

IB Economics Extended Essay

A Study on the Change in Consumption and Savings Patterns in the Expatriate Keralite Population

Research Question: *To what extent has the Covid-19 pandemic affected the consumption and savings patterns of expatriate Keralites in Abu Dhabi?*

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1 Abstract

Remittances from the large expatriate population in the Middle East have contributed to the Kerala economy. These remittances were possible due to the high savings behaviour of the expatriates. The study investigates the impact of the COVID-19 pandemic on the savings, consumption and remittance behaviour of expatriates in Abu Dhabi through a survey. The information was gathered using a variety of consumer behavior indicators. Indicators measured include the importance of remitting money, its dependency on the exchange rate, and the percentage of income saved and sent to Kerala before and during the pandemic. It was found that the populations' marginal propensity to save increased during the pandemic. Analysis of data from the survey indicated an increase in the marginal propensity to save results from the Keralite's cultural values, the exchange rate during the pandemic, and the relative stability in the population's income. This study showcases the extent to which expatriates give priority to remitting money even during difficult times.

2 Introduction

The United Arab Emirates (UAE) is home to a large portion of Keralite (people from the southern state of Kerala) expatriates. As of 2008, 41.9% of the 2.2 million Keralite emigrants reside in the UAE ([Prakash](#)). They have developed a unique community in the country by creating "a subculture of their own" ([Rajeev](#)). This community is an integral part of the Kerala economy.

In the last half century, "the factor which has had the greatest impact upon [Kerala's] economy especially on the labour market, consumption, savings, investment, poverty, income distribution, and economic change... has been the migration to the Gulf and migrant remittances" ([Prakash](#)). In 2008, the total amount of remittances that flowed into Kerala was equal to 10.4 billion USD, and it made up 30.7% of Kerala's GDP ([Rajan and Zachariah](#)). These remittances have played a prominent role in Kerala's high Human Development Index. The large influx of income promotes higher levels of education and health, besides reducing poverty ([Rajan and Zachariah](#)).

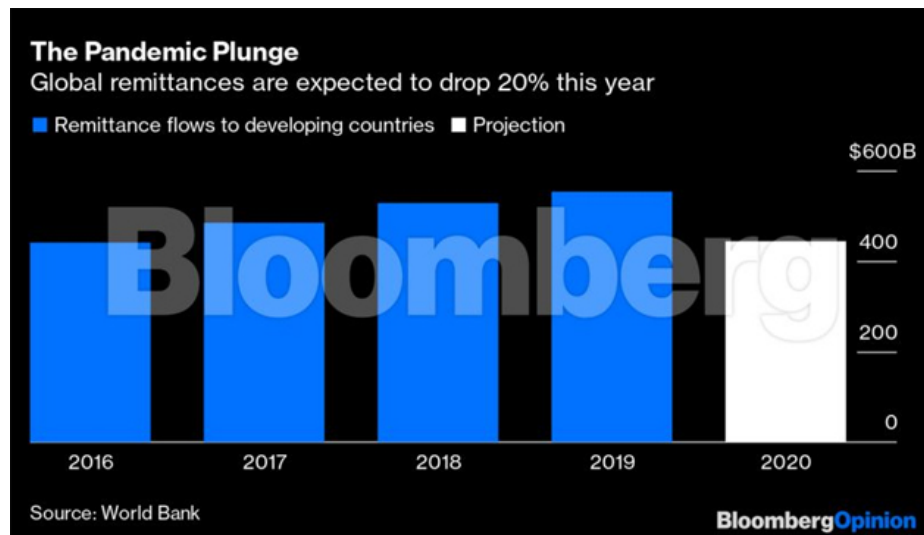


Figure 1: Remittances to India (Ghosh)

However, the Covid-19 pandemic has significantly decreased the volume of remittances that flowed into India during the pandemic. India is estimated to suffer a 22% decline in remittances (Fig. 1) as a result of decreased wages and job loss. A study indicates that out of the 869,630 expatriates who returned to Kerala, 65.2% cited job loss as the reason to return (COVID-19 Impact). Most expatriates have suffered “pay cuts, unpaid leave and [job] uncertainty” (Cherian and Kumar).

As a Keralite expatriate myself, I know that sending remittances to family is something ingrained in the culture of the expatriate population. Based on that, I wanted to learn if the Keralite tradition of sending most of your income home persists during the pandemic or if this behaviour has changed. Based on the aforementioned facts, I would like to probe the question **“To what extent has the Covid-19 pandemic affected the consumption and savings patterns of expatriate Keralites in Abu Dhabi?”**

3 Theoretical Background

3.1 Marginal Propensity to Consume/Save

Marginal Propensity to Consume (MPC) is defined as the "the proportion of the addition to the income that is spent," and Marginal Propensity to Save (MPS) is the "the proportion of additional income that is saved... ($MPS = 1 - MPC$)" (Keynesian Multiplier).

Let us assume that expatriate Keralites have only two options for using their money: to consume goods and services or to save. This is not an unreasonable assumption, as the UAE does not implement an income tax. UAE does impose a value-added tax (VAT), which, for the current purpose, can be included within consumption expenditures. Therefore, when examining the change in the population's consumption patterns, the major factor is the individual's propensity to consume or save.

According to the Keynesian School of economic thought ([Keynes](#)), the MPS of a household typically increases as the income level of the household increases ([Kagan](#)). A lower income household would spend a larger proportion of their income covering their basic needs, which means they have a higher MPC, and thus a lower MPS. In contrast, a higher income household would only need to spend a lower proportion of their income to cover their basic needs, thus having a lower MPC and a higher MPS.

The Indian population in the UAE is approximately broken up into three categories: the blue-collar category, the white collar non-professionals, and the professionals and business-people. As of 2017, 65% of Indians were blue collar workers, mainly employed in construction companies and agricultural farms. 20% were white collar workers, employed in professions such as clerical staff, shop assistants and salespeople. 15% were professionals and business-people ([Embassy of India](#)). This implies that most of the expatriate population are blue collar workers and should have a relatively low propensity to save. However, the Keralite culture may be a significant factor that would cause the expatriate population to have a higher propensity to save.

3.2 Factors Affecting MPS and MPC

3.2.1 Cultural Factor

Hofstede's cultural dimensions theory "describes the effects of a society's culture on the values of its members, and how these values relate to behavior" ([Adeoye](#)). One of the indicators used in this theory is a measure of individualism: whether people are supposed to look after themselves (individualist) or think of themselves as belonging to a group (collectivist). Hofstede's cultural dimensions analysis describes India as a country "with...collectivistic... traits"

([Hofstede Insights](#)). This means Indian's actions are highly influenced by their affiliations to families and other social groups in India. This implies that the Keralite expatriate population will have a higher propensity to save despite reduced wages: their collectivistic traits would encourage them to send more money back home as remittances. About 80% of the UAE Non-Resident Indians (NRIs) have between two to five dependents back home ([Sophia](#)). This social affiliation makes it plausible for them to have a high MPS. In fact, households with Keralite expatriates tend to have "higher income, better consumption level and asset position compared to [non-expatriate] households" ([Prakash](#)). This indicates how the money earned by the expatriate is sent to their family.

NRI's in the UAE allocate, on average, 70% of their disposable income for investment and saving according to the global insurance and investment firm Friends Provident International (FPI) ([Sophia](#)). Marcus Gent, managing director of FPI, even stated "that non-resident Indians, be they high or low-income earners, have incredible financial discipline" due to their culture of saving ([Sophia](#)). This proclivity to save money is particularly important when considering how much money the expatriate population will save during the pandemic (in this essay, "during the pandemic" means a period that starts on March 1, 2020, and ends on August 31, 2020).

