

JOB SATISFACTION OF NRI'S: A CASE STUDY OF MORAYUR PANCHAYATH

Dissertation

*Submitted to the University of Calicut in partial fulfillment of the requirement
for the award of the Degree of Master of Arts in Economics*

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DECLARATION

I, **SISIRA RAJAN P**, do hereby declare that the project entitled **JOB SATISFACTION OF NRI'S :A CASE STUDY OF MORAYUR PANCHAYATH** is an authentic record of work carried out under her guidance of **Dr. JASNA N M**, Assistant professor, Department of Economics. I further declare that this report has not previously formed the basis for the award of any degree, diploma or similar title at any other university.

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Chapter 1
INTRODUCTION

INTRODUCTION

An NRI or Non-Resident Indian, is an Indian citizen who lives abroad for work, education or other reasons. But still holds an Indian passport. NRIs have strong ties to India, because they frequently invest in Indian companies or real estate or transfer money home to their families there. Although they often possess an Indian passport, they are not regarded as residents of India for the purposes of taxation and law. Through their investments, remittances, and foreign-acquired talents, NRIs frequently support the Indian economy.

Indians who are not residents of the country form an active and powerful worldwide network that connects India with the rest of the world. NRIs thrive despite the obstacles they encounter, making contributions to both their home country and the host country. Non-Resident Indians (NRIs) become crucial players in India's growth and development trajectory in an increasingly interconnected globe. NRIs, who represent a distinctive fusion of national identity and citizenship abroad, progress India through a variety of channels in the social, cultural, and economic spheres. NRIs are important economic pillars of India's economy. Regular payments to families and communities, their remittances support and stabilize livelihoods while boosting local economies. These monetary inflows lessen the impact of economic swings by considerably boosting India's foreign exchange reserves and balance of payments.

NRIs are important economic pillars of India's economy. Regular payments to families and communities, their remittances support and stabilize livelihoods while boosting local economies. These monetary inflows lessen the impact of economic swings by considerably boosting India's foreign exchange reserves and balance of payments. Additionally, NRIs provide priceless knowledge, abilities, and experience that they have gained elsewhere, enhancing India's human capital and advancing technology. They increase efficiency, competitiveness, and innovation across industries by connecting local contexts with global best practices through knowledge transfer efforts. Moreover, NRIs support research and development initiatives, particularly in fields like biotechnology, renewable energy, and information technology, which propels India's advancement in the global knowledge economy.

Socially and culturally, NRIs serve as global representatives of Indian culture and values, promoting appreciation and understanding of other cultures. They encourage cultural exchange and dialogue by showcasing India's rich legacy of art, music, dance, and food through the organization of cultural events, festivals, and exhibitions. NRIs engage in charity on a regular

basis, contributing to community development projects, healthcare initiatives, educational endeavors, and social causes. NRIs must, however, also manage complicated family dynamics, legal issues, and several identities. As they attempt to integrate into host societies while maintaining ties to their home country, NRIs struggle with issues of cultural preservation, identity, and belonging. Fostering inclusive policies, encouraging cultural interaction, and stepping up diaspora engagement initiatives are necessary to address these issues.

They significantly contribute to our country's foreign reserves and support the steady expansion of our economy. To channelize the savings of non-resident Indians (NRIs), several deposit programs, increased investment freedom in Indian firms, real estate, etc., were created. NRI deposits in the banking sector as of June 2014 totaled approximately USD 106.25 billion. This says a lot about the important position that NRIs have and the contribution they may make to boosting our economy.

The degree to which a person is content with their employment or job is referred to as job satisfaction. It includes a range of elements, including the workplace culture, how coworkers and managers get along, pay and perks, chances for professional advancement, and how work responsibilities fit with personal objectives and values. Stress, burnout, and poor performance can result from low job satisfaction, whereas high job satisfaction is frequently linked to greater motivation, productivity, and general well-being. In the end, job satisfaction is a reflection of how well one's needs and expectations are satisfied at work.

This study will help to find out the satisfaction level of NRIs their work place. This study is about how the NRIs feel about his/her job satisfied or not. This study is scheduled through primary data and other information there by preparation of questionnaire which focuses on various and attributes that are important to know the satisfaction level.

OBJECTIVES OF THE STUDY

- To examine the job profile of NRIs.
- To find out the motivational factors to select a job outside the country.
- To identify the satisfaction level of NRIs in their work place and find out level of pay and benefit their get.

STATEMENT OF THE PROBLEM

NRI's are often described as the backbone of Kerala economy. The substantial remittances that Keralites send abroad have contribution significantly to the state's capital formation and investment. Skilled and unskilled laborers are included in NRI's. They work under different environment in foreign countries and some of them are forced to work in situations without meeting necessary labor standards and welfare measure. Thus, with reference to Morayur panchayat this survey is being performed to determine the level of job satisfaction among NRI's in Kerala.

SIGNIFICANCE OF THE STUDY

Nowadays NRI's play a significant and substantial role in the advancement of economic growth. The majority of Indian immigrants go abroad because they are dissatisfied with their current living conditions back home. Indians leave the country's borders to travel overseas for a variety of reasons, including corruption, a lack of opportunities, scarce resources, and inadequate facilities. Therefore, it is quite pertinent to this study to determine how satisfied NRI's are with their jobs.

SCOPE OF THE STUDY

India is developing country. Many Indians are employed overseas to support their families. It is known that India's primary source of income comes from the NRI's money. As the NRI's works outside of their motherland they face a lot of variety situation in their life. This study is mainly focused in the NRI's. This study will help to analysis the job satisfaction of NRI's in their work place. And by doing this project we can obtain the job profile of NRI's, satisfaction level in their job and also the motivating factors that are influence to select the job outside of the country

RESEARCH METHODOLOGY

This analysis is based on descriptive nature both primary and secondary source of data were used. The primary sources of data were collected through self-construction questionnaire. Samples of 50 respondents from Morayur panchayat were taken for the study by using simple random sampling method.

LIMITATION OF THE STUDY

- Time was the major limiting factor. An in depth analysis into the study was not possible with in allotted time
- The sample size chosen was small
- Some of the replies of the respondents may be biased

Chapter-2
REVIEW OF LITERATURE

REVIEW OF LITURATURE

- **GANGULY,1954** Found that factors such as social approval, a stable work, a sufficient pay, opportunity for learning new trades and status all serve as motivation for improved job performance
- **HAJA SHAREEFF, 1989** Indicates that the Indian government has started a number of initiatives to increase the amount of money coming in from non-resident Indians. The department of economics affairs has established a committee on NRIs matters in orders to foster ongoing community. The committee has representatives from government, trade and industry and NRIs representing all the continents.
- **MOHAMMED BAQUER,1990** Focused on the savings of more that 10 lack NRIs employed in the gulf states: over 20,000 million dollars were sitting around since the government was unable to allocate them to profitable projects. The Saudi Arabian investment was displayed as follows 40% up to Rs. 50,000,23% up to Rs 25,000, and 17% up to Rs.10,00,000. The studies included encourage NRIs to work on initiatives related to self -employment, approving the promotion of rural bank, allowing duty-free imports of tools and equipment, setting up mutual funds etc. permission for NRIs to enroll in the national institute of small industry extension training was the key recommendation.
- **SIDDHARTHAN N.S and HIRASHIMA. S,1999** Reveal that foreign direct investment has been instrumental in changing the structure of the manufacturing and trade sectors. It has a significant impact on trade promotion and the transformation of the industrial structure through management and technology transfer. The development of the domestic market is aided by foreign direct investment.
- **JENNIFER KUMAR, 2000** Suggest that there are differences living standards amongst living in different countries. Individuals must determine the requirement for working from home and consider them carefully before deciding which option best fits their needs in teams of both job and family life.
- **PAVAN KUMAR SHARMA,2001** According to the report, NRIs make significant contribution to India's foreign exchange reserves through remittances, which ultimately support the country's growth and development. Hence helping both India and NRIs who choose to live and work outside.

- **LEON, 2002** In this study that reasons for the peoples prefer living abroad better lifestyle without corruption.
- **RYAN ROZARIO,2003** This study shows that people travel to another country to work long, stressful hours mostly for financial gain. Furthermore, if an NRI is going to put in a lot of effort working abroad, he might as well do it at home. If nothing else, he will feel good about helping the economy and well-being of his own nation.
- **JADHAV,2003** The NREER account, which is available to NRIs access to major bank account, savings account, current accounts, recurring accounts and fixed deposit accounts designated under the Indian rupee denomination. These credits in this banking form through the NREER related accounts may come from monies that are kept in these accounts or brought in from any other foreign countries, or they may come from funds that are legally obtained through the Indian forex process. The money is obtained from the credit balance, which also includes the interest that is granted there when someone is deported from the nation at any point.
- **RUDDAR DATT, 2003** Indicates that flows of foreign direct investment are typically chosen over alternative external financing options because they are non-volatile, do not create debt, and their returns are contingent on the success of the projects that the investors finance.
- **P. KARUNAKARAN,2003** According to this research, foreign country inflows in 2011-2012 totaled 66 billion US dollars or around 330000 Crore. A large number of Indians are employed overseas, not for personal enjoyment, but in order to support their families and raise national wealth. By providing foreign dollars they are actually helping the country.
- **MENDEL JOSE, DEC 2004** States that all major savings schemes are not equally effective in attracting NRI investment. He also suggested that NRIs are making investment based on their tastes rather than where in Kerala they may have resided. It was also seen that the investment preferences are dependent on education levels of the NRIs in Kerala and it was found that there was a significant difference in the investment patterns of NRIs from Kerala living in the gulf and other nations.
- **KUTTY KRISHNAN NAMBIAR,2005** Mention that the term “foreign investment” refers to the movement of capital from relatively capital -rich nations to relatively capital-poor nations. Put otherwise, it shifts from nations with low marginal capital productivity to those with high marginal capital productivity.

- **SUMANJEET,2009** Explains that NRIs are able to readily purchase properties. The quantity of these properties that can be purchased is limited. The only limitation is that the principal sum for two residential properties may only be repatriated in cases when the property was bought through inward remittances. The prohibition in question does not apply to commercial property. In order to purchase properties in India, NRIs are also allowed to apply for housing loans, which can be repaid by close family.
- **THE DEPARTMENT OF ECONOMICS AND STATISTIC, KERALA PRAVASI MALAYALI CENSUS REPORT,2013** Indicated that in 2013, there were at least 50 and 16.26 million persons working overseas. Kerala, home to almost 60% of the state's population, is dependent on NRIs and their remittances. According to the survey, around 78% of Kerala's NRIs population is under the age of thirty. According to the survey, 35% of all NRIs work in the United Arab Emirates, while 28% work in Saudi Arabia.
- **ZACHARIA and IRUDAYA RAJAN,2014** Showed that there has been a gradual but noticeable movement to the north in Kerala's remittance receipts and emigrant's countries of origin. Based on the research, there were 24 lakh emigrants in Kerala in 2014, and their remittances totaled Rs. 71.14 lakh crores.
- **THE RESERVE BANK OF INDIA, JUNE 2014** Circular, which also outlines the notifications that control the foreign exchange management act's requirements, clearly outlines the different types of foreign direct investment in India. The FEMA regulations also point out recommended investing strategies. It outlines the several sectors in which non-resident Indians (NRIs) are permitted to invest, along with the areas in which they are not. The foreign direct investment remittance trend is rising, according to the RBI's quarterly statistics.
- **HASHEMI. ET,2015** Analyzed the relationship between role stress, organizational commitment, and job satisfaction and found that higher levels of workplace stress have a negative impact on both job satisfaction and job performance. It was also implied that identifying the causes of role stress at work would aid In obtaining job satisfaction, which would increase employees loyalty to the company.
- As per the report of the **ECONOMIC TIMES,2015** It can be observed that the NRIs deposits In Kerala increasing to Rs.94,097 crores during the 2013-2014 fiscal year, representing a growth percentage of 41.84. Since 2012, there has been an observed upward trend in NRIs deposits over time. Over time there has been a progressive rise

to 70.9% due to contributions made to the primary, secondary, and tertiary sectors. Upon examining the shifts in the social sectors, a negative growth rate was observed in the agriculture sector. States-by-state student enrollment is currently drastically lower than it was a few years ago.

- **NAZIR and SHARIFF,2016** Studied the effects of the working environment, compensation and advancement, job security, degree of justice, relationship with co-workers, and supervisor relationship on employee's job satisfaction. The study's findings showed that the working environment, salary and advancement, job security, fairness level, and job satisfaction all had a positive and substantial association. According to this, workers who enjoy a pleasant work environment, receive fair treatment, fair compensation, and opportunities for advancement, as well as having more job security, are more satisfied with their job and make a positive contribution to the company's success and general productivity. It also implies that workers experienced greater level of job satisfaction when they collaborated effectively with one another and their supervisor. The management who wanted to foster the job satisfaction of the employees, they concentrated on provide good working environment, good pay and fair treat.
- **SEEK ASIA,2016** The three factors that influence work enjoyment the most at the moments are co-workers, a respectable company and a straightforward workplace, according to the employee's job happiness index. A growing number of drivers express satisfaction with their work schedule and co-operative rate indicating that work style is becoming more and more important. Opening the door for disgruntled, unmotivating leadership. In, addition, it results in inadequate base pay, non-competitive benefits and a lack of training options for professional and skill advancement.
- **JAN-EMMANUEL DE NEVE and GEORGE WARD,2017** Found that people were happier with their lives and careers when they had occupation that required them to gain new skills and dealt with a higher degree of diversity. They also experience daily well-being. Furthermore, it has been discovered that a key factor influencing satisfaction at work is individual autonomy. In the workplace, public finances are crucial. One of the most effective indicators of social well-being in an employee is the degree of support they receive from their peers.
- **ABDUL QUDDUS MOHAMMED,2019** Has discovered that job satisfaction alone is not the only factor in work pleasure. Happiness it is argued, can be gauged by an

organization's commitment to a variety of tasks. There are many ways to measure happiness, and two common metrics are job experience and work attitude. Workplace happiness can be increased by a variety of variables including non-discrimination, fostering a challenging work environment encouraging good health among employees, possibilities for career advancement, flexible workplace, leisure pursuits, and employee development.

- **SONAL JAIN and VIVEK SHARMA, 2019** Discovered that the use of art in the office, organizational culture, interest in work, remuneration and grouping based on the full responsibility of her job profile are all factors that contribute to pleasure in the workplace.
- **AKHIL.K, KANNAN.P,2019** Has observed that the most gulf Malayalee's have less of an emphasis on conserving practices. The cause for fewer saving habits was a lack of knowledge about family budgeting. Real estate and bank deposits are the two most popular investment options for non-resident Indians. The education level in the Malappuram region has significantly improved as NRIs spend a large portion on their children's education.

RESEARCH GAP

Numerous Research have been done to look into the level of pleasure or satisfaction among NRIs as well as their research behavior. This research focuses on the happiness index in NRIs' occupations at the Morayur panchayat. People go overseas to work for various reasons, such as improved living standards, higher pay, better working conditions, etc.

Chapter-3

OVERVIEW

WHO IS AN NRI

An Indian citizen is considered a non-resident if they go outside of India to do business or pursue a profession, or if their stays abroad under circumstances indicating an intention for an uncertain a non-resident. For the purpose of using certain facilities, non- Residents foreign nationals of Indian descent are treated similarly to non-resident Indian citizens. A citizen of India with an Indian passport who has spent six months or more temporarily abroad for work, residence, education or any other reason is known as a non -resident Indian (NRIs). Indian nationals who reside overseas are divided into three groups,” Overseas citizens of India (OCIs)”, “People of India origin (PIOs)”, “Non- resident Indians (NRIs)”.

