219.23	4925.36	0.184	2.481	0.014	0.202	4.939
Monthly Earnings	6.930	0.375	0.770	18.502	0.000	0.645	1.550

ANOVA	F = 121.83; SIG. = 0.000
Model Summary	R Square = 0.818; Adjusted R Square = 0.811; Durbin Watson = 1.401

The dependent variable is the amount of remittances sent by expatriate workers, while the independent variables include duration of stay abroad, monthly earnings and education level are statistically significant. The coefficient for education might add Rs.8944 per year of schooling, duration of stay might show that each additional year abroad increases remittances by Rs.12219.237, while the coefficient for monthly earnings could indicate that every extra Rs. 1 earned leads to Rs. 6.930 being remitted. The standard errors reflect the precision of these estimates, while the t-values and p-values reveal whether the relationships are statistically significant. The size of the remittances affected by education, duration period in the destination country and monthly earnings of the expatriate workers rather than household characteristics.

Finally, the R^2 value shows that 81% of the variation in remittances is explained by the model. Thus, the OLS table provides a structured summary of how different employment and demographic factors influence remittance behavior, highlighting both the strength and reliability of these relationships.

VI. Conclusions and Recommendations

International labour migration obviously results in a loss of human resources for migrant-sending countries on the most basic demographic level. However, this loss has no opportunity cost if the sending nation has a labour surplus.

The present study attempted to analyze the e pattern of expatriate workers from Hojai district of Assam to Gulf countries based on information collected through telephonic interview of different expatriate workers of Hojai District. Patterns of expatriate workers differ when there are differences in the economic background of the expatriate workers, their direction of migration, the level of education and the nature of jobs they get in the destination countries. Young people are preferred mainly because of their high level efficiency for all kinds of work. The study finds that most of the expatriate workers were poor and not well educated. They were semi-skilled, unskilled and self-employed/own business in the majority of cases. They had a job or before migrating, but their career profiles appear to have changed after migration mainly as their incomes have increased after migration.

The financial cost of migrating was a major problem faced by the expatriate workers during the migration process. As the vast majority of expatriate workers come from low-income families, they struggle to manage their resources in order to cover the cost of migration. Unauthorized agents were found to have defrauded several expatriate workers. This is primarily due to the lack of an effective recruitment policy. It was also seen that the vast majority of expatriate workers relied on borrowings or the sale of land and assets to raise the required funds only around one-fourth were able to do so using savings. Despite the very high cost of migration, the expatriate workers desire to move outside their country is strong because the immediate monetary benefits of migration are high and helps ease out their financial problems at home. The uncertainty regarding the new place of work is reduced a great extent by the presence of relatives and other people of the villages who are already working in the destination country. These factors appear to play a decisive role in ensuring the flow of expatriate workers from this small district of Assam in the north-eastern part of India to the Gulf countries.

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