A fall in income in any society would increase MPC and decrease MPS. As the income received decreases, more money goes to cover consumption resulting in reduced savings. However, due to cultural factors, it is entirely possible for the reverse to happen in the Abu Dhabi Keralite population: for MPS to increase and MPC to decrease. The cultural expectations of the expatriates and their social ties with their family may cause the MPS to stay the same or even increase as their family may also be suffering during the pandemic.

3.2.2 Exchange Rates

The exchange rate is another component that can keep MPS high at the onset of the pandemic. The exchange rate between the UAE dirham (AED) and Indian rupee (INR) had significantly peaked during March (from 19.60 to 20.80) when the Covid-19 lockdown began in the UAE (Fig. 2). This peak continued for the majority of my study period.

A survey by FPI stated that 85% of NRIs send their money back home ([Sophia](#)). Hence, the increase in the exchange rate can be a significant incentive to NRIs as each AED saved yields more INR. In other words, their family in Kerala gets more rupees out of every AED sent home during this period. Therefore, expatriates may be incentivised to send the same amount of money (but more INR), thereby maintaining a high MPS despite their decrease in income.

3.3 Hypothesis

Considering the cultural factor and the increased exchange rate during my study period, I hypothesize the MPS of Keralites will increase despite wage cuts and job insecurities prevalent during the pandemic. In order to maintain a high level of savings, expatriates may reduce their consumption of goods and services by cutting back on luxury items, minimizing money spent on essential items, or both. For example, consumers can adopt measures like reducing food/restaurant expenses, disconnecting T.V. and internet connection, etc. ([Cherian and Kumar](#)). To test my hypothesis, I conducted a primary survey of the Keralite expatriate population in Abu Dhabi.



Figure 2: Graph on value of 1 AED to Indian Rupee during the year 2020 ([Exchange Rates](#))

4 Methodology

4.1 Data Collection

A questionnaire in English was created using Google Forms (see Appendix 1: page 24) for this study. To make the questions more comprehensible to the surveying population, my mother translated them from English to Malayalam (Appendix 2: page 29). Then, to ensure that the essence of the survey is intact in the Malayalam version, my father translated it back to English for me to check. Responses were collected through the Snowball Sampling Method (Goodman), where I sent the survey to the people I knew, who in turn sent it to the people they knew and so on. While it is not the most efficient method, it was the most feasible option as I did not have the proper resources to do a Random or Stratified sample, especially during the pandemic. I received 205 survey responses; however, only 194 survey responses were complete in all aspects and used in the analyses.

4.2 Calculation of MPC, MPS and MPSK

The MPC and MPS of the Keralite population can be estimated by modeling the Keynesian Consumption and Savings function.

$$C = a + bY \quad (1)$$

The Keynesian consumption function (KCF) is modelled by (1), where

C = total consumption expenditures of the consumer;

a = autonomous consumption expenditure of the consumer, or the money the consumer needs to spend to consume a base amount to survive, even if the consumer does not have any money;

b = MPC; and

Y = income the consumer earns (Kenton).

$$S = -c + dY \quad (2)$$

The Keynesian savings function (KSF) (2) is used to compute the savings behavior of the consumers, where

S = total amount of consumer savings;

c = amount of dissavings the consumer has when conducting autonomous consumption;

d = MPS of the consumer; and

Y = income the consumer earns (Dutta).

MPS and MPC is calculated by generating a scatter plot with the income of all the respondents on the x-axis and the money they saved/consumed on the y-axis. Then, a linear regression line is run on the scatter plot: the equation of this line should represent the Savings or Consumption as shown in (2) and (1), and the slope of the regression line shows the MPS or MPC respectively. The income of the 194 respondents is obtained through the questionnaire in income brackets ranging from 0-2500 AED, 2500-5000 AED, and so on (Question 3, Appendix 1: page 24). The respondents were not asked to give their exact income for privacy reasons. The respondents were also asked to record an approximate percentage of income saved per month (Section 2, Appendix 1: page 24). While they may be guessing the percentage of income they saved, it will still provide useful information in calculating the MPS. In order to create the scatter plot, the average income earned by each respondent is calculated, as the data within a range is not comprehensive. For example, if M selected 10,001-15,000 AED as his income bracket, then M 's income would be 12,500 AED.

$$S = Y_{avg} \times \frac{p}{100} \quad (3)$$

The savings of each respondent is estimated using (3), where

S = savings of the respondent;

Y_{avg} = average income of the respondent; and

p = percentage of income saved by the respondent ($p = \text{MPS} \times 100$).

For example, if M saves 30% of his income, then 3,750 AED is his savings, as

$$12,500 \text{ AED} \times \frac{30}{100} = 3,750 \text{ AED}.$$

The above calculation is repeated for all respondents, and the savings is plotted with

respect to income to obtain the KSF before and during the pandemic. The KCF before and during the pandemic was calculated using a similar method.

$$C = Y_{avg} \times \frac{q}{100} \quad (4)$$

The consumption expenditures of each respondent are estimated by (4), where

C = consumption expenditures of the respondent;

Y_{avg} = average income of the respondent; and

q = percentage of income consumed by the respondent, which is equal to p subtracted from 100 ($q = 100 - p$).

The survey also collected data on the percentage of income sent to Kerala, which includes income used for consumption and savings (Section 2, Appendix 1: page 24). This information was used to create a function to calculate the Marginal Propensity of Income Sent to Kerala (MPSK).

$$MSK = e + fY \quad (5)$$

The function is modelled in equation (5), where,

MSK = money sent to Kerala;

e = money sent to Kerala when the consumer's income is 0; and

f = MPSK; and

Y = income the consumer earns

$$MSK = Y_{avg} \times \frac{r}{100} \quad (6)$$

The money sent to Kerala was estimated using (6), where

MSK = money sent to Kerala by the respondent;

Y_{avg} = average income of the respondent; and

r = percentage of income the respondent sent to Kerala ($r = \text{MPSK} \times 100$).

5 Results

5.1 Change in MPS, MPC and MPSK

The corresponding income and savings of all the respondents are plotted to obtain the MPS using the KSF before and during the pandemic (Figures 3 and 4). The data from respondents in the four highest income categories (from “20,001-25,000 AED” to “Greater than 40,000 AED”) were excluded from the analysis in this section. Even though this group only has 17 people, they dramatically skewed the graph and were omitted to get a clearer picture of the sample’s saving behaviour. The KSF of the sample before and during the pandemic estimated from the regression analysis is summarized in Table 1.

From the table, we can see that the R^2 of both KSF’s are 0.484 and 0.52, which are strong values when considering the function is attempting to model human behavior, which has a tendency to be erratic (Frost). An R^2 value of 0.5 can be considered relatively strong, making my results significant (Fernando).

Interestingly, the constant c for the KSF before the pandemic is not negative as described in (2); instead, it is a positive value. This indicates that a respondent saves 41.40 AED even at zero income. As remittances from the Middle East make up a significant part of the Kerala economy, the expectation is that the dissavings of the respondents at zero income would be very low. However, it turns out that the constant is positive, which is inconceivable according to the model. This result could be an error due to the low sample size.