NRIs are often described as the backbone of Kerala economy. NRIs are also referred to as overseas Indians because they reside overseas. In addition to having strong family, cultural, and financial ties to India, non-resident Indians (NRIs) can take advantage of insurance plans provided by Indian insurers. NRI deposits in Kerala increased to Rs. 94,097 crores during the 2013-2014 fiscal year, representing a growth percentage of 41.84, according to a report published in the economic times in 2015, the current NRI deposit is 2,29,636 crores during the 2020-2021. For the purposes of legislation and taxation, the concept of Non-Resident Indians (NRIs) has been defined in detail by the Indian tax act and the foreign exchange management act of 1999.

According to a survey conducted by UN department of economics and social affairs, India has the largest diasporas population in the world.

DEFINITION

Strictly speaking, the term non- resident refers only to the tax status of a person who, as per section 6 of income- tax act of 1961, has not resided in India for a specified period for the purposes of the income tax act. The rates of income tax are different for persons who are “resident in India” and for NRIs. for the purposes of the income tax act, “residence in India” requires stay in India of at least 182 days in a financial year or 365 days spread out over four consecutive years and at least 60 days in that year. According to the act , any Indian citizen who does not meet the criteria as a “resident of India” is a non-resident of India and is treated as NRI for paying income tax.

MAIN CATEGORIES OF NRIs

- Non- residential Indian (NRI)
- Person of Indian origin (PIO)
- Overseas citizen of India (OCI)

Non- residential Indian (NRI):

An Indian citizen residing abroad for at least 182days for work, study or other reasons is known as an NRI. For example: An Indian citizen working in a company in Dubai for the last 2years qualifies as an NRI.

Person of Indian origin (PIO):

A person who holds an Indian passport at any point or whose parents or grandparents were born and have permanently stayed in India is referred to as a PIO. They are not citizens of Pakistan, Bangladesh, Sri Lanka, Afghanistan, China, Iran, Nepal or Bhutan. For example: imagine a Bangladesh individual whose grandparents emigrated from India, they 'd be a PIO.

Overseas citizen of India (OCI):

However, an OCI with the exception of citizens of certain countries, is a foreign national. Who was either a citizen of India at any point after January 26,1950 or qualified to become one on that day.an Indian resident in Australia who is of third generation and whose great – grandparents originated in India may be eligible for OCI status.

Provision regarding resident and non-resident under tax act and foreign exchange regulation act. The income tax act of 1961 (I.T.ACT) and the foreign exchange regulation act of 1973 (FERA) are the two separate acts that determine a person's residence status with regard to the income tax act, the definition of non-resident is different under FERA. An individual's purpose to remain in India or outside of it will play a significant role in determining their residence status under the foreign regulation act (FERA) as opposed to the income tax act, which bases its determination on the number of days the individual spends in India.

PROVISION UNDER THE I.T.ACT

The residential status for the income tax act is determined in sec 6 as under.

1. An individual will be considered to have resided in India in any prior year if any one of the following two requirements is met
 - During that year, he or she spend a period or periods of time totaling at least 182 days in India.
 - Having spent 365 days or more in India during the course of the four years prior to that year, as well as having spent 60 days or more there in that year.

2. Under explanation to section6(1) of income tax act, the following criteria will be used to assess the residence status of anyone who is living outside of India and who has visited the country on vacation or leave in the past year, or who is now outside of India and has traveled there previously
 - If an Indian national departs India in any prior year in order to work abroad or as a crew member on an Indian ship, they will be considered residents of India if they remain there for 182 days or longer, as opposed to the 60 days specified in 1(b) above. On the other hand, should he remain in India for fewer than 182 days, he will be considered a non -resident for that year and his foreign income will not be subject to taxation. Furthermore, beginning of april1,1999 a crew member who spends 182 days or more in any given year abroad a ship outside of India's territorial waters shall be considered a non- resident of India.
 - If an individual who is not an Indian citizen or of India descent lives outside of India and visits the country in the Preceding year, they will be considered residents of India if they stay in the country for 182 days or more (rather than 60 days as specified in 1(b) above). On other hand, if the spends less than 182 days in India that year, he will be considered non-resident.

3. A person, regardless of citizenship who is outside India and visits the country in any past year will be considered a "non-resident of India" if their stay there is less than 182 days, provided that their total stay is India during the four Year prior does not exceed 365 days.

Any person who satisfies any of the requirements listed in section 6(1) is regarded as an Indian resident. However, in order to meet the requirements of section 6(6) (a) of the income tax act 1961, he needs to be a “ordinary resident” and meet the following two requirements.

- In order for him to be considered a resident under section six (1), he must lived in India for nine of the ten years that preceded the current year.
- He was had to have spent a period of time in India throughout the seven years prior to that previous year, totaling at least 730 days. Should he fail to meet any of the conditions stated above, he will be classified as “non-ordinarily resident”

4. If a person does not meet both of the requirements outlined in section six (1), they will be considered “non-resident” for that prior year.
5. If a undivided family, business or other group of people has all of its control and management located outside of India in any given year, it will be considered to have been a “non- resident” of India in the year.
6. A company that is not an Indian company and whose control and management are not located entirely in India during any given year will be considered a “non-resident” in the country.

THE PROVISION UNDER FOREIGN EXCHANGE REGULATION ACT (FERA)

Section 2 (p) and (q) of FERA define resident and non-resident as under.

2(p) “person resident in India” means:

An Indian citizen is defined as one who has resided in India at any point after March 1947, but does not include a citizen of India who has gone out of, or stage outside,

India in either case:

For or taking up employment outside India.

- For engaging in a business or profession outside of India.

- For any other purpose under any conditions that would suggest he should spend some time away from India.

(2) A citizen of India, who having ceased by virtue of paragraph (a) or paragraph (b) or paragraph (c) of sub clause (1) to be resident in India return to, or stays in India either case.

- For or in favor of accepting a job in India.
- doing a company or engaging in a profession within India.
- For all other purposes, under any conditions that would suggest his intends to remain in India for an uncertain period of the time.

I. A person, not being a citizen of India, who has come to, or stays in India, in either case.

- For or on taking up employment in India
- For maintaining a business or career in India.
- For any further reasons, under any conditions that would indicate he intends to remain in India for an ambiguous amount of time.

An Indian citizen who comes to India for any of the purposes listed in paragraphs (a), (b), and (c) of the sub clause (3) or who stays in India for any of the purposes and circumstances listed in paragraphs (d) of that sub clause; or who has not resided in India since the 25th day of march 1947.

Explanation: A person who has by reason only of paragraph (a) or paragraph (b) or paragraph (d) of sub clause () been resident in India, shall during any period in which he is outside India be deemed to be not resident in India.

BENEFIT FOR NRIs

- NRIs Quota

There is an NRI Quota in India's top educational institution that accepts PIOs, OCIs, foreign nationals and NRIs. for those who to study in India, there are NRI Quota seats available in a number of engineering, law, medical, management and other fields.

- Real Estate

NRI's are permitted by the India government to own or purchase immovable properties in India as long as they follow the FEMA requirements. When trading real estate in India, an NRI is not required to follow any legal requirement. All they have to complete the purchase related registration requirements.

- For candidates who non-resident Indian the Indian government reserve seats in all significant political rare.
- Elections at the nation's state and local level are open to NRI's.
- Tax benefits to NRI's

Certain nations and India have a double tax avoidance agreement. According to the rules of this agreement, non-resident Indians (NRI's) who live in any of the participating countries are exempt from paying double taxation on the rental income they receive from their property in India. In India, interest earned on non-resident at external account (NRES) is completely tax-exempt.

CLARIFICATION

- A. As per the exchange control manual (ECM), Indian citizen who travel overseas for business, medical treatment, or academic purposes and do not intend to remain in India permanently will be regarded as "a person residents in India" for the duration of their temporary stay.
- B. For all purposes of the FERA, an office or branch of any business whether managed by a body corporate or not whether domestic or foreign, located in India is regarded as a "person resident of India"

2(q) A person who does not reside in India is referred to as a "person resident outside India"

Thus the term

The terms "person resident outside India" and "non-resident" are interchangeable.

MEANING OF JOB SATISFACTION

The term “job satisfaction” describes an individual’s feeling of fulfillment at work, which serve as inspiration to work. It is job satisfaction rather than personal fulfillment, happiness or contentment.

The terms refers to the entire working connection between an employee and his employer, for which he receives compensation. It does not imply anything more than the basic emotional condition that arises when a goal is achieved. Rather, it refers to the emotional state that arises when an aim is attained by an motivate.

The elements influencing both job satisfaction and job discontent are described differently by research personnel job satisfaction, according to hope pock, is “any combination of psychological, physiological and environment circumstances that cause the person to honestly say I am satisfied with my job”

The explanation of “pleasurable emotional state resulting from the appraisal of one job as achievement of one’s job value” is job satisfaction. Alternatively, job satisfaction can be described as “the unpleasant emotional state that arises from evaluating one’s job satisfaction value or as implying disvalues”. None the less, the perception of the relationship between what was viewed as offering or entailing was considered to constitute the function of the contentment and discontent.

FACTORS OF JOB SATISFACTION

- i. Supervision

This part job satisfaction deal with how employees relate to their direct supervision and how that relationship often affects job satisfaction

- ii. Working conditions

This covers the tangible elements of the environments that are not required for a job.

iii. Wage and salary

This element covers every facet of a job that involves payment for labor performed in the present.

iv. Security

It's definition include the aspect of job satisfaction that ensures one's ability to find employment in the same field or a related one.

v. Intrinsic aspect of job

It includes every one of the numerous aspects of the task are generally consistent regardless of the location of the work

vi. Social aspect of job

It covers the workers relationship with other employees, particularly those who have similar positions inside the company.

vii. Opportunities for advancement

It involves all facets of the work that an individual view as having the potential to improve their financial situation, standing within the company or level of professional experience.

viii. Company and management

It encompasses the immediate circumstances of the workers, which are determined by organizational administration and policy. It also cover show staff members interact with all level of corporate control.

ix. Communication

It comprises work related situations where reading information from the organization in either direction is necessary. This aspect is presented in literature using terms like recommendation systems, information about the company's line of authority and information about employee's status.

x. Benefits

If covers the unique sections of corporate policy that aim to get employee ready for emergency, sickness, and old age as well. This element includes vacation, leave and holiday pay provided by the employer.

THEORIES OF JOB SATISFACTION

These are the key distinctions between experts' perspectives on the meaning of job satisfaction. In general, there are four methods to job satisfaction. They are as follows:

- Fulfillment theory

This theory's proponents estimate satisfaction by looking at the benefits an individual receives or the extent to which his wants are met outside of himself. The primary challenge with this method of job satisfaction, as noted by willing, is that individual differences play a role, but so does our perception of what we should receive, as there would be a significant discrepancy in expectations.

- Discrepancy theory

This theory's proponents contend that a person's level of satisfaction depends on what they truly get out of their work environment as opposed to what they believe they should get or what they anticipate receiving in terms of job satisfaction. It leaves one feeling unsatisfied.

- Equity theory

The theory's proponents hold that a person's level of pleasure is based on how his or her input-output balance compares to that of others.

- Two factor theory

Herzberg, the developer of this theory, distinguished between certain variables that lead to satisfaction and those that do not. For example, achievement and responsibility are satisfied components whose presence leads to satisfaction but whose absence does not lead to dissatisfaction.

GLOBAL SCENARIO

Non-resident Indians (NRIs)' job happiness score varies greatly by location and industry, reflecting broader global patterns in employment satisfaction and well-being. According to the World Happiness Report 2023, happiness is measured by a number of characteristics, including social support, money, health, freedom to make life decisions, and faith in government and corporations. These characteristics also apply to NRIs, who frequently relocate to other countries in search of better economic prospects and living conditions. Countries with high happiness indexes, such as Finland, Denmark, and Switzerland, are more likely to provide a welcoming environment for NRIs due to their robust social systems and excellent quality of life. According to the Ipsos Global Happiness Report 2023, global happiness stands at 75%. Despite economic concerns, the Ipsos Global Satisfaction Report 2023 shows that global satisfaction is at 75%. This indicates that, even during economic downturns, many people, including NRIs, keep a good attitude towards life. Younger people, those with greater education, and those with higher income levels are more likely to express happiness, which is relevant for NRIs who frequently fall into these categories due to their professional qualifications and employment duties abroad (Ipsos). Bamboo HR data shows that employee happiness varies by industry. Construction workers, for example, have maintained relatively high levels of contentment because of stable demand and rising salaries. In contrast, the technological sector, despite historically high levels of happiness, has experienced a steep fall due to economic pressures and layoffs. The variation into sum up, while NRIs generally benefit from improved economic prospects and living conditions in their host countries, their levels of contentment are influenced by broader economic trends and sector dynamics. Countries with high happiness indices and supportive social systems are more likely to provide a favorable atmosphere for NRIs.

KERALA SCENARIO

It is possible to understand the happiness index of Kerala's Non-Resident Indians (NRIs) in relation to their work satisfaction by examining a number of general well-being indicators and state-specific data. Kerala continuously scores highly on India's happiness index. Kerala constantly scores highly on India's happiness index. The state places a high priority on social welfare, health care, and education, all of which have a positive impact on the satisfaction of its citizens, even NRIs who work overseas.

Key factors contributing to happiness

➤ Health and Education

Kerala has been India's best performer in terms of education and health indices. High literacy rates and the state's well-developed healthcare system are important factors in guaranteeing a high standard of living (Kerala Tourism) (India Today).

➤ Economic Indicators

The prosperity of the state is demonstrated by its low unemployment rate and high per capita income, both of which enhance general well-being. Strong economic links and remittances to their home state are advantages enjoyed by NRIs from Kerala, and constitute a substantial portion of Kerala's GDP (Kerala Tourism).

➤ Social support and Governance

Residents' trust and life happiness are increased by social support networks and efficient governance. Kerala Tourism (India Today) notes that the state's excellent rankings for cleanliness, law and order, and infrastructure all add to the general well-being of its people.

➤ Work Environment and community

Strong Malayali communities exist overseas and offer social support and a sense of belonging, which enhances their pleasure and contentment in their jobs.

➤ Financial Possibilities

The satisfaction of NRIs is largely influenced by better economic possibilities and greater income levels abroad in comparison to Kerala. However, the degree of contentment may differ depending on the work atmosphere and job stability in their new nations.

➤ Cultural Relationship

The capacity to retain a connection to their history and strong cultural links are essential to the well-being of non-resident Indians. Their happiness is largely dependent on their regular trips to Kerala and their upholding of social and familial ties.

