

ISBN : 978-93-94293-68-7

E-PROCEEDINGS OF A ONE DAY INTERNATIONAL SEMINAR ON “NEW PARADIGMS IN HEALTH ECONOMICS”

December 11, 2025



DEPARTMENT OF ECONOMICS AND RESEARCH CENTRE
ADITANAR COLLEGE OF ARTS AND SCIENCE

(Re-Accredited in the Fourth Cycle with 'A' Grade by NAAC)
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www.aditanarcollege.in



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ORGANIZED BY

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Edition : December 2025
ISBN : 978-93-94293-68-7
Editors : Dr. M. Ganesan
Dr. C. Sivamurugan
Mrs. M. Uma Jayanthi
Mrs. B. Priyadharshini
Copyright : Department of Economics and Research Centre
Aditanar College of Arts and Science
Virapandianpatnam- 628216, Tiruchendur
Publisher : INDIAN ACADEMIC RESEARCHERS ASSOCIATION
TIRUCHIRAPALLI-620021, TAMILNADU, INDIA
www.iaraindia.com

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**Economic Stability Perceptions among Keralites in Gulf Countries:
A Comparative Study of Saudi Arabia and Oman**

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Abstract

This paper examines how Indian expatriates from Kerala perceive their economic stability, contrasting their experiences while working in Saudi Arabia and Oman with their prospects following repatriation. Data were collected via a survey of 152 participants, evenly split between the two host countries. Analysis using descriptive statistics, reliability measures, and multivariate tests yielded two key findings: first, expatriates in Saudi Arabia reported marginally higher satisfaction levels during their overseas employment. Second, and more significantly, both groups projected a major decline in their economic stability after returning to India, with female expatriates perceiving this risk as particularly acute. The study concludes that effective support for returning migrants requires reintegration policies specifically designed for the unique circumstances of different host countries.

Key Words: Expatriates, Economic Stability, Repatriation, Keralite Migrants

Introduction

The Population of Non Resident Indians, according to the Ministry of External Affairs, is 32 million and 2-5 million Indians migrate every year. India's geographical pattern of migration has been ever dominated by GCC countries while the other regions like US, the UK, Canada, and South Africa has been around 30%. According to the Ministry of External Affairs, India's emigration to the GCC region in the year of 2020 is 0.90 Lakhs.

Kerala accounts for over 30% of India's Gulf migrants, with Saudi Arabia and Oman being major destinations. While existing research has explored remittance patterns and employment conditions, few studies have compared how economic stability perceptions vary between these Gulf countries. This paper addresses this gap by analyzing survey data from the Keralites residing in the Kingdom of Saudi Arabia and Oman, focusing on two key questions:

1. How do economic stability perceptions differ between Keralites in Saudi Arabia and Oman?
2. What factors explain the post-repatriation satisfaction gap between genders and destination countries?

Objectives

- To examine the demographic characteristics of Keralite expatriates in Saudi Arabia and Oman.
- To assess and compare the overall economic stability perceptions of Keralite expatriates in both countries.
- To analyze gender-wise differences in economic stability during and after expatriation.
- To compute descriptive statistics of economic stability indicators for different demographic groups.