Savings of Expatriates Before the Covid-19 Pandemic

Created by the Candidate

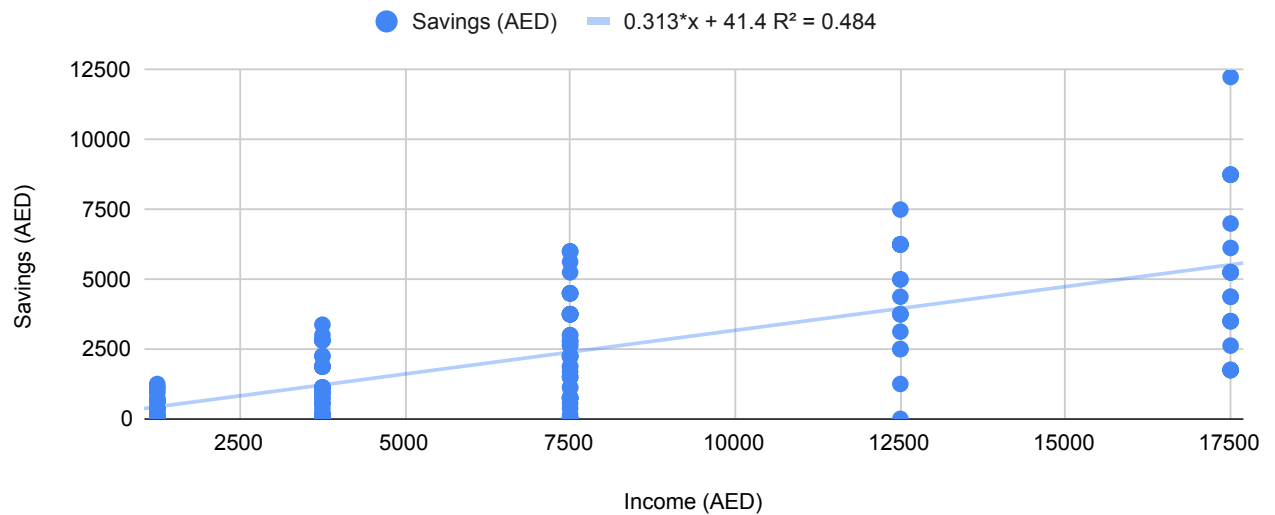


Figure 3: Savings of Expatriates Before the Covid-19 Pandemic– created by the Candidate

Savings of Expatriates During the Covid-19 Pandemic

Created by the Candidate

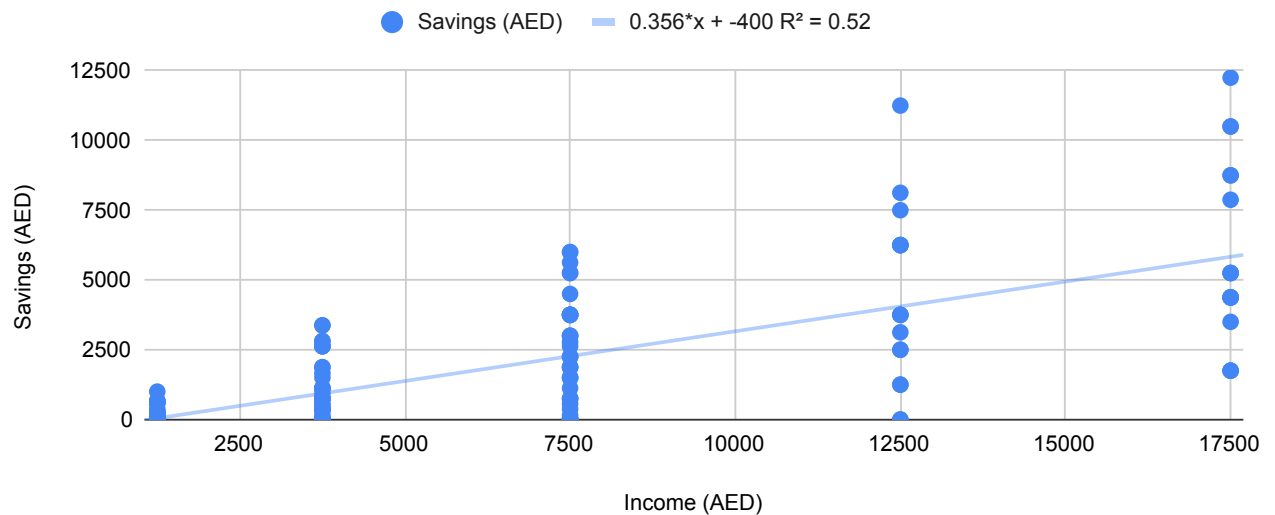


Figure 4: Savings of Expatriates During the Covid-19 Pandemic– created by the candidate

Table 1: Results from Regression Analysis for Keynesian Savings Function– created by the candidate

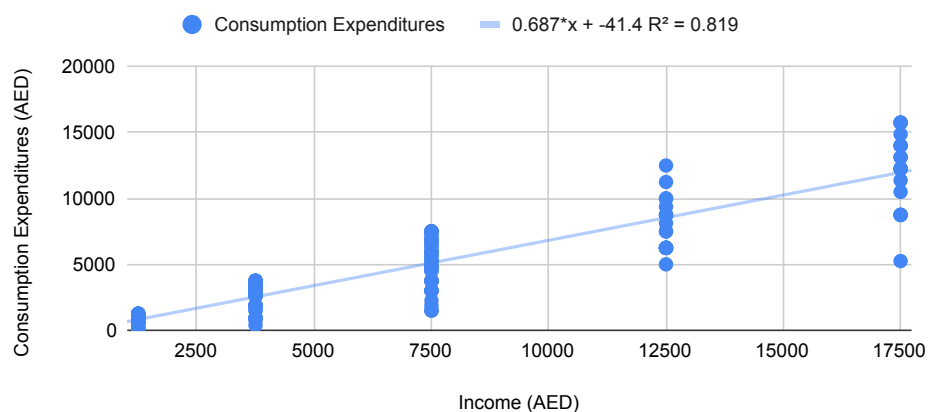
	KSF of Sample Population	MPS of Sample Population	Percentage of Income Saved from each Additional AED Earned	R ² value of the trend line
Before the pandemic	$S = 41.4 + 0.313Y$	0.313	31.3%	0.484
During the pandemic	$S = -400 + 0.356Y$	0.356	35.6%	0.52

In order to understand the change in the respondents' consumption behavior, the income and consumption expenditures were plotted to obtain the KCF as shown in Fig. 5 and Fig. 6. A regression analysis was carried out to obtain the KCF of the sample population before and during the pandemic (Table 2).

Just as for the savings function before the pandemic, the R² values for these two functions are significant, higher than the R² of the KSF. Note that the KCF constant before the pandemic is not positive as described in (1). Rather, it is negative, which denotes that a respondent conducts negative consumption instead of autonomous consumption when earning zero income. This is another byproduct of a low sample size.