Chapter 4
DATA ANALYSIS AND INTERPRETATION

DESCRIPTION OF THE SAMPLE

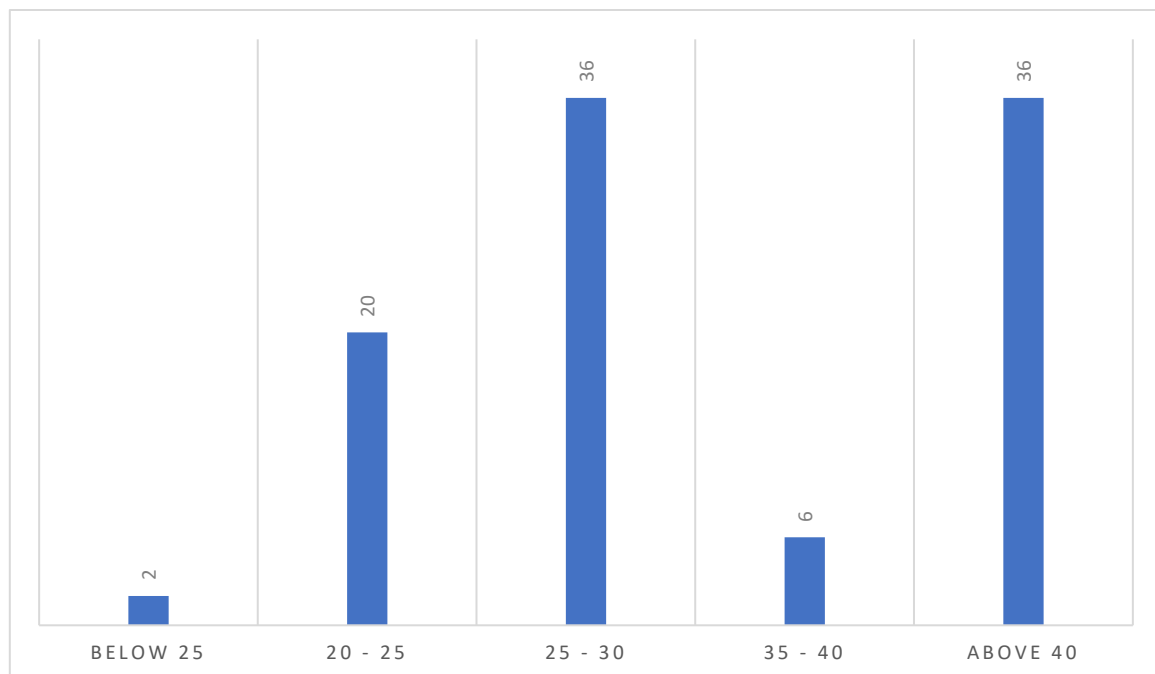
Data Analyses and interpretation means to analyses the collected data and interpretation it's result in this chapter the data collected by way of the questionnaire and have been presented with help of tables and diagrams.

TABLE 4.1 AGE WISE CLASSIFICATION

AGE	NO. OF RESPONDENTS	PERCENTAGE
Below 20	1	2
20 -25	10	20
25 -30	18	36
35 -40	3	6
Above 40	18	36
TOTAL	50	100

Source: Primary Data

FIGURE 4.1 AGE WISE CLASSIFICATION



INTERPRETATION

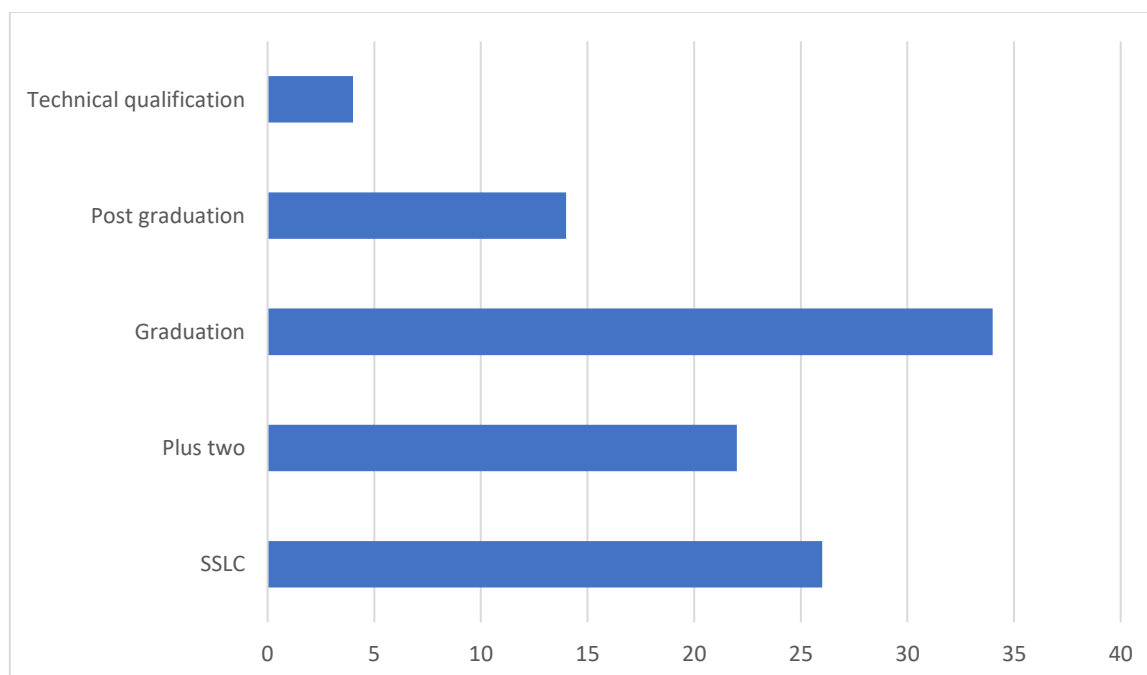
NRI belongs to age category 25-30 and above 40 is more in this study. They are more experienced. So, the information collected from them is more reliable and relevant.

TABLE 4.2 EDUCATIONAL WISE CLASSIFICATION

EDUCATION QUALIFICATION	NO. OF RESPONDENT	PERCENTAGE
SSLC	13	26
Plus two	11	22
Graduation	17	34
Post Graduation	7	14
Technical Qualification	2	4
TOTAL	50	100

Source: Primary Data

FIGURE 4.2 EDUCATIONAL WISE CLASSIFICATION



INTERPRETATION

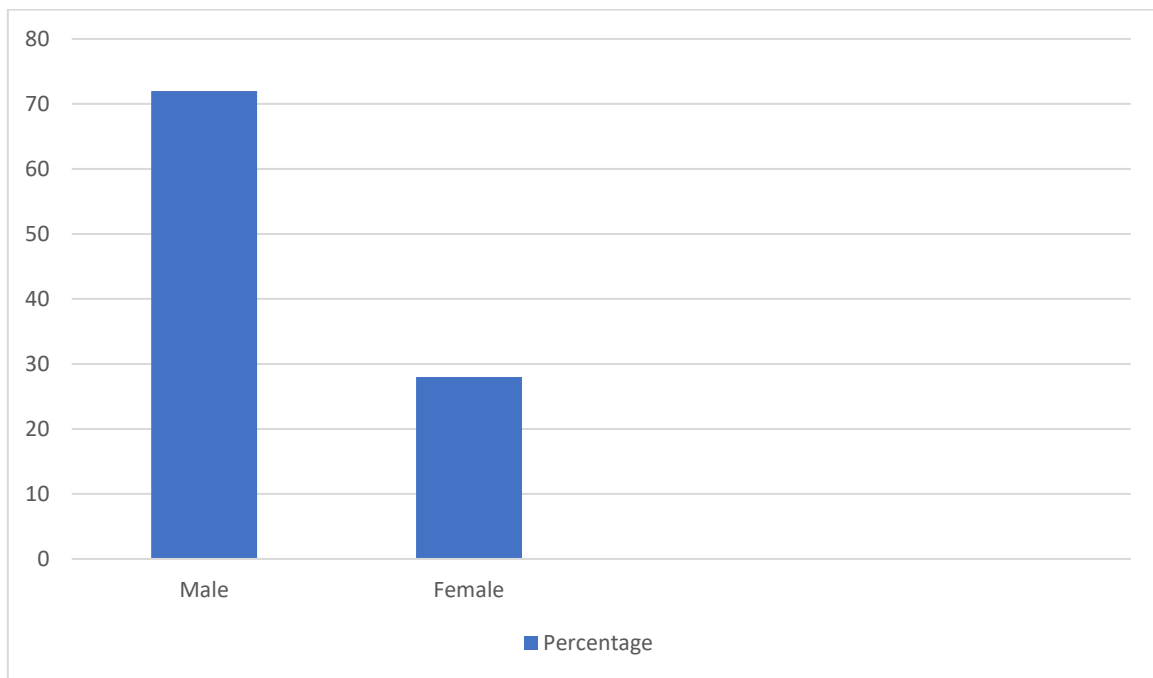
From the above study we can interpret that most of the NRIs have Degree qualification. So we Can understand that most of them have an better educational qualification.

TABLE 4.3 GENDER WISE CLASSIFICATION

GENDER	NO. OF RESPONDENTS	PERCENTAGE
Male	36	72
Female	14	28
TOTAL	50	100

Source: Primary Data

FIGURE 4.3 GENDER WISE CLASSIFICATION



INTERPRETATION

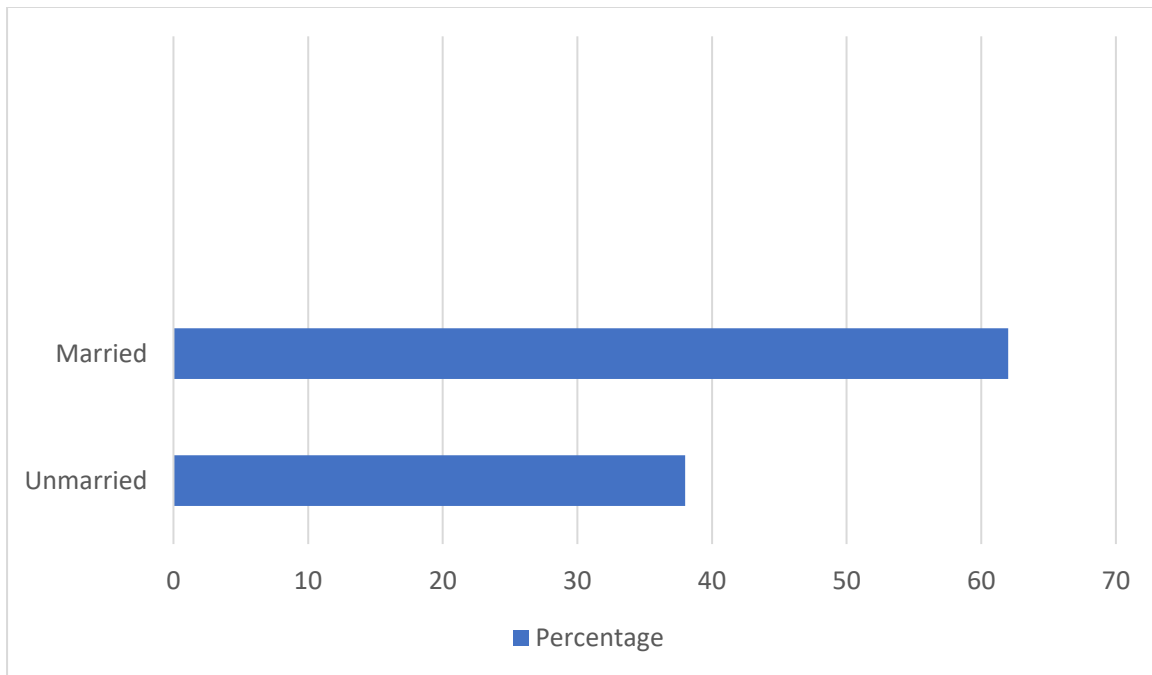
As per this data it is clearly showing that most of the NRIs are male respondents as compare with female.

TABLE 4.4 MARITAL STATUS

MARITAL STATUS	NO. OF RESPONDENTS	PERCENTAGE
Married	31	62
Unmarried	19	38
TOTAL	50	100

Source: Primary Data

FIGURE 4.4 MARITAL STATUS



INTERPRETATION

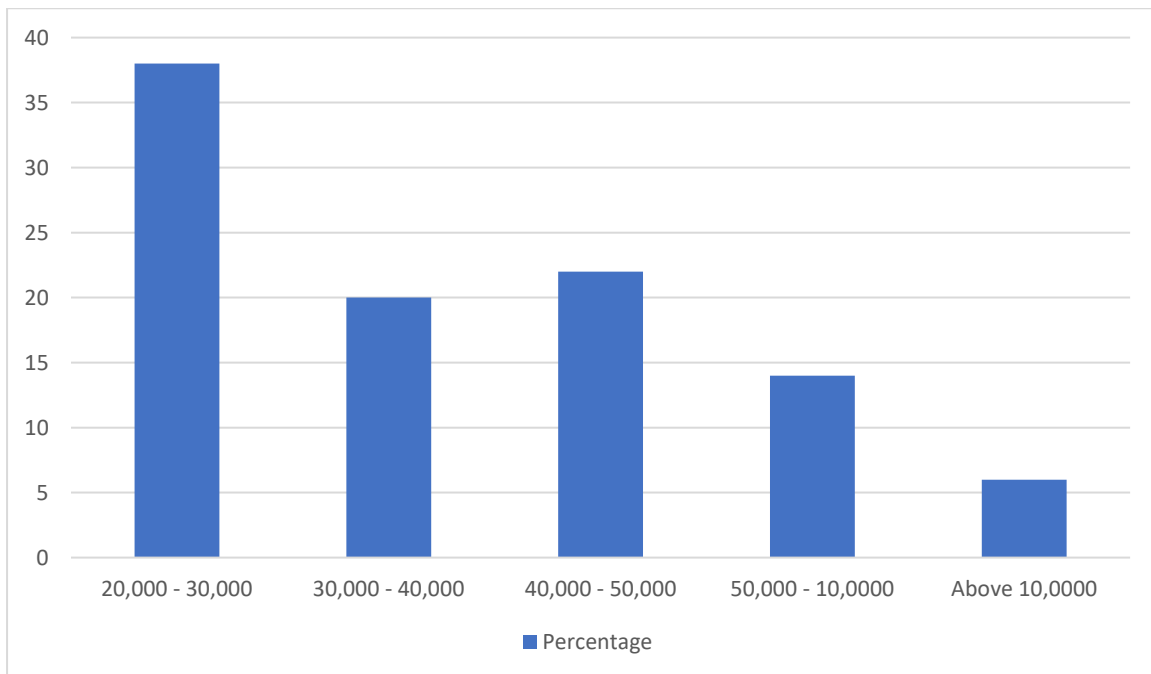
As per the data it is clearly showing that most of the NRIs are married. Only 38% of respondents are unmarried.

TABLE 4.5 MONTHLY INCOME

MONTHLY INCOME	NO. OF RESPONDENTS	PERCENTAGE
20,000 – 30,000	19	38
30,000 – 40,000	10	20
40,000 – 50,000	11	22
50,000 – 10,0000	7	14
Above 10,0000	3	6

Source: Primary Data

TABLE 4.5 MONTHLY INCOME



INTERPRETATION

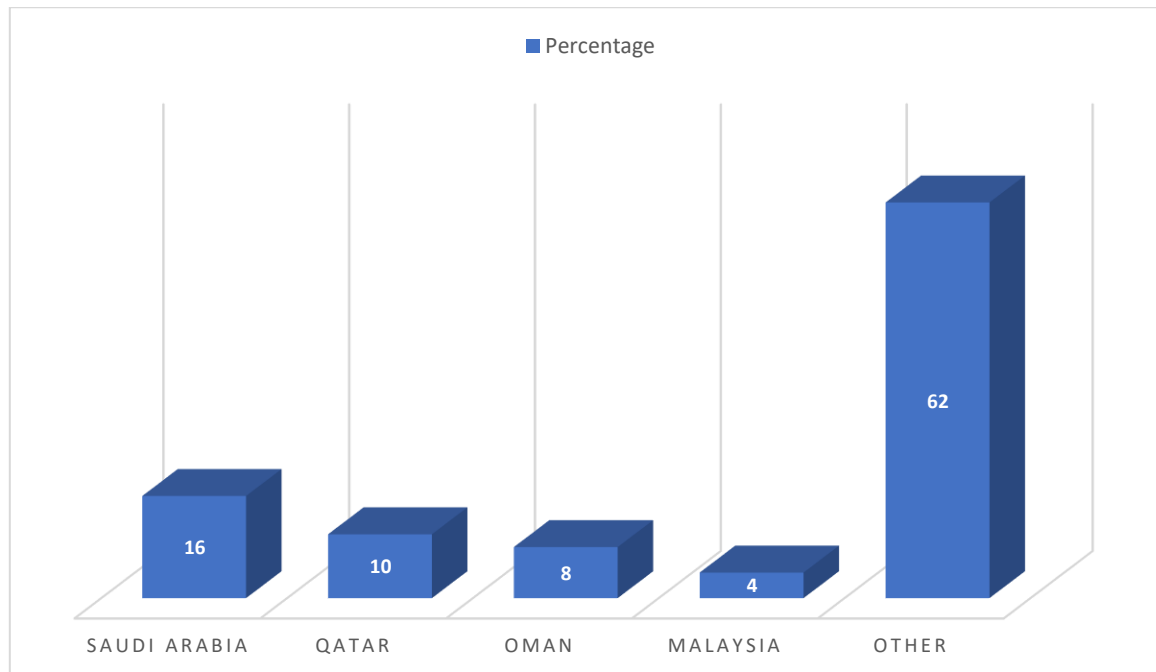
Most of the NRIs have an average monthly income in between 20000-30000. They are Satisfied with this income to meet their daily needs.

TABLE 4.6 WORK PLACE

WORK PLACE	NO. OF RESPONDENTS	PERCENTAGE
Saudi Arabia	8	16
Qatar	5	10
Oman	4	8
Malaysia	2	4
Other	31	62

source: Primary Data

FIGURE 4.6 WORK PLACE



INTERPRETATION

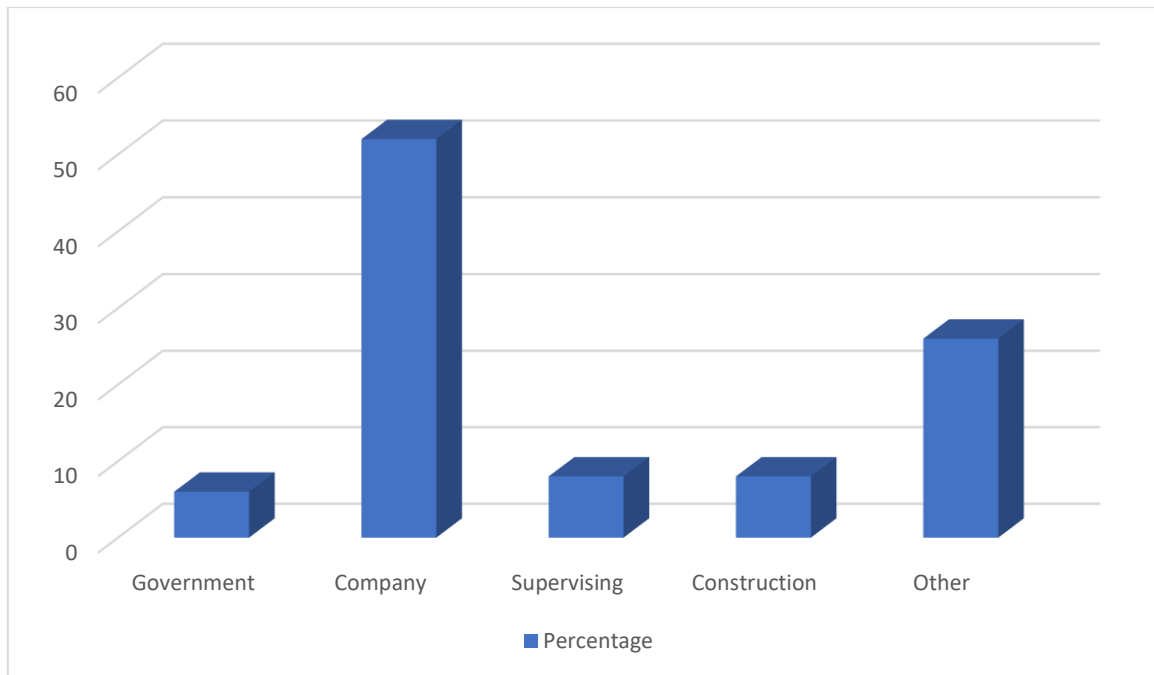
The above table and figure shows that majority of the respondents 62% in other. most of the people interested in other countries. Only 16% of respondents have working in Saudi Arabia

TABLE 4.7 TYPE OF JOB

TYPE OF JOB	NO. OF RESPONDENT	PERCENTAGE
Government	3	6
Company	26	52
Supervising	4	8
Construction	4	8
Other	13	26
TOTAL	50	100

Source: Primary Data

FIGURE 4.7 TYPE OF JOB



INTERPRETATION

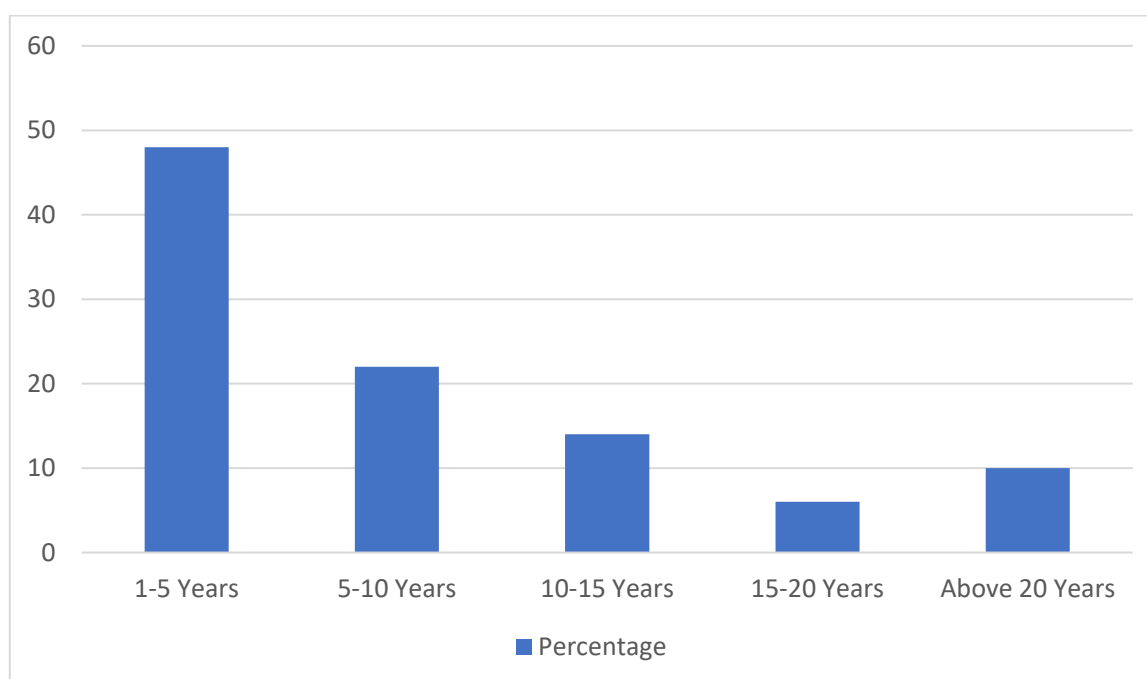
From the above data 26 NRIs are engaged in company-based job. So we can understand that Companies are providing more job opportunities to NRIs.

TABLE 4.8 PERIOD OF WORK

DURATION	NO. OF RESPONDENTS	PERCENTAGE
1-5 Years	24	48
5-10 Years	11	22
10-15 Years	7	14
15-20 Years	3	6
Above 20 Years	5	10
TOTAL	50	100

Source: Primary Data

FIGURE 4.8 PERIOD OF WORK



INTERPRETATION

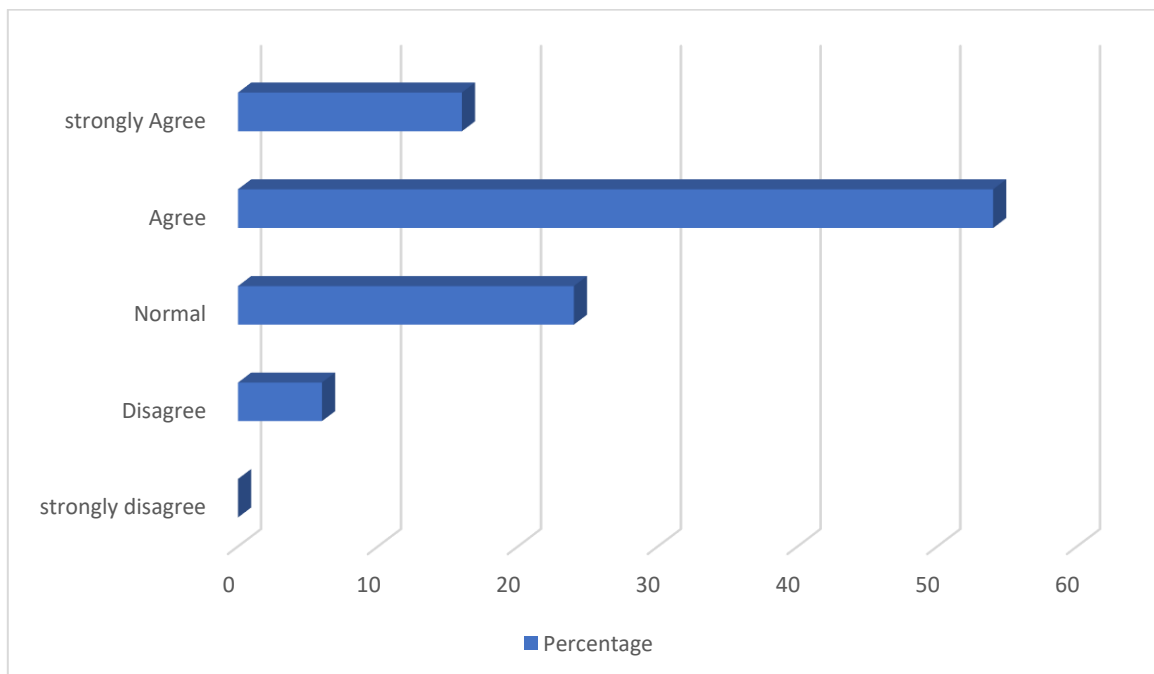
As per the above table most of the NRIs are working for short period. So we can interpret that Majority of the NRIs are not interested to work in foreign countries. So it may be the reason For a considerable decrease in working period of NRIs.

TABLE 4.9 PERSONAL SATISFACTION

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
Strongly agree	8	16
Agree	27	54
Normal	12	24
Disagree	3	6
Strongly Disagree	0	0
TOTAL	50	100

Source: Primary Data

FIGURE 4.9 PERSONAL SATISFACTION



INTERPRETATION

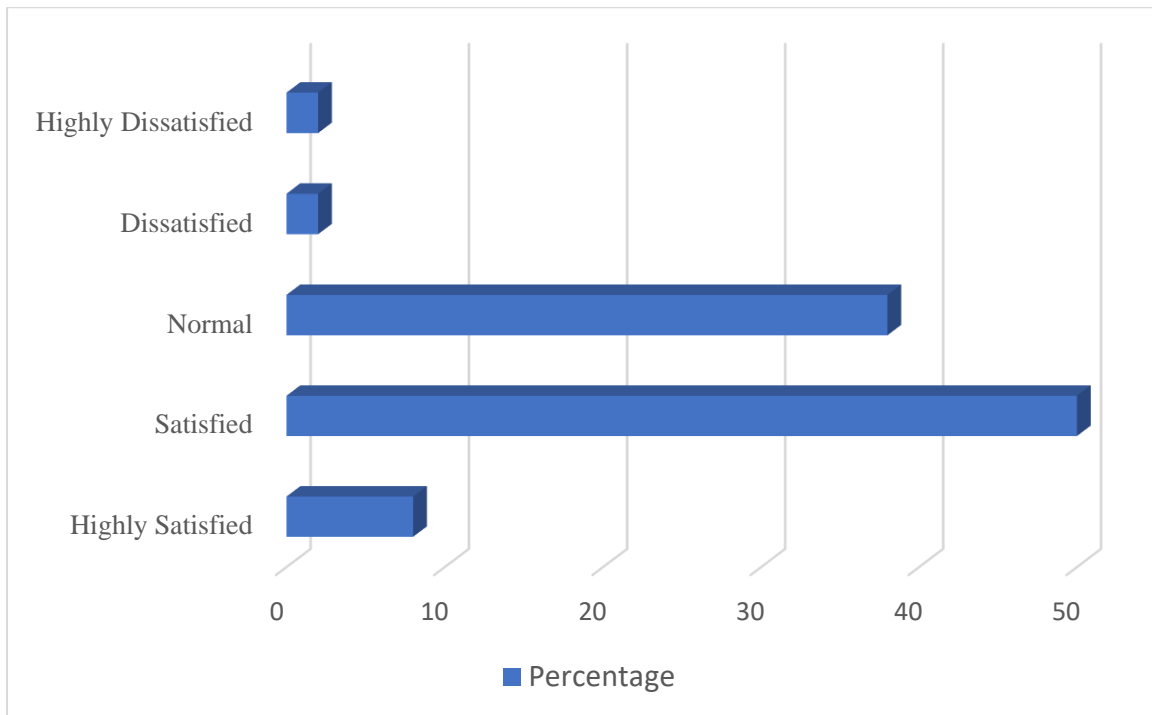
From the above table 27 respondents are getting personal satisfaction from their Working environment for better remuneration. only 8 respondents are highly Satisfied.

TABLE 4.10 SATISFACTION WITH RETURN

SATISFACTION	NO. OF RESPONDENTS	PERCENTAGE
Highly Satisfied	4	8
Satisfied	25	50
Normal	19	38
Dissatisfied	1	2
Highly Dissatisfied	1	2
TOTAL	50	100

Source : Primary Data

FIGURE 4.10 SATISFACTION WITH RETURN



INTERPRETATION

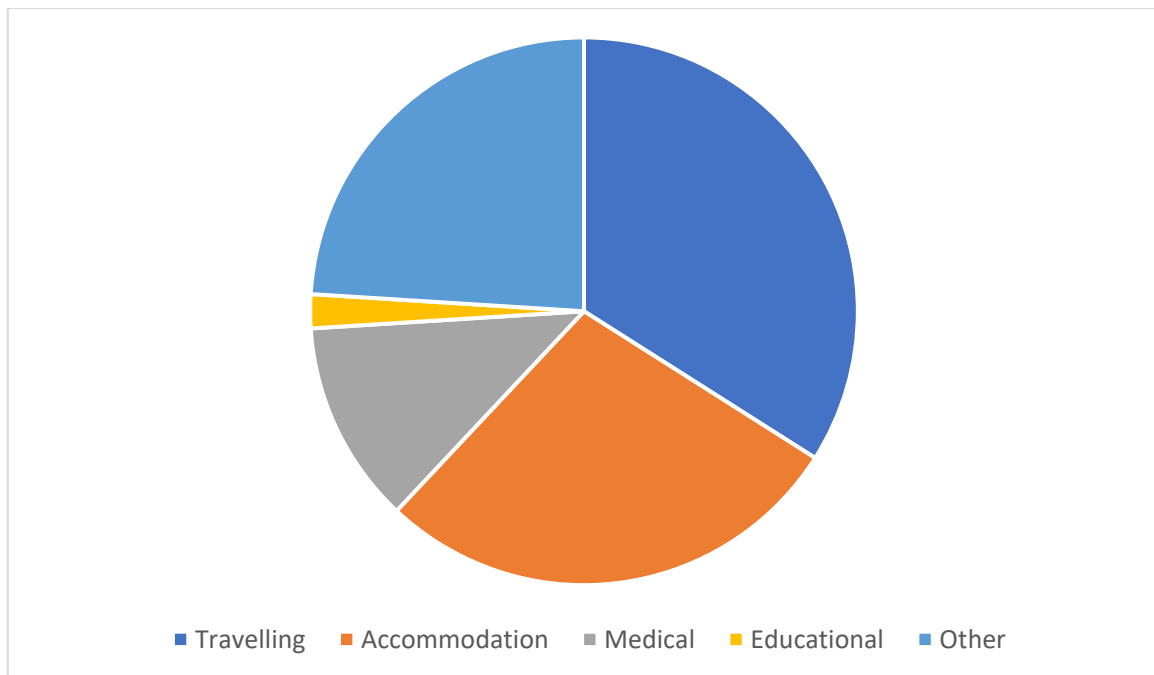
From the above data 25 NRIs are satisfied with their return/salary. So, the NRIs can Satisfy family needs and happy lives. Some NRIs are dissatisfied with their salary.