Consumption Expenditures of Expatriates before the Covid-19 Pandemic

Created by the Candidate

**Figure 5:** Consumption Expenditures of Expatriates before the Covid-19 Pandemic– created by the candidate

Consumption Expenditures of Expatriates during the Covid-19 Pandemic

Created by the Candidate

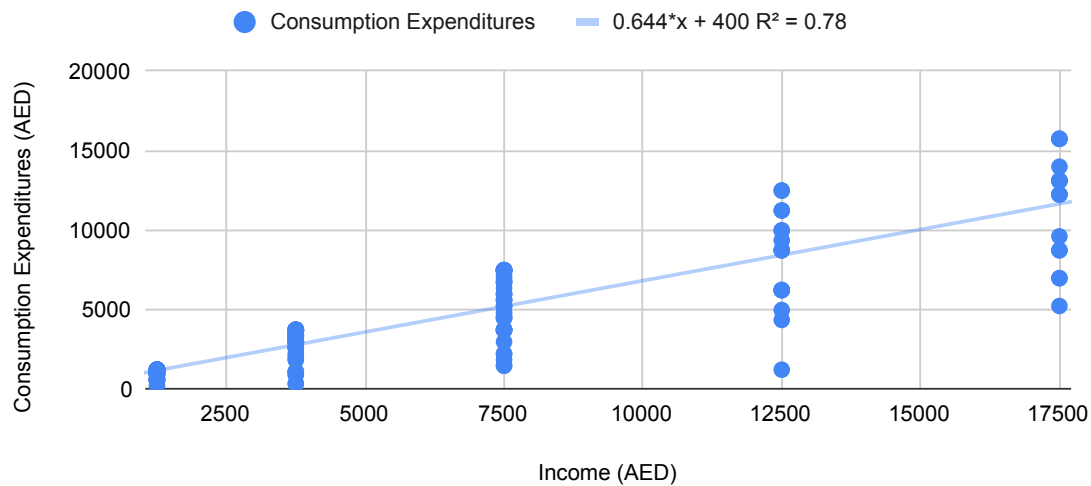


Figure 6: Consumption Expenditures of Expatriates during the Covid-19 Pandemic– created by the candidate

Table 2: Results from Regression Analysis for Keynesian Consumption Function –created by the candidate

	KCF of Sample Population	MPC of Sample Population	Percent of Income Consumed from each Additional AED Earned	R ² value of the trend line
Before the pandemic	C= -41.4 + 0.687Y	0.687	68.7%	0.819
During the pandemic	C= 400 + 0.644Y	0.644	64.4%	0.78

While the above analysis provides information on the change in savings and consumption behavior, it does not show how the change in money sent to Kerala impacted the savings behaviour of the respondents during the pandemic. To examine the relationship between the percentage of money saved and the percentage of money sent to Kerala, the MPSK of the respondents was estimated (Fig. 7 and Fig. 8). A regression analysis is run on Fig. 7 and Fig. 8 to obtain the Money Sent to Kerala function, as shown in Table 3. The R² values for these two

functions, 0.362 and 0.446, indicate relatively strong relationships between the two models.

Money Sent to Kerala by Expatriates Before the Covid-19 Pandemic

Created by the Candidate

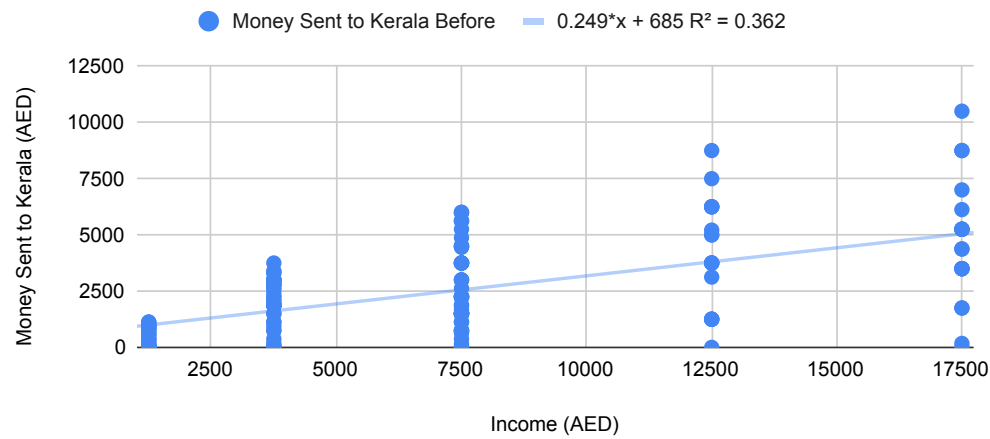


Figure 7: Money Sent to Kerala by Expatriates Before the Covid-19 Pandemic– created by the candidate

Money Sent to Kerala by Expatriates During the Covid-19 Pandemic

Created by the Candidate

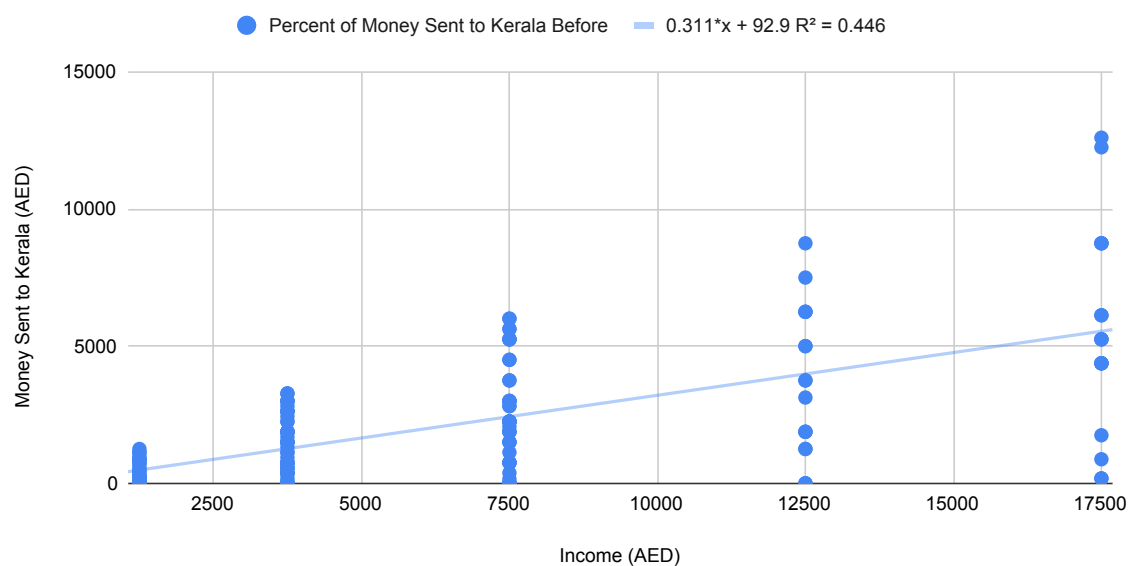


Figure 8: Results from Regression Analysis for Money Sent to Kerala Function– created by the candidate

Table 3: Results from Regression Analysis for Keynesian Consumption Function –created by the candidate

	Money Sent to Kerala Function of Sample Population	MPSK of Sample Population	Percent of Income Sent to Kerala from each Additional AED Earned	R ² value of the trend line
Before the pandemic	MSK = 685 + 0.249Y	0.249	24.9%	0.362
During the pandemic	MSK = 92.9 + 0.311Y	0.311	31.1%	0.446

The changes in MPS, MPC and MPSK over time affirms the hypothesis of the study. The respondents' MPS increased from 0.313 to 0.356 (there is a 0.043 unit increase). This has also caused a respective decrease in their MPC from 0.687 to 0.644 (a 0.043 unit decrease). This holds with the hypothesis that Keralites would save more of their income earned despite the difficulties faced during the pandemic. The increase in MPS could be caused by the reduction in MPC, caused by the decreased consumption of luxury goods, entertainment services, etc. (Section 3, Appendix 1: page 24).

The increase in the MPSK of the respondents may have been one factor that caused a rise in the MPS. While the MPSK increased by 0.062 units, the MPS increased by 0.043 units. It is possible that the increase in MPSK could have caused the increase in MPS, as money sent is not only for family expenses but also for savings.