TABLE 4.11 SATISFACTION WITH INCENTIVE

INCENTIVES	NO. OF RESPONDENTS	PERCENTAGE
Travelling	17	34
Accommodation	14	28
Medical	6	12
Educational	1	2
Other	12	24
TOTAL	50	100

Source: Primary Data

FIGURE 4.11 SATISFACTION WITH INCENTIVE



INTERPRETATION

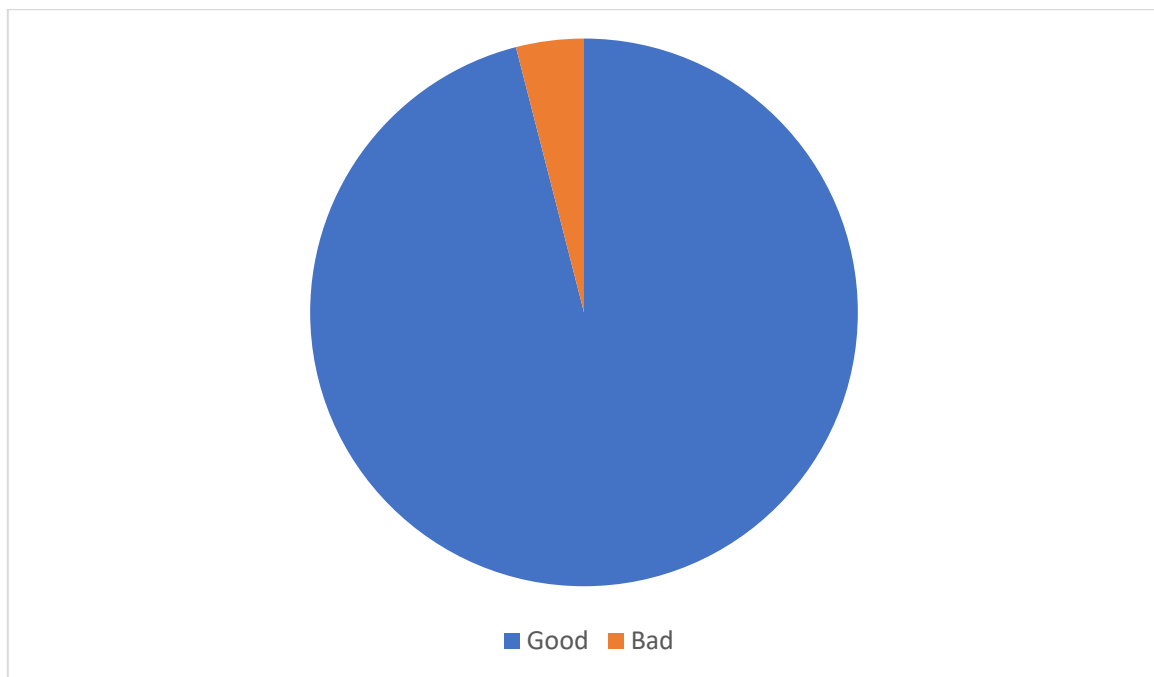
Most of the NRIs getting traveling incentives. From the table, most of the NRIs incentives are: 34% of traveling, 28% of accommodation, 12% of medical, 2% of education, and 24% of other

TABLE 4.12 OPINION ABOUT WORKING ENVIRONMENT

OPINION	NO. OF RESPONDENTS	PERCENTAGE
Good	48	96
Bad	2	4
TOTAL	50	100

Source: Primary Data

FIGURE 4.12 OPINION ABOUT WORKING ENVIRONMENT



INTERPRETATION

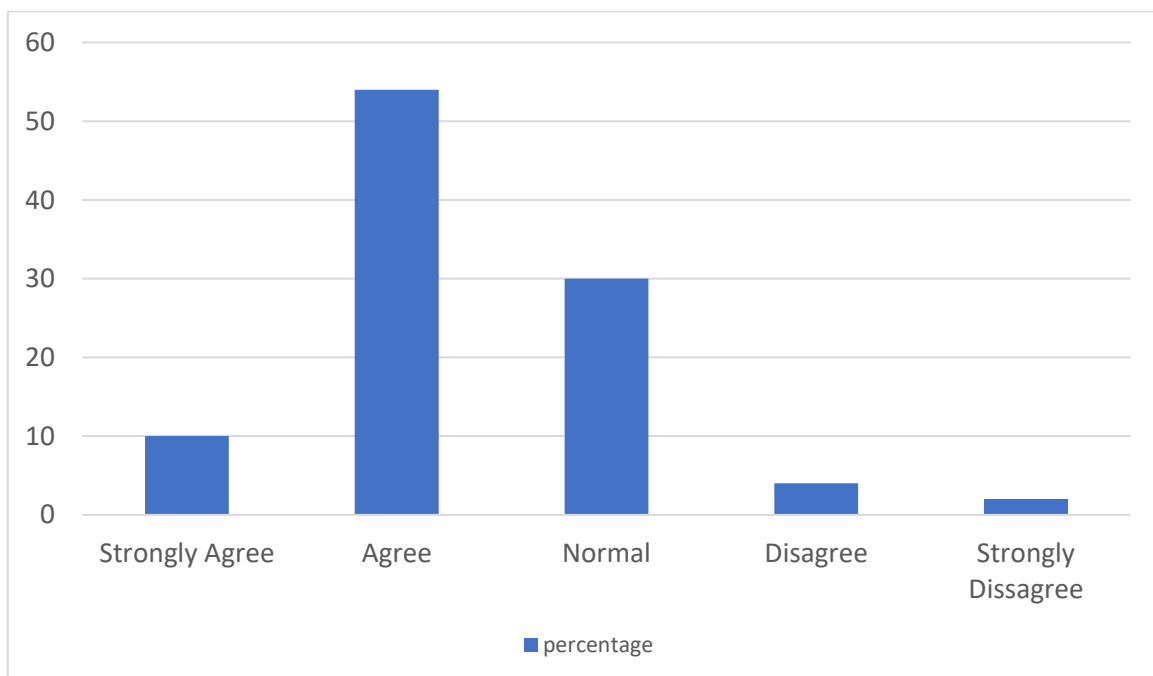
The above table and figure shows that majority 96% of respondents opinion about working Environment is better.

TABLE 4.13 JOB SECURITY

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
Strongly Agree	5	10
Agree	27	54
Normal	15	30
Disagree	2	4
Strongly Disagree	1	2
TOTAL	50	100

Source: Primary Data

FIGURE 4.13 JOB SECURITY



INTERPRETATION

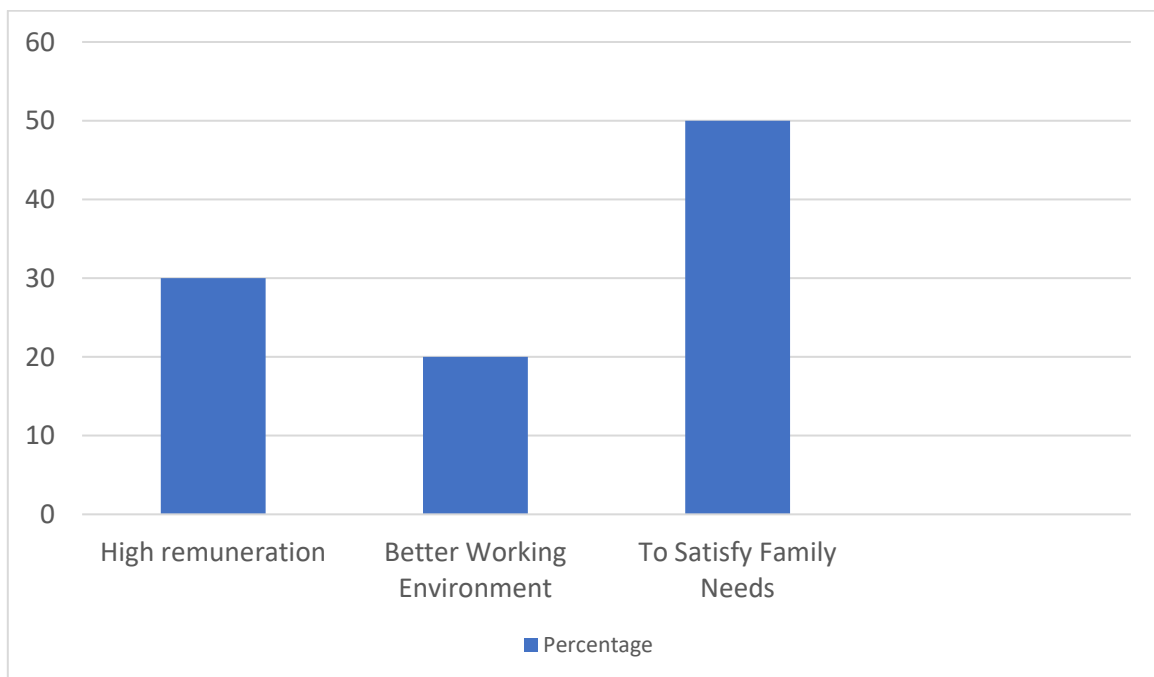
The table reveals the job security of NRIs. It is clear from the table that most of the NRIs Have an average job security. So, the NRIs are satisfied with their job security.

TABLE 4.14 REASON FOR WORKING ABROAD

REASON	NO. OF RESPONDENTS	PERCENTAGE
High remuneration	15	30
Better Working Environment	10	20
To satisfy Family Needs	25	50
TOTAL	50	100

Source: Primary Data

FIGURE 4.14 REASON FOR WORKING ABROAD



INTERPRETATION

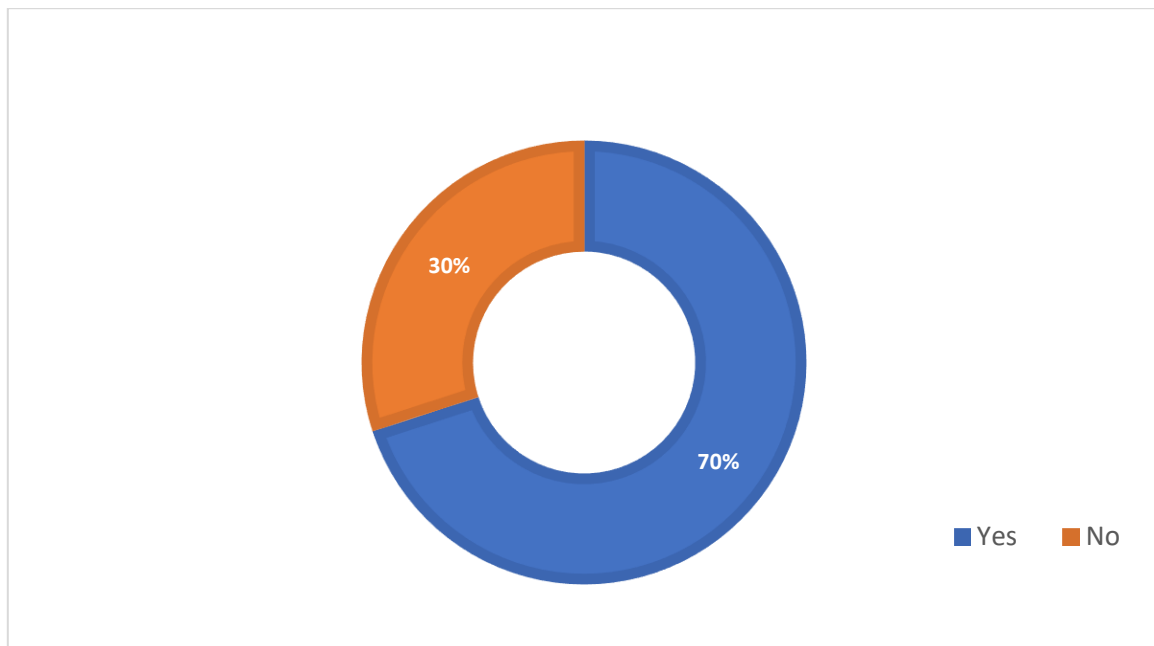
From the above figure can find that majority of the NRIs are select the job in foreign for Satisfying their family needs.

TABLE 4.15 AVAILABILITY OF TRAINING

ATTRIBUTES	NO. OF RESPONDENTS	PERCENTAGE
Yes	35	70
No	15	30
TOTAL	50	100

Source: Primary Data

FIGURE 4.15 AVAILABILITY OF TRAINING



INTERPRETATION

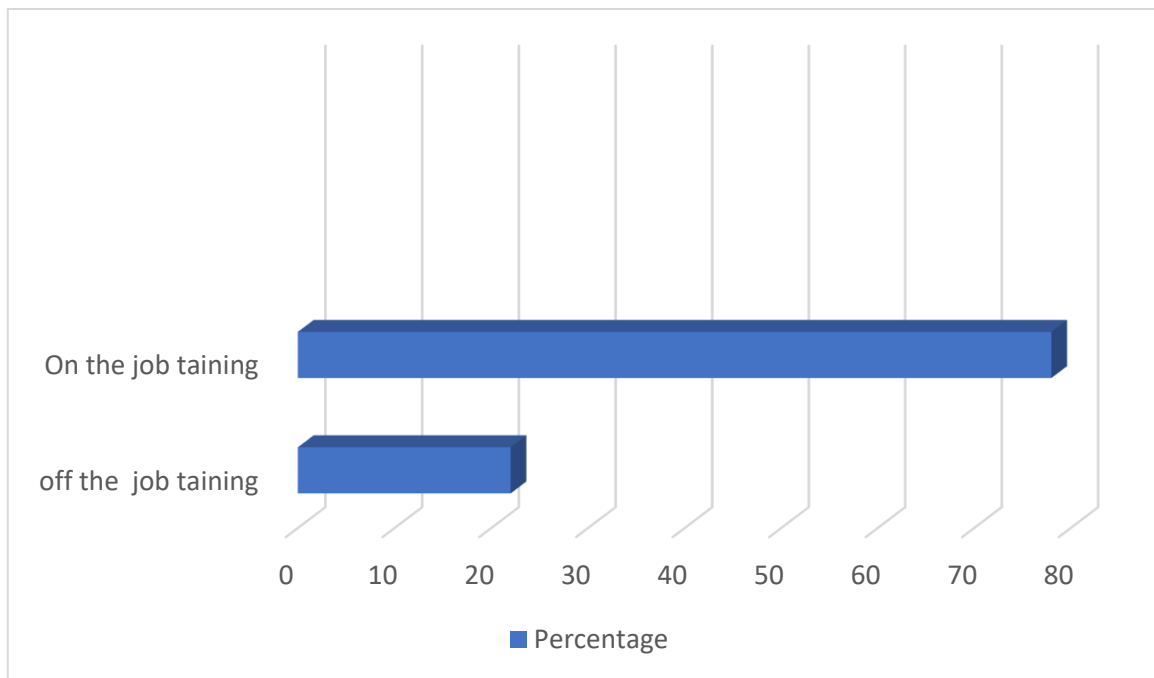
From the above data majority of the NRIs are getting proper training in their work place. So They can increase their ability, skill, knowledge etc.

TABLE 4.16 TYPE OF TRAINING

TYPE OF TRAINING	NO. OF RESPONDENTS	PERCENTAGE
On the job training	39	78
Off the job training	11	22
TOTAL	50	100

Source: Primary Data

FIGURE 4.16 TYPE OF TRAINING



INTERPRETATION

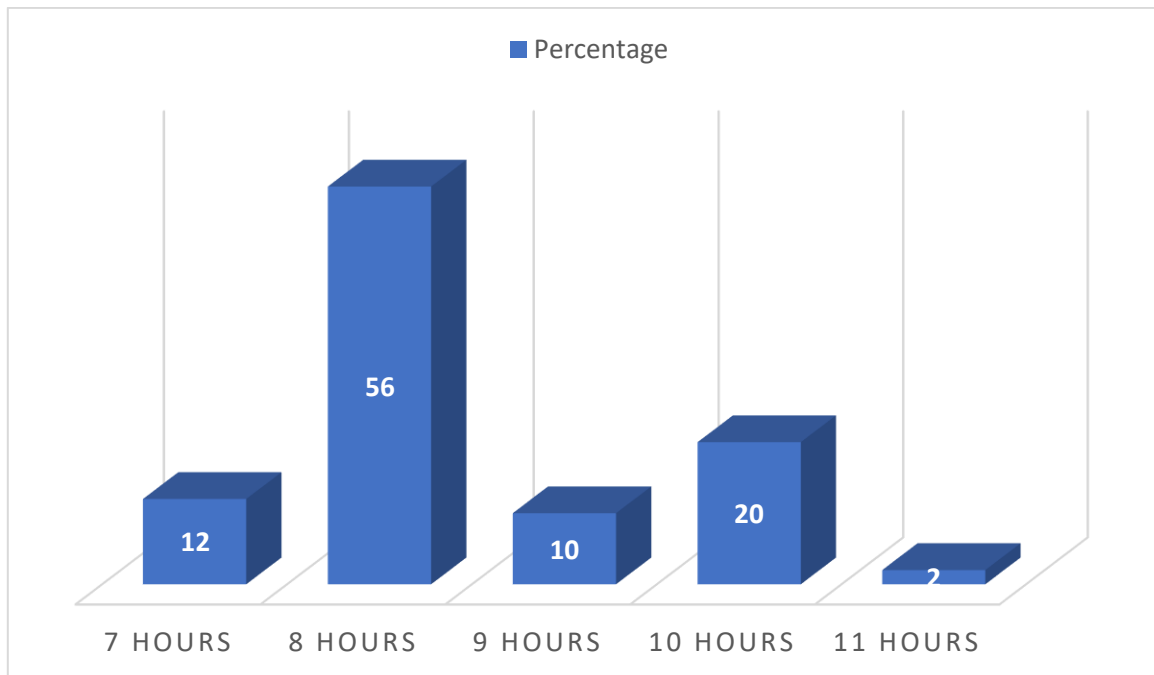
From the above data out of 50 respondents only 39 are getting on the job training. So, the NRIs can perform efficiently.

TABLE 4. 17 NORMAL WORKING HOURS

WORKING HOURS	NO. OF RESPONDENTS	PERCENTAGE
7 Hours	6	12
8 Hours	28	56
9 Hours	5	10
10 Hours	10	20
11 Hours	1	2
TOTAL	100	100

Source: Primary Data

FIGURE 4.17 NORMAL WORKING HOURS



INTERPRETATION

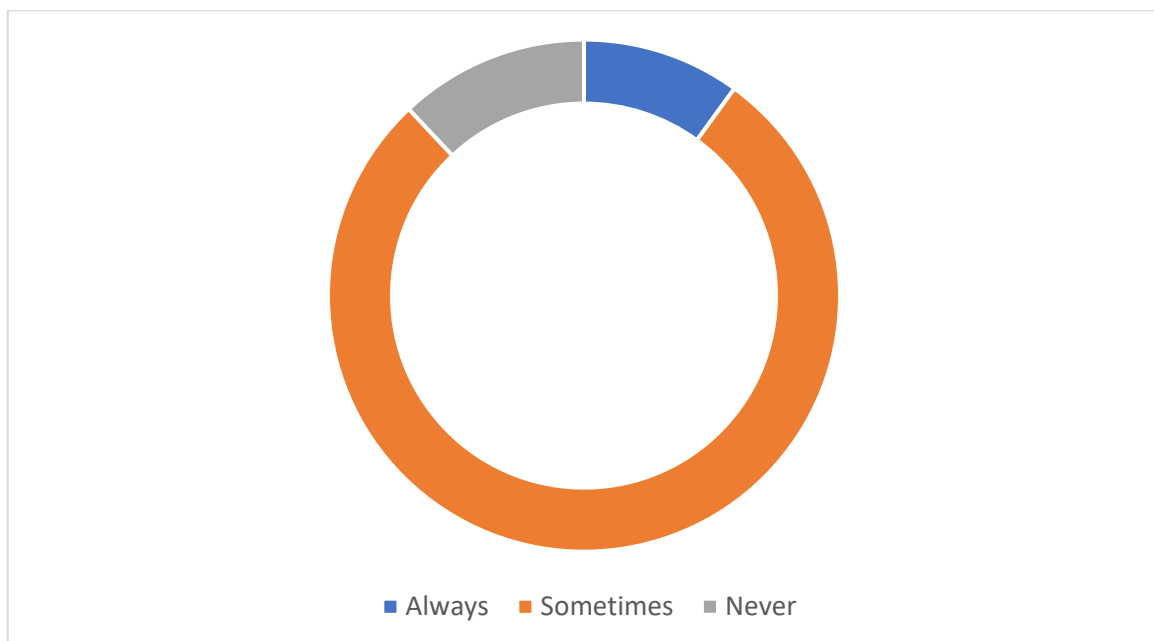
From the above figure shows that most of the NRIs are working 8 hours per day. It is a Normal working hour for NRIs.

TABLE 4.18 OVERTIME DUTY

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
Always	5	10
Sometimes	39	78
Never	6	12
TOTAL	50	100

Source: Primary Data

FIGURE 4.18 OVERTIME DUTY



INTERPRETATION

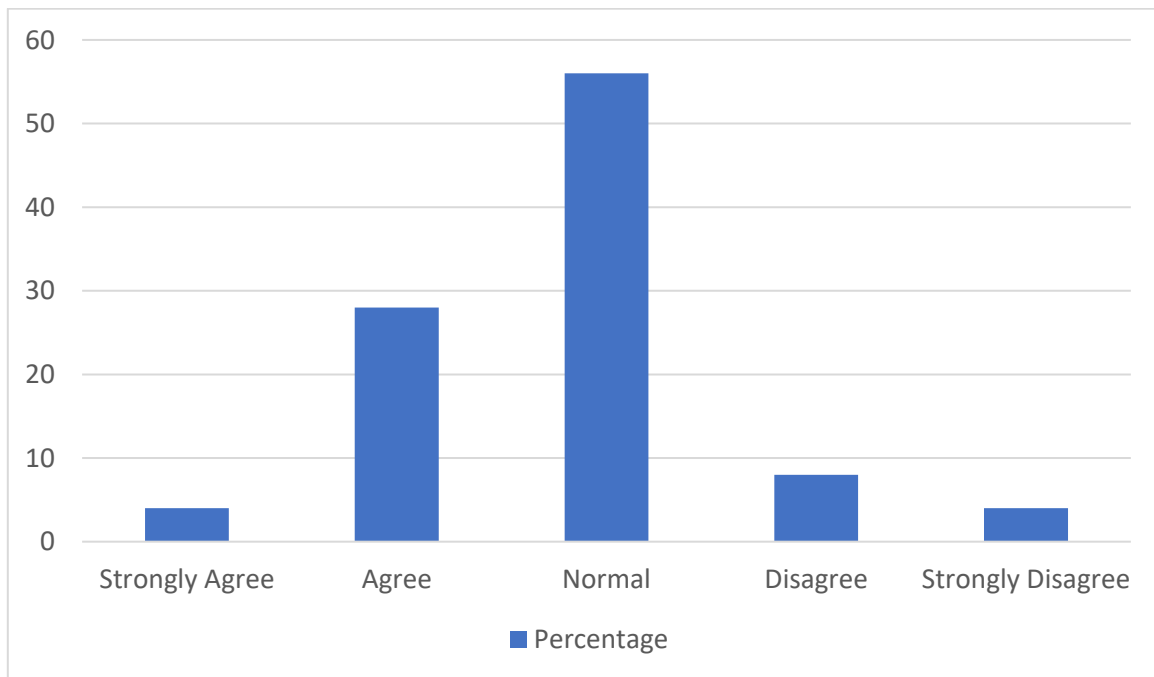
From the above figure 39 are agreed that they are working sometimes overtime duties, 5 NRIs are Always working over duties. So, they have stress and restless.

TABLE 4.19 JOB STRESS

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
Strongly Agree	2	4
Agree	14	28
Normal	28	56
Disagree	4	8
Strongly disagree	2	4
TOTAL	50	100

Source: Primary Data

FIGURE 4.19 JOB STRESS



INTERPRETATION

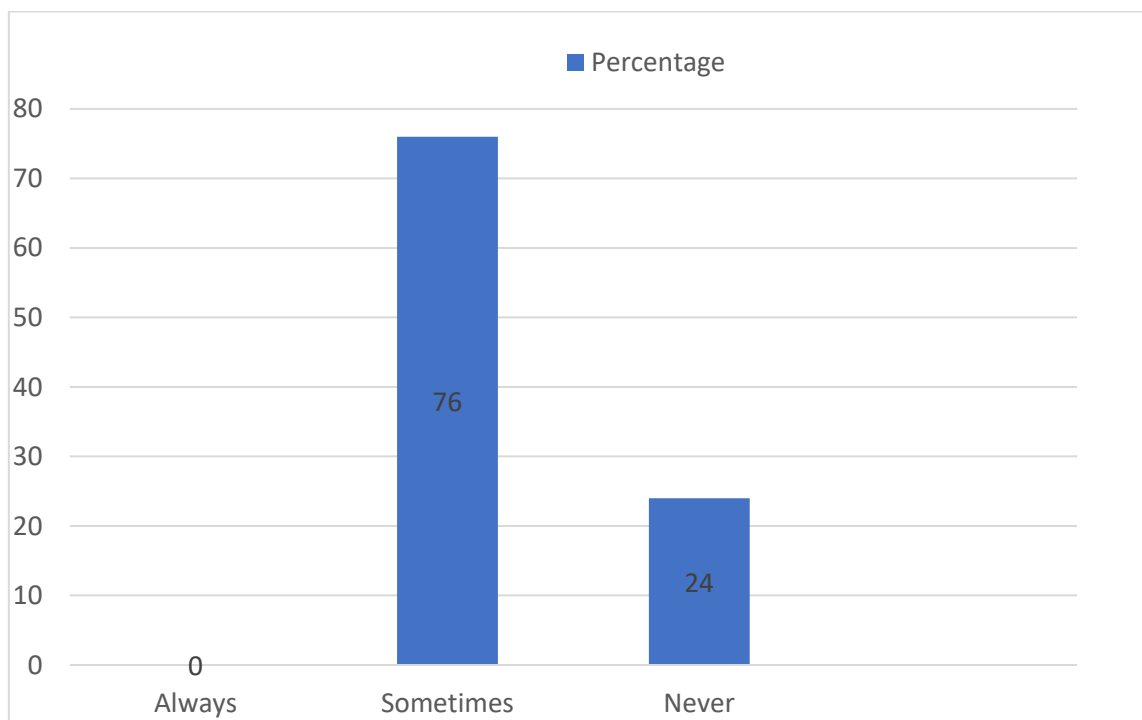
From the table, the NRI stress level is 56% of normal, 28% of agree, 4% strongly agree, 8% is disagree, and strongly disagree is 4%.

TABLE 4.20 LEVEL OF PROBLEM

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
Always	0	0
Sometimes	38	76
Never	12	24
TOTAL	50	100

Source: Primary Data

FIGURE 4.20 LEVEL OF PROBLEM



INTERPRETATION

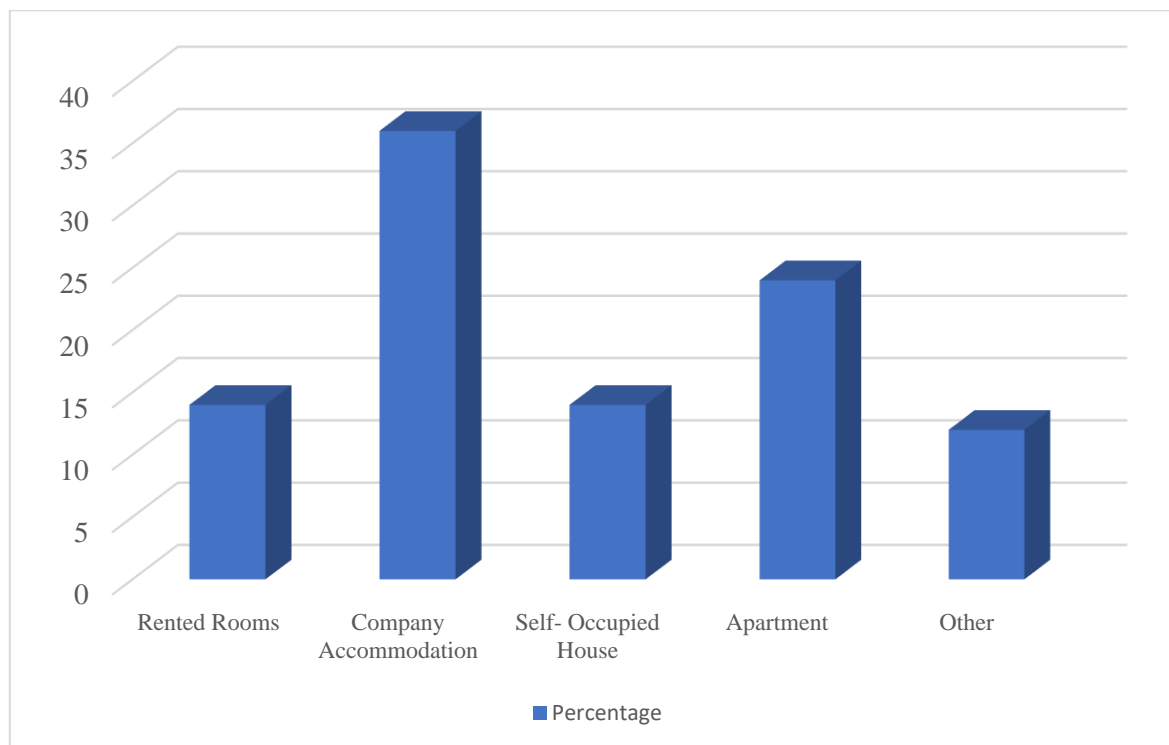
From the table, the NRIs faced a problem level of 76% sometimes, 24% never, and always 0%