5.2 Relationship between MPS and MPSK

A total of 66.4% of all respondents sent money to Kerala to save money (Fig. 9). It is, therefore, plausible to consider that an increase in MPSK caused the increase in MPS. Fig. 10 demonstrates a very strong correlation between a change in the percentage of money sent to Kerala and the percentage of money saved.

The percentage decrease in money sent to Kerala is proportional to the percentage decrease in the income saved (Fig. 10). The respondents whose percentage of money sent to Kerala remained constant suffered no change in the percentage of money saved either

(Fig. 10). Therefore, the increase in the percentage of savings of the population was caused, in large part, by the rise in the percentage of money sent to Kerala.

Uses of Money Sent to Kerala

Created by the Candidate

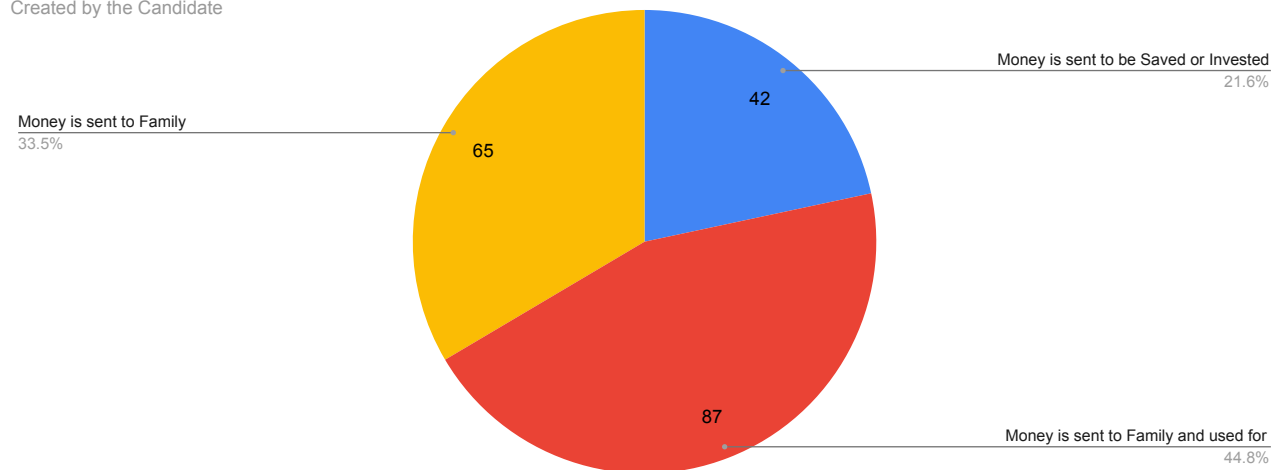


Figure 9: Uses of Money Sent to Kerala– created by the candidate

Changes in Percentage of Income Saved and Percentage of Income Sent

Created by the Candidate

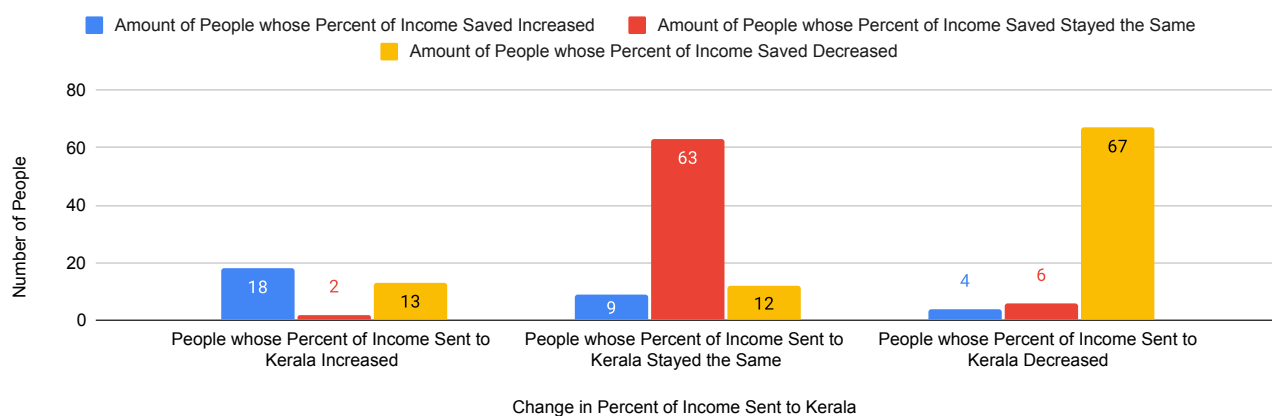


Figure 10: Changes in Percentage of Income Saved and Percentage of Income Sent– created by the candidate

5.3 Impact of Family Ties

The importance of family ties and connections within the expatriate population can impact the money sent to Kerala. As seen in Fig. 9, 78.3% of respondents send money to Kerala for their family (Question 7, Appendix 1: page 24). The importance of family ties is

further assessed by asking respondents how important it is to send money to Kerala (Question 6, Appendix 1: page 24) (Fig. 11).

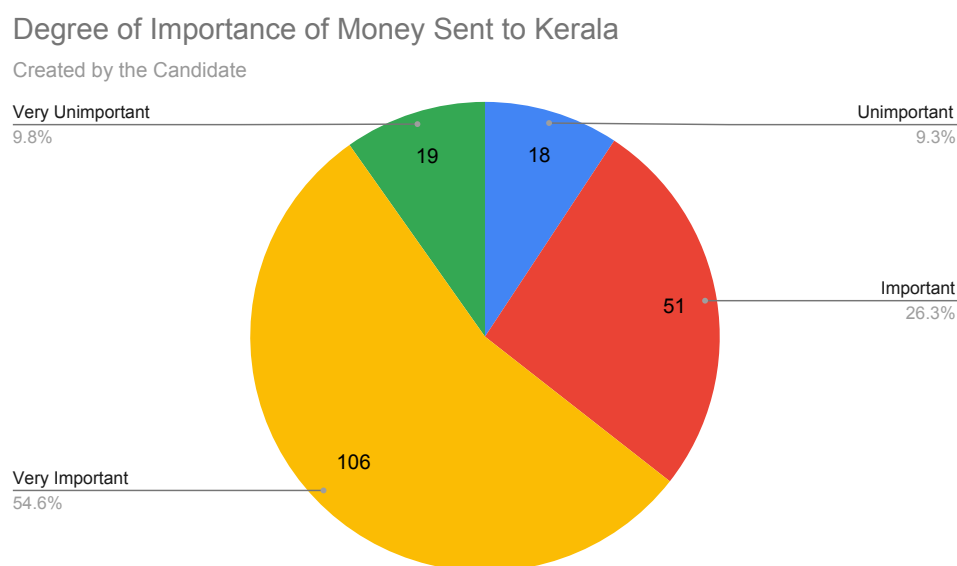


Figure 11: Degree of Importance of Money Sent to Kerala– created by the candidate

Question 6 requires the respondents to measure the importance of sending money to Kerala based on their family's needs as described in Table 4. 80.9% said it was '*Very Important*' or '*Important*' for them to send money to Kerala, which means that the family in Kerala are very dependent upon the respondent's remittances. This increased dependency might encourage the expatriates to increase the percentage of money sent to Kerala at the expense of their consumption.