TABLE 4.21 ACCOMMODATION IN WORKING COUNTRY

PARTICULARS	NO. OF REpondENTS	PERCENTAGE
Rented Rooms	7	14
Company Accommodation	18	36
Self-Occupied house	7	14
Apartment	12	24
Other	6	12
TOTAL	50	100

Source: Primary Data

FIGURE 4.21 ACCOMMODATION IN WORKING COUNTRY



INTERPRETATION

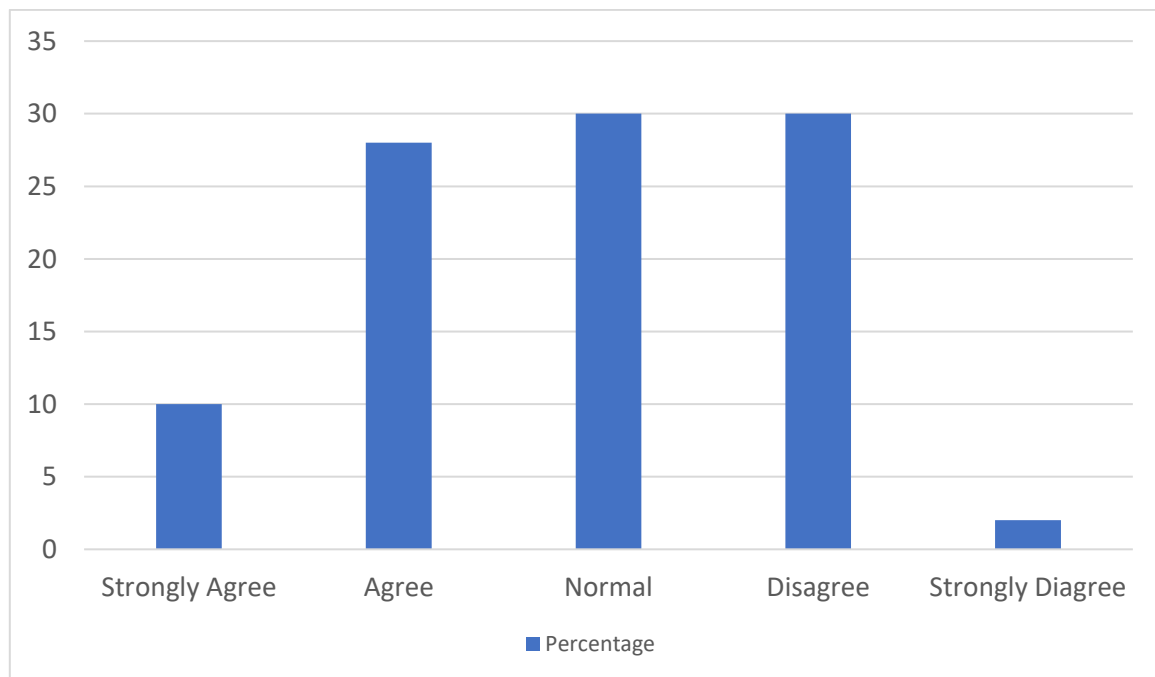
From the table, most of the NRIs company accommodation and 24% apartment .

TABLE 4.22 PREFERENCE TO WORK ABROAD IN FUTURE

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
Strongly Agree	5	10
Agree	14	28
Normal	15	30
Disagree	15	30
Strongly Disagree	1	2
TOTAL	50	100

Source: Primary Data

FIGURE 4.22 PREFERENCE TO WORK ABROAD IN FUTURE



INTERPRETATION

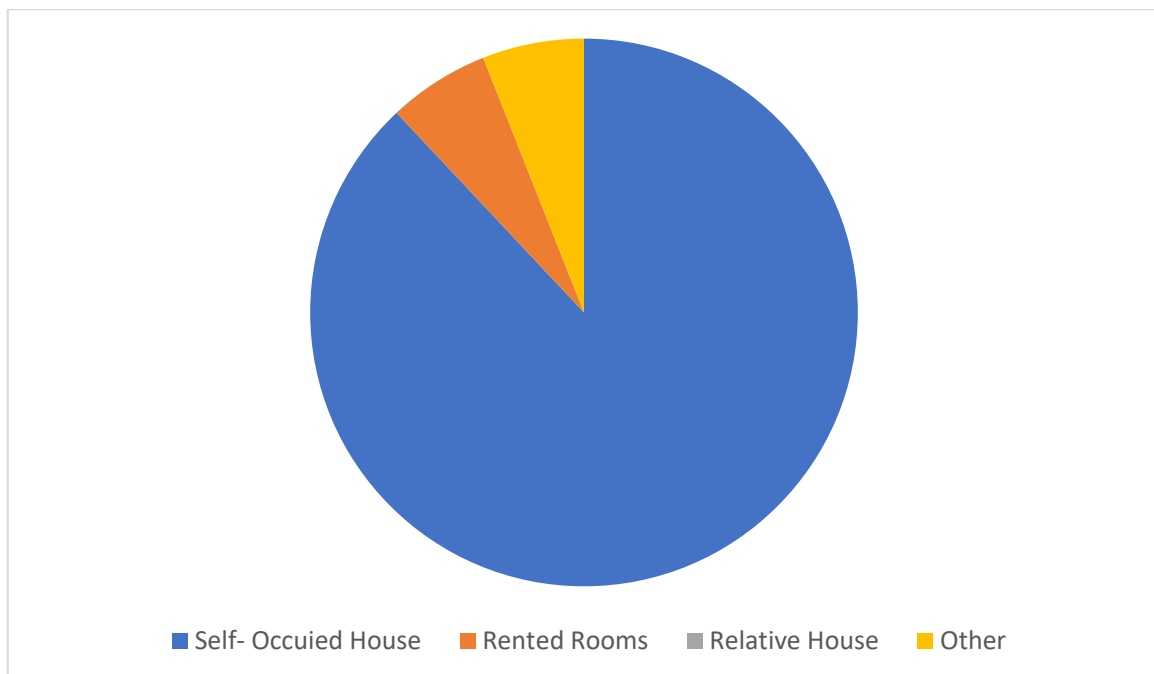
From the above data more than NRIs are may be work abroad in future . So, they have interest and not interested.

TABLE 4.23 ACCOMMODATION IN HOME COUNTRY

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
Self- Occupied House	44	88
Rented Rooms	3	6
Relative House	0	0
Other	3	6
TOTAL	50	100

Source: Primary Data

FIGURE 4.23 ACCOMMODATION IN HOME COUNTRY



INTERPRETATION

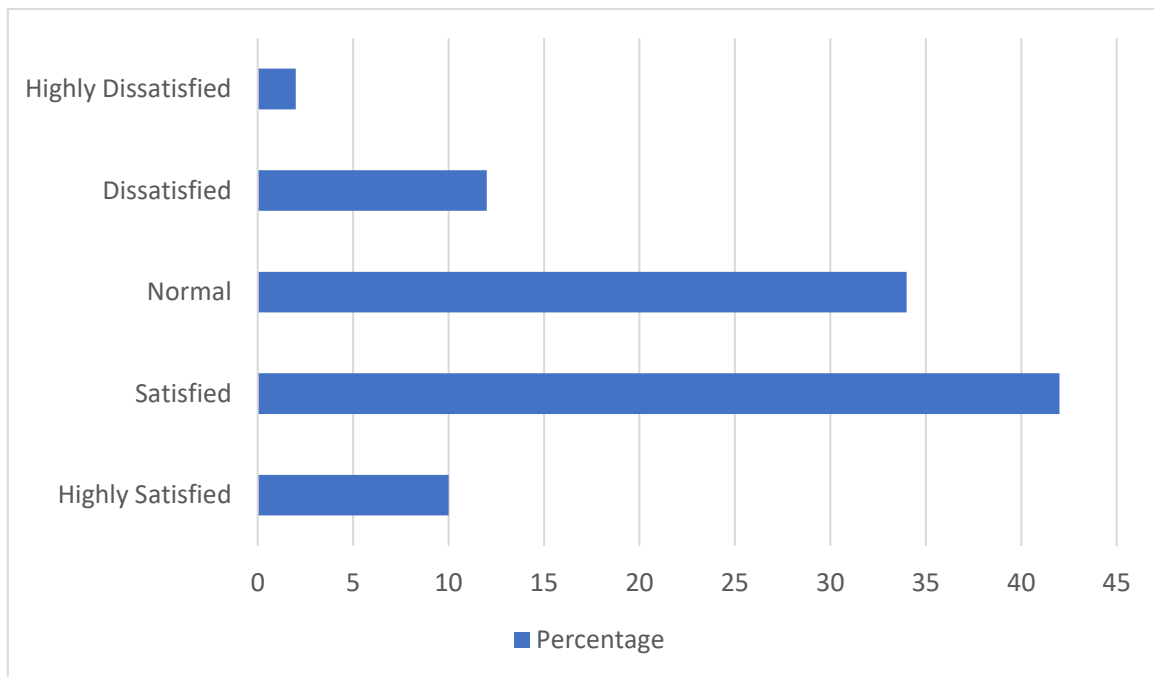
From the above data 25 NRIs are self-occupied house. These NRIs earned more than others. Only 5 NRIs are stays in relatives' house for certain period of time.

TABLE 4.24 SATISFACTION WITH LEAVE OFFERED

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
Highly Satisfied	5	10
Satisfied	21	42
Normal	17	34
Dissatisfied	6	12
Highly Dissatisfied	1	2
TOTAL	50	100

Source: Primary Data

FIGURE 4.24 SATISFACTION WITH LEAVE OFFERED



INTERPRETATION

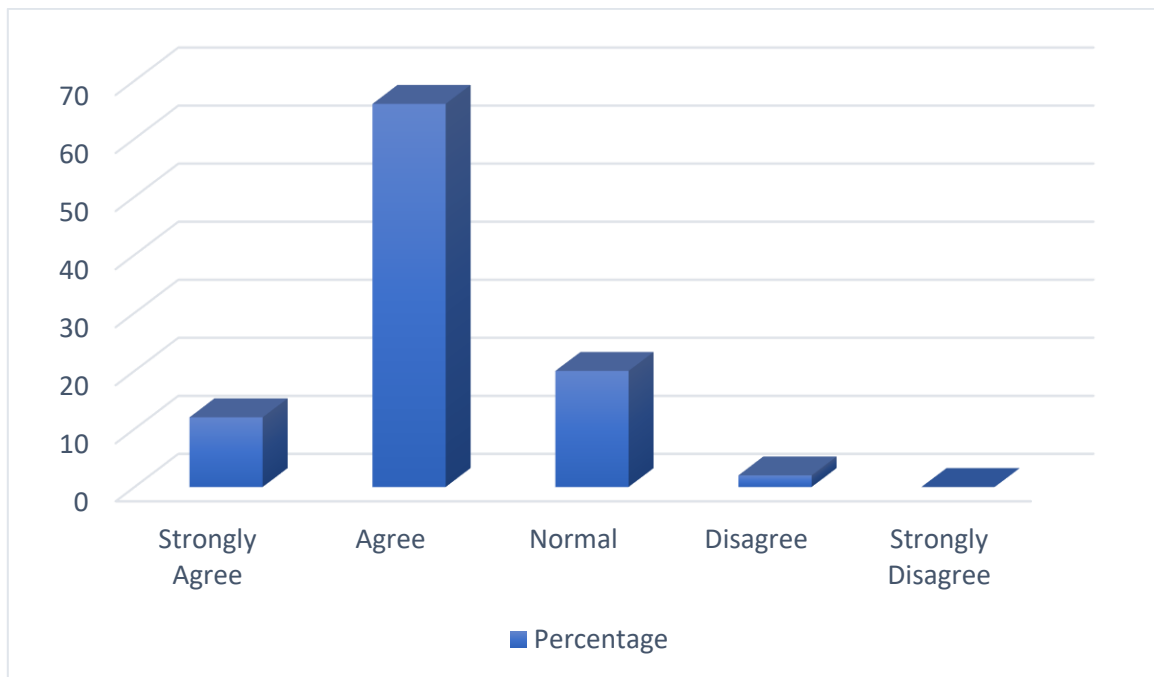
From the above data most of the NRIs are satisfied with their leave offered for them. The NRIs are getting maximum leave for their personal purposes and enjoyment.

TABLE 4.25 CO-OPERATION WITH WORK MEMBERS

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
Strongly Agree	6	12
Agree	33	66
Normal	10	20
Disagree	1	2
Strongly Disagree	0	0
TOTAL	50	100

Source: Primary Data

FIGURE 4.25 CO-OPERATION WITH WORK MEMBERS



INTERPRETATION

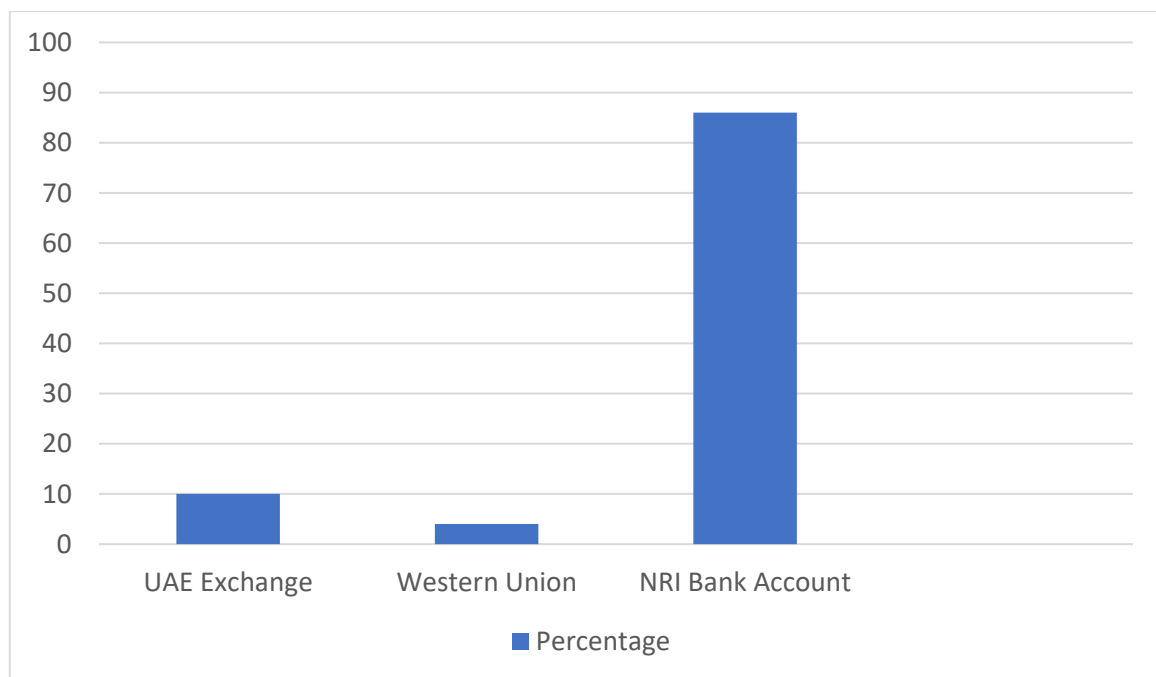
From the table, the co-operation with members is 66% of agree, 20% of normal, 12 strongly agree, 2% is disagree, and strongly disagree is 0%.

TABLE 4.26 MODE OF MONEY TRANSACTION

MODE OF MONEY TRANSACTION	NO. OF RESPONDENTS	PERCENTAGE
UAE Exchange	5	10
Western Union	2	4
NRI Bank Account	43	86
TOTAL	50	100

Source: Primary Data

FIGURE 4.26 MODE OF MONEY TRANSACTION



INTERPRETATION

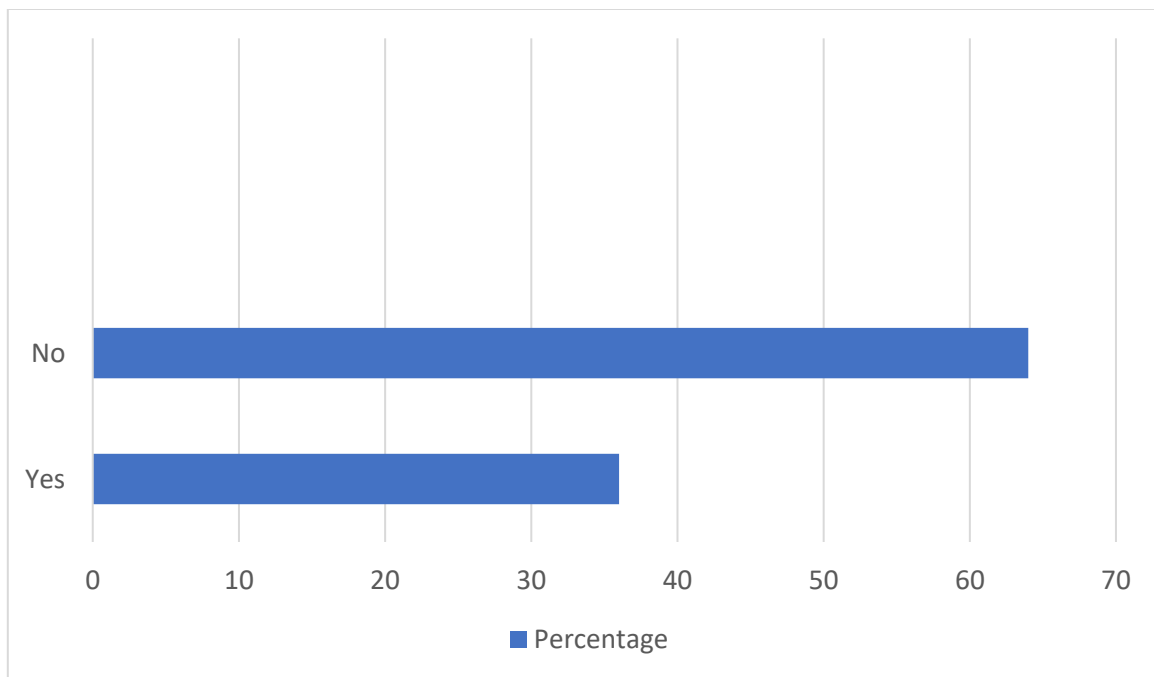
The above figure shows the mode of money transaction that the NRIs prefer. Most of the NRIs prefer NRI bank accounts for transfer of money and some other transactions.

TABLE 4.27 DEBT

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
Yes	18	36
No	32	64
TOTAL	50	100

Source: Primary Data

FIGURE 4.27 DEBT



INTERPRETATION

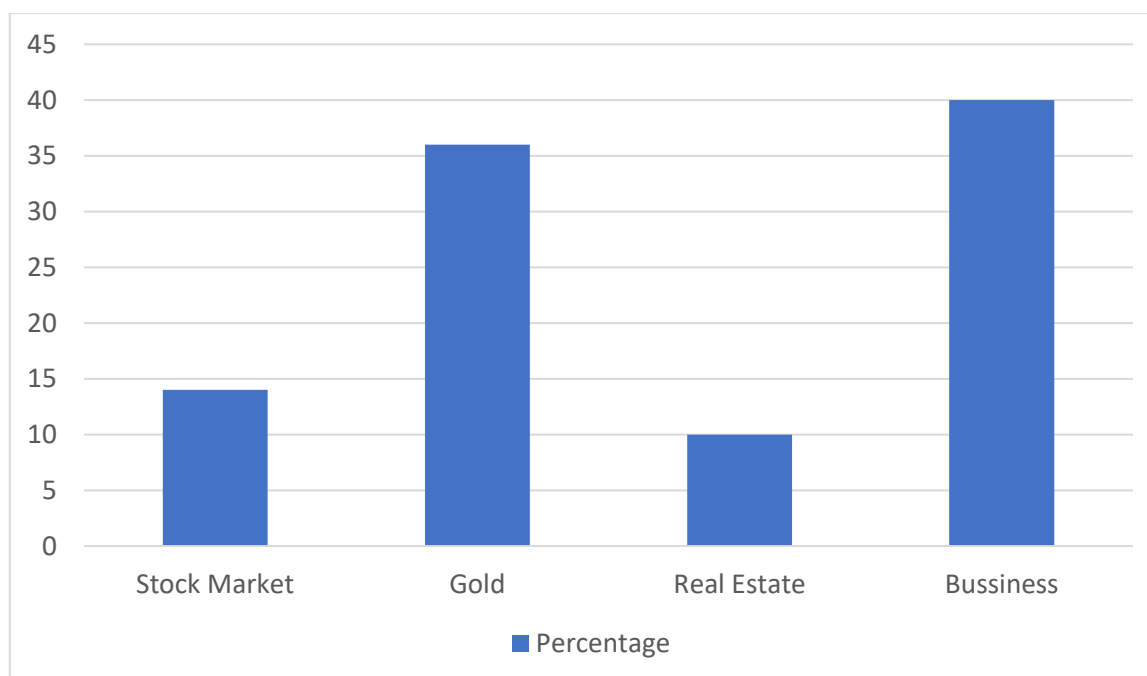
From the above table show respondents debt .36% of respondents does not have any type of debt and the rest of 64% of respondents have debt.

TABLE 4.28 INVESTMENT PLANS

PARTICULARS	NO. OF RESPONDENTS	PERSENTAGE
Stock Market	7	14
Gold	18	36
Real Estate	5	10
Business	20	40
TOTAL	50	100

Source: primary data

FIGURE 4.28 INVESTMENT PLANS



INTERPRETATION

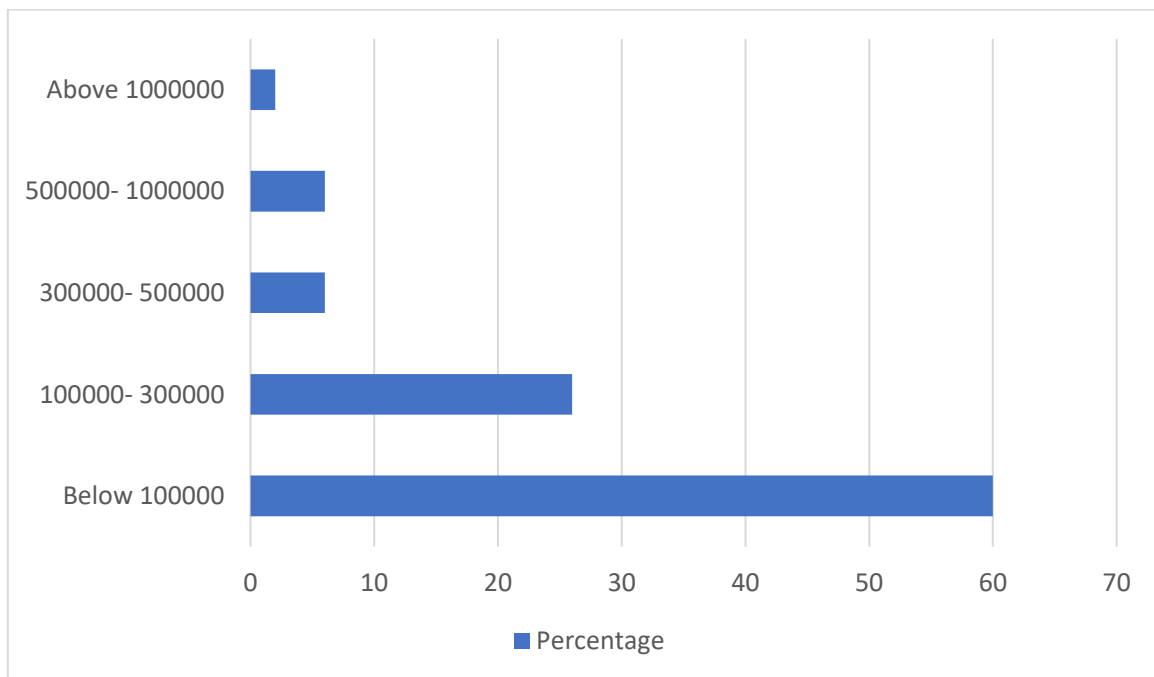
From the above data most of the NRIs main investment plan is business. And NRIs also invested In gold.

TABLE 4.29 MAGNITUDE OF INVESTMENTS

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
Below 100000	30	60
100000- 300000	13	26
300000- 500000	3	6
500000-1000000	3	6
Above 1000000	1	2
TOTAL	50	100

Source: Primary Data

FIGURE 4.29 MAGITUDE OF INVESTMENT



INTERPRETATION

From the above table most of the NRIs are investing the amount of 100000. There is only 1 NRI investing the amount above 1000000.

Chapter 5
FINDINGS, SUGGESTION AND CONCLUSION

FINDINGS

- Most of the NRIs (36%) are age group above 30 and 40
- Only 2% of respondents are below 20
- Majority of NRIs (72%) are male
- Most of the respondents (34%) have the educational qualification graduation
- Only (26%) of respondent have the SSLC
- Majority of respondents (38%) have the monthly income between 20000&30000
- Only (6%) of respondents have the monthly income above 100000
- Most of NRI (52%) have company job
- Majority of NRI are working in others (62%)
- Only (16%) of NRI are working in Suadi Arabia
- Most of the respondents are personally satisfied in the their job and also satisfied with the return that they get. The travelling and accommodation incentive are getting by NRIs at work place
- Majority of the respondents are getting job security
- The reason for selecting the job at abroad is to satisfy family needs and high Remuneration
- They have good opinion about the working environment
- Some of the respondents were getting training for their job and out of them (78%) of NRIs getting on the job training and the rest getting off the job training
- The NRIs have different working hours in the job (56%) of them have 8 hours of work and the rest have more than 8 hours of work
- The most of the NRI normal job stress only
- Majority of the respondents are company accommodation
- 42% respondents are satisfied with leave offered and 12% of respondents are still dissatisfied with leave offered
- Some of the NRIs are more prefer to work abroad in future.
- Most of the NRIs (78) are rarely doing overtime duty
- The majority of the NRI self occupied house in the home country
- The 66% of respondents are satisfied with corporate of work members
- Majority of the respondents prefer NRI bank account for money transaction and the rest of them prefer UAE exchange and Weston union
- Most of respondents have the investment plan in business and 36% gold

SUGGESTION

- It is recommended that they receive the necessary training to improve their proficiency. The contributions of non-resident Indians should be appropriately.
- For NRIs to work well, a good working environment should be give.
- More medical and educational incentives should be offered by the company.
- NRIs should be granted a minimal amount of leave in order to make visits to their home country
- More security plans should be offered by the company to help in the development of NRIs.
- NRIs investment habits can be strengthened by offering them a variety of investment options, such as stock market, gold, real estate and business.
- Give NRIs greater government assistance so they can have better working conditions, incentives securities etc.

CONCLUSION

The research was conducted at Morayur panchayat from 50 respondents. The data were collected and consolidated with the help of questionnaire. The graphs and tables were used for representation the fulfill the study's objective, the responses obtained from the respondents were examined and shown using table and graphs

NRIs are the asset of our country. They were boosting the economic and well- being of the nation. The majority of respondents were found to be content with their jobs in their places of employment. People go abroad to work because they can lead better lives, earn high remuneration, work in better environment etc.

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QUESTIONNAIRE

1. Name
2. Age
 - a. Below 20
 - b. 20-25
 - c. 25-30
 - d. 35-40
 - e. Above 40
3. Gender
 - a. Male
 - b. female
4. Education qualification
 - a. SSLC
 - b. Plus two
 - c. Degree
 - d. Post Graduation
 - e. Technical qualification
5. Marital status
 - a. Married
 - b. unmarried
6. Monthly income
 - a. 20000-30000
 - b. 30000-40000
 - c. 40000-50000
 - d. 50000-100000
 - e. Above 100000

7. Where did you work

- a. Saudi Arabia
- b. Qatar
- c. Oman
- d. Malaysia
- e. Other

8. What type of job that you have

- a. Government
- b. Company
- c. Supervising
- d. Construction
- e. Other

9. How long have you working abroad?

10. Is your work giving personal satisfaction

- a. Strongly Agree
- b. Agree
- c. Normal /Neither
- d. Disagree
- e. Strongly Disagree

11. How much are you satisfied with return

- a. Highly Satisfied
- b. Satisfied
- c. Normal/ Neither
- d. Dissatisfied
- e. Highly Dissatisfied

12. The type of incentive that you enjoying

- a. Traveling
- b. Accommodation
- c. Medical
- d. Education
- e. Other

13. What is the opinion about working environment

14. Are you receiving overall job security

- a. Strongly Agree
- b. Agree
- c. Normal/ Neither
- d. Disagree
- e. Strongly Disagree

15. Why do you prefer to work abroad

- a. High Remuneration
- b. Better working environment
- c. To satisfy family needs

16. Are you getting proper training for your job

- a. Yes
- b. No

17. If yes, type of training that you get

- a. On the job training
- b. Off the job training

18. The normal working hours

19. Do you take over time duty

- a. Always
- b. Sometimes
- c. Never

20. I don't have any stress in this job

- a. Strongly Agree
- b. Agree
- c. Normal/ Neither
- d. Disagree
- e. Strongly Disagree

21. Are you facing any type of problem in your job

- a. Always
- b. Sometimes
- c. Never

22. Where you stay in work place

- a. Rented rooms
- b. Company accommodation
- c. Self- occupied house
- d. Apartment
- e. Other

23. Would you prefer to stay there in future

- a. Strongly Agree
- b. Agree
- c. Normal/ Neither
- d. Disagree
- e. Strongly Disagree

24. Where you stay in home country

- a. Self- occupied house
- b. Rented rooms
- c. Relative house
- d. Other

25. How much are you satisfied with the amount of leave offered

- a. Highly Satisfied
- b. Satisfied
- c. Normal/ Neither
- d. Dissatisfied
- e. Highly Dissatisfied

26. My work members are co-operate in their work

- a. Strongly Agree
- b. Agree
- c. Normal/ Neither
- d. Disagree
- e. Strongly Disagree

27. The mode of money transaction that you prefer

- a. UAE Exchange
- b. Western union
- c. NRI bank account

28. Do you have any debt

29. Any investment plans

- a. Stock Market
- b. Gold
- c. Real Estate
- d. Business

30. Magnitude of investment

- a. Below 100000
- b. 100000 – 300000
- c. 300000 – 500000
- d. 500000 – 1000000
- e. Above 1000000

31. Any suggestions