The majority of respondents who selected that it is '*Very Important*' or '*Important*' to send money home either increased the percentage of money sent to Kerala or maintained it at the same level (Fig. 12). This indicates a strong relationship between the dependency of the expatriate's family on remittances and the percentage of money sent to Kerala, and thus percentage of money saved. However, a sizable number of people in this category also decreased the percentage of money sent to Kerala. This could be caused by extraneous factors that decreased their ability to send money to Kerala, such as a decrease in their income or even loss of employment. For example, 25 people with this response (decreased percentage of money sent to Kerala) experienced a decrease in their income bracket, which could have caused the decrease in percentage of income sent to Kerala. It is possible that the other

people who selected '*Very Important*' also experienced a decrease in income, which could not be observed with the survey since it fell in the same income range.

Table 4: Results from Regression Analysis for Keynesian Consumption Function –created by the candidate

Degree of Importance	Meaning
Very Important	Family is totally dependent on my remittances
Important	Family has some income but depends on my remittance to pull through
Unimportant	Family can support basic necessities even without my remittance
Very Unimportant	Family is capable to live without my remittances

Relationship between Importance of Sending Money to Kerala and Percent of Income Sent to Kerala

Created by the Candidate

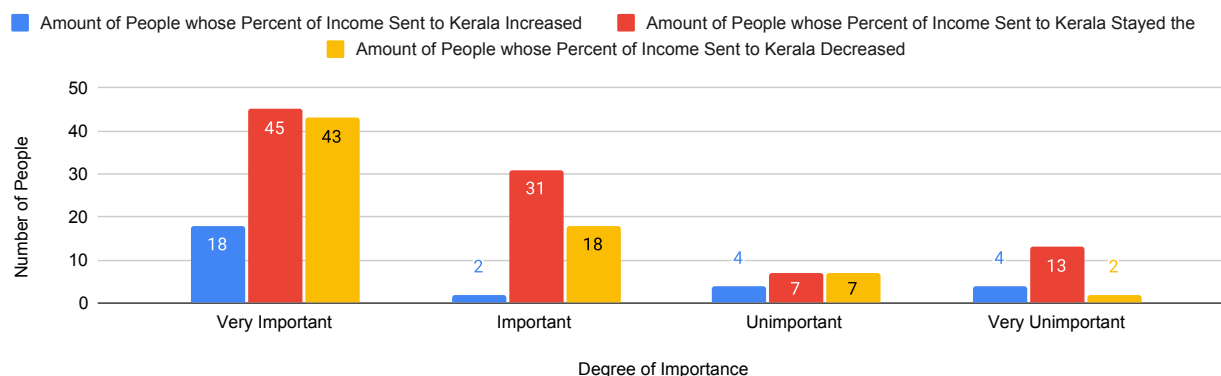


Figure 12: Relationship between Importance to Send Money to Kerala and Percent of Income Sent to Kerala– created by the candidate

5.4 Changes in Income

It is important to understand the financial changes within the sample. The income of about 60% of the respondents remained the same (Fig. 13). About one-third of the respondents experienced a cutback in their income, while about 10% reported a hike in income (Fig. 13).

The respondents were only asked to mark their income within a broad range before and during the pandemic. Consequently, a drop in income has to be large for the respondent's income to fall from one income bracket to the next. Similarly, income remaining in the same range denotes that the respondent's income remained within a single income bracket; it does not imply that income has remained unchanged. Therefore, the survey does not capture specific income changes and cannot provide a clear picture of actual income changes. For example, if a respondent within the 0-2500 AED salary bracket lost his work, he would remain in the same income bracket.

Despite these shortcomings, it can be inferred that the bulk of Keralites' income remained relatively constant, with differences ranging between 2500 or 5000 AED. As a result, an increase in the MPS of the population is conceivable. As the average price level deflates in the UAE economy ([Abbas](#)), consumers tend to increase their savings. This may be because they want more savings as security for the future ([Abbas](#)). Consumers may have saved money as a precautionary measure because the economy was contracting at the time and job security was questionable ([Ryssdal and Purser](#)).

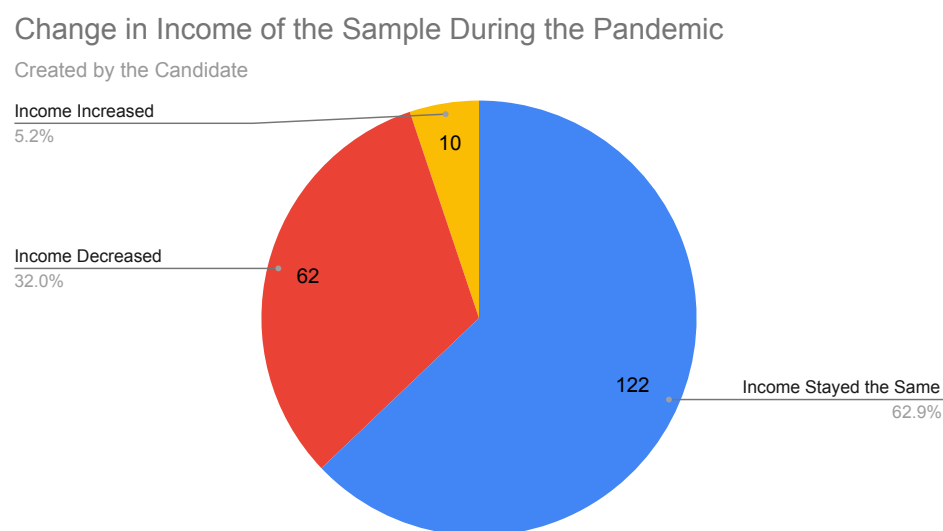


Figure 13: Change in Income of the Sample During the Pandemic– created by the candidate

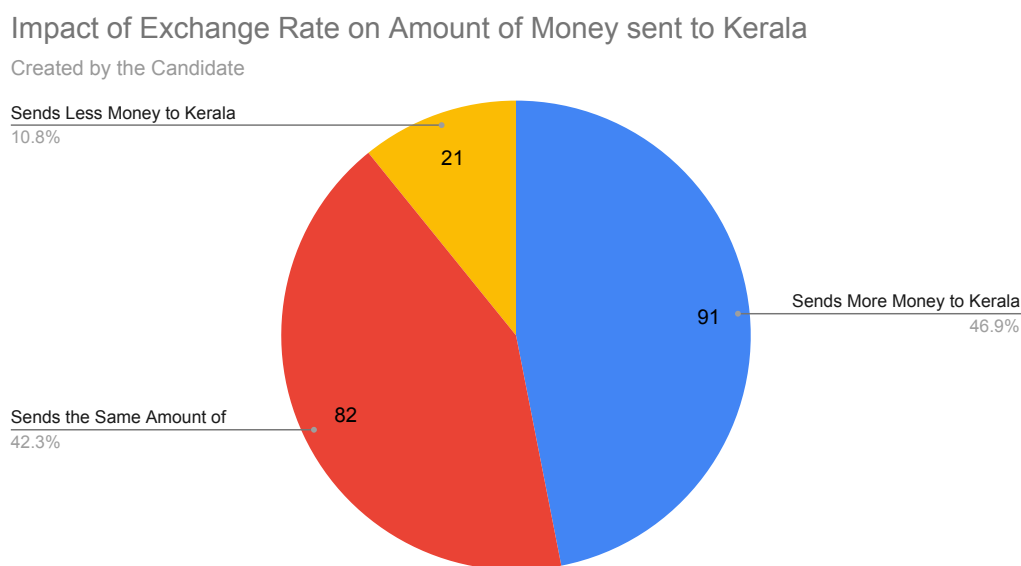


Figure 14: Impact of Exchange Rate on Amount of Money sent to Kerala– created by the candidate

5.5 The Impact of Exchange Rate

The survey also asks respondents about the change in money sent to Kerala if the exchange rate is high (Question 8, Appendix 1: page 24). While 46.9% of the respondents send more money when the exchange rate is high, 42.3% send the same amount of money to Kerala (Fig. 14). The influence of the exchange rate cannot be ruled out.

6 Limitations of the Study

As the data collection took place during the pandemic, the quantity and quality of the information gathered were not up to my expectations. In a more favorable situation, I would have conducted in-person interviews with the respondents, allowing me to challenge any inconsistencies. I would have also been able to get a considerably larger sample size (≈ 500 people), especially from the low income strata.

In retrospect, the sample size was insufficient for the mathematical analysis that I desired to conduct. The impracticability of constants in the equations for the respondent's KSF and KCF is evidence to this. Another limitation is that the income of the respondents was collected in income brackets, which prevented me from adequately creating the scatter plots for the

KSF, KCF and money sent to Kerala function. Since I only had an income range, I had to find the average income within the bracket rather than plotting the savings/consumption/money sent to Kerala with respect to the actual income earned.

7 Conclusion

Considering my question of **"To what extent has the Covid-19 pandemic affected the consumption patterns of expatriate Keralites in Abu Dhabi?"** I concluded that the expatriate Keralites have an increased MPS, which can be linked to family commitments. Families of expatriates in Kerala rely heavily on overseas remittances. The desire to empower their family propels the expatriates to maintain a high MPS. This results in improved living conditions of families in Kerala. According to Kerala's Planning commission, the number of people below the poverty line declined from 53% in 1977-1978 to 13% in 1999-2000, a period when there was a large influx of Keralites to the Gulf ([Prakash](#)).

The increase in the exchange rate between AED and INR also contributed to the high MPS. With a higher exchange rate, the expatriate could save much more INR per AED. This incentivises the expatriates to send more money to Kerala.

The income of the expatriates remained relatively stable during the pandemic as per the survey. The increase in MPS could have been the expatriate's response to uncertainty in the economy. It is most likely that the MPS increased due to the cumulative effect of all these factors.

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9 Appendix 1: Expatriate Consumption and Savings Questionnaire (in English)

Expatriate Consumption and Savings Questionnaire

I am a class XI student, and I am conducting a study on the change in consumption and saving habits of Keralites in Abu Dhabi before and after COVID 19 pandemic. The information collected using this survey will be used for academic purposes only, and any information you give in this survey cannot be traced back to you by any means; all information will be kept strictly confidential. Thank you so much for your participation in my study.

Section I

1. What is your profession? _____
2. Please indicate your gender: Male / Female
3. How much income did you earn **per month**?

BEFORE Covid-19 (before March 1st, 2020)	DURING Covid-19 (during March 1st to August 31st, 2020)
<input type="checkbox"/> 0 - 2,500 AED	<input type="checkbox"/> 0 - 2,500 AED
<input type="checkbox"/> 2,500 - 5,000 AED	<input type="checkbox"/> 2,500 - 5,000 AED
<input type="checkbox"/> 5,001- 10,000 AED	<input type="checkbox"/> 5,001- 10,000 AED
<input type="checkbox"/> 10,001 - 15,000 AED	<input type="checkbox"/> 10,001 - 15,000 AED
<input type="checkbox"/> 15,001 - 20,000 AED	<input type="checkbox"/> 15,001 - 20,000 AED
<input type="checkbox"/> 20,001- 25,000 AED	<input type="checkbox"/> 20,001- 25,000 AED
<input type="checkbox"/> 25,001- 30,000 AED	<input type="checkbox"/> 25,001- 30,000 AED
<input type="checkbox"/> 30,001- 35,000 AED	<input type="checkbox"/> 30,001- 35,000 AED
<input type="checkbox"/> 35,001- 40,000 AED	<input type="checkbox"/> 35,001- 40,000 AED
<input type="checkbox"/> Greater than 40,000 AED	<input type="checkbox"/> Greater than 40,000 AED

4. Which of the following amenities were provided by your employer ? (You may tick more than one box)

BEFORE Covid-19 (before March 1st, 2020)	DURING Covid-19 (during March 1st to August 31st, 2020)
<input type="checkbox"/> Food	<input type="checkbox"/> Food
<input type="checkbox"/> Housing	<input type="checkbox"/> Housing
<input type="checkbox"/> Utilities (any one or more of electricity, water)	<input type="checkbox"/> Utilities (any one or more of electricity, water)
<input type="checkbox"/> Healthcare	<input type="checkbox"/> Healthcare
<input type="checkbox"/> Transportation (Bus pass, fuel, etc)	<input type="checkbox"/> Transportation (Bus pass, fuel, etc)

<input type="checkbox"/> Communication (phone bills, Internet connection, etc) <input type="checkbox"/> Laundry <input type="checkbox"/> None <input type="checkbox"/> Other: <hr/> <hr/> (Please specify)	<input type="checkbox"/> Communication (phone bills, Internet connection, etc) <input type="checkbox"/> Laundry <input type="checkbox"/> None <input type="checkbox"/> Other: <hr/> <hr/> (Please specify)
--	--

5. How many people in Kerala do you financially support with your income? _____

6. How important is it for you to send money back to Kerala?

- ☐ Very Important (Family is totally dependent on my remittances)
- ☐ Important (Family has some income but depends on my remittance to pull through)
- ☐ Unimportant (Family can support basic necessities even without my remittance)
- ☐ Very Unimportant (Family is capable to live without my remittances)

7. I send money to Kerala:

- ☐ To save/invest money (to build a home, deposit money in the bank, etc)
- ☐ For my family (living expenses, children's education, etc)
- ☐ Both

8. When the exchange rate is high (1 AED yields more INR):

- ☐ I send more money to Kerala
- ☐ The amount I send does not change
- ☐ I send less money to Kerala

9. I send money home:

- ☐ Once a month
- ☐ In small amounts frequently
- ☐ In bulk amounts infrequently

☐ When requested by family in Kerala

Section II

	BEFORE the Covid-19 pandemic (before March 1st, 2020)	DURING the Covid-19 pandemic (from March 1st to August 31st, 2020)
What percentage of your income did you save?		
What percentage of your income were you able to send to Kerala?		

Section III

Has your purchase of the following goods and services **changed** DURING the Covid-19 pandemic (from March 1st to August 31st, 2020) **per week**? Fill in the appropriate blank for each row.

Cereals & Pulses (Cereals and Pulses are items like Rice, Wheat, Bread, Maida, Rava, Dal varieties, et cetera)	<input type="checkbox"/> Highly increased (by more than 50 AED) <input type="checkbox"/> Slightly Increased (by 1 -50 AED) <input type="checkbox"/> No change <input type="checkbox"/> Slightly decreased (by 1 -50 AED) <input type="checkbox"/> Highly decreased (by more than 50 AED)
Animal Protein (Animal Protein is items like Chicken, Duck, Mutton, Beef, Fish, Eggs, et cetera)	<input type="checkbox"/> Highly increased (by more than 50 AED) <input type="checkbox"/> Slightly Increased (by 1 -50 AED) <input type="checkbox"/> No change <input type="checkbox"/> Slightly decreased (by 1 -50 AED) <input type="checkbox"/> Highly decreased (by more than 50 AED)
Dairy products (Dairy Products are items like Milk, Yoghurt, Laban, Cheese, Labneh, Paneer, et cetera)	<input type="checkbox"/> Highly increased (by more than 50 AED) <input type="checkbox"/> Slightly Increased (by 1 -50 AED) <input type="checkbox"/> No change <input type="checkbox"/> Slightly decreased (by 1 -50 AED) <input type="checkbox"/> Highly decreased (by more than 50 AED)
Fruits and Vegetables	<input type="checkbox"/> Highly increased (by more than 50 AED) <input type="checkbox"/> Slightly Increased (by 1 -50 AED) <input type="checkbox"/> No change <input type="checkbox"/> Slightly decreased (by 1 -50 AED)

	<input type="checkbox"/> Highly decreased (by more than 50 AED)
Prepared Meals (Prepared Meals are items like Cup noodles, Heat & eat items like packaged curries, Maggi, Frozen chapati/paratha, Khubhus, Readymade idli/ appam batter, Restaurant take away/dine in, et cetera)	<input type="checkbox"/> Highly increased (by more than 50 AED) <input type="checkbox"/> Slightly Increased (by 1 -50 AED) <input type="checkbox"/> No change <input type="checkbox"/> Slightly decreased (by 1 -50 AED) <input type="checkbox"/> Highly decreased (by more than 50 AED)
Sweets and snacks (Sweets and Snacks are items like Bakery items, Ice-cream, Chocolates, et cetera)	<input type="checkbox"/> Highly increased (by more than 50 AED) <input type="checkbox"/> Slightly Increased (by 1 -50 AED) <input type="checkbox"/> No change <input type="checkbox"/> Slightly decreased (by 1 -50 AED) <input type="checkbox"/> Highly decreased (by more than 50 AED)
Personal Care and Effects (Personal Care and Effects are items like Clothing, Footwear, Ornaments, Soap, Tooth paste, Shampoo, Visiting Barber/beautician, et cetera)	<input type="checkbox"/> Highly increased (by more than 50 AED) <input type="checkbox"/> Slightly Increased (by 1 -50 AED) <input type="checkbox"/> No change <input type="checkbox"/> Slightly decreased (by 1 -50 AED) <input type="checkbox"/> Highly decreased (by more than 50 AED)

Has your purchase of the following goods and services **changed** DURING the Covid-19 pandemic (from March 1st to August 31st, 2020) **per month**? Fill in the appropriate blank for each row.

Housing related expenditures (Housing Related expenditures are expenses like Housing Rent, Electricity Bill, Water Bill, et cetera)	<input type="checkbox"/> Highly increased (by more than 500 AED) <input type="checkbox"/> Slightly Increased (by 1 -500 AED) <input type="checkbox"/> No change <input type="checkbox"/> Slightly decreased (by 1 -500 AED) <input type="checkbox"/> Highly decreased (by more than 500 AED)
Healthcare (Healthcare includes expenses like Medicine fees, Doctor's fees, Purchasing of medical equipment, Homeo medicines, et cetera)	<input type="checkbox"/> Highly increased (by more than 100 AED) <input type="checkbox"/> Slightly Increased (by 1 - 100 AED) <input type="checkbox"/> No change <input type="checkbox"/> Slightly decreased (by 1 -100 AED) <input type="checkbox"/> Highly decreased (by more than 100 AED)
Transportation expenses (Transportation expenses include expenses like Bus fare, Taxi fare, Petrol/Diesel costs, airplane fare, et cetera)	<input type="checkbox"/> Highly increased (by more than 50 AED) <input type="checkbox"/> Slightly Increased (by 1 -50 AED) <input type="checkbox"/> No change <input type="checkbox"/> Slightly decreased (by 1 -50 AED) <input type="checkbox"/> Highly decreased (by more than 50 AED)
Communications expenses (Communication Expenses include expenses like Phone bills, Postage	<input type="checkbox"/> Highly increased (by more than 50 AED) <input type="checkbox"/> Slightly Increased (by 1 -50 AED)

expenses, Internet expenses, et cetera)	<input type="checkbox"/> No change <input type="checkbox"/> Slightly decreased (by 1 -50 AED) <input type="checkbox"/> Highly decreased (by more than 50 AED)
Recreation and Amusement (Recreation and Amusement includes expenses like Cable connection fees, Newspapers, Playing Cards, carrom boards, et cetera)	<input type="checkbox"/> Highly increased (by more than 50 AED) <input type="checkbox"/> Slightly Increased (by 1 -50 AED) <input type="checkbox"/> No change <input type="checkbox"/> Slightly decreased (by 1 -50 AED) <input type="checkbox"/> Highly decreased (by more than 50 AED)

Has your purchase of the following goods and services **changed** DURING the Covid-19 pandemic (from March 1st to August 31st, 2020) **over the entire six month period**? Fill in the appropriate blank for each row.

Household Goods and Services (Household Goods and Services include items like Furniture, Bedding, Appliances like TV, Fridge, Washing machine, Stove, et cetera)	<input type="checkbox"/> Highly increased (by more than 500 AED) <input type="checkbox"/> Slightly Increased (by 1 -500 AED) <input type="checkbox"/> No change <input type="checkbox"/> Slightly decreased (by 1 -500 AED) <input type="checkbox"/> Highly decreased (by more than 500 AED)
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I thank you for your participation in this survey. The information you have provided is extremely helpful in completing my study.

10 Appendix 2: Expatriate Consumption and Savings Questionnaire (in Malayalam)

(പ്രവാസി ഉപഭോഗവും സേവിംഗ്സ് ചോദ്യാവലിയും)

ഞാൻ പതിനൊന്നാം ക്ലാസ് വിദ്യാർത്ഥിയാണ്. COVID 19 പാൻഡെമിക്സിന് മുമ്പും ശേഷവും അബുദാബിയിലെ കേരളീയരുടെ ഉപഭോഗ ശീലങ്ങളിലും അവർ എത്ര പണം ലാഭിക്കുന്നുവെന്നും ഞാൻ ഒരു പഠനം നടത്തുന്നു. ഈ സർവ്വേ ഉപയോഗിച്ച് ശേഖരിക്കുന്ന വിവരങ്ങൾ അക്കാദമിക് ആവശ്യങ്ങൾക്കായി മാത്രമേ ഉപയോഗിക്കൂ, മാത്രമല്ല ഈ സർവ്വേയിൽ നിങ്ങൾ നൽകുന്ന വിവരങ്ങൾ കൊണ്ടു ഒരു തരത്തിലും നിങ്ങളെ കണ്ടെത്താൻ കഴിയില്ല; എല്ലാ വിവരങ്ങളും കർശനമായി രഹസ്യമായി സൂക്ഷിക്കും. എന്റെ പഠനത്തിലെ നിങ്ങളുടെ പങ്കാളിത്തത്തിന് വളരെയധികം നന്ദി.

വിഭാഗം I

1. നിങ്ങളുടെ തൊഴിൽ എന്താണ്? _____
2. നിങ്ങളുടെ ലിംഗഭേദം ദയവായി സൂചിപ്പിക്കുക: പുരുഷൻ / സ്ത്രീ
3. പ്രതിമാസം നിങ്ങളുടെ വരുമാനം എത്രയായിരുന്നു?

കോവിഡ്-19 ന് മുമ്പ് (2020 മാർച്ച് 1 ന് മുമ്പ്)	കോവിഡ്-19 പാൻഡെമിക് സമയത്ത് (2020 മാർച്ച് 1 മുതൽ ഓഗസ്റ്റ് 31 വരെ)
<input type="checkbox"/> 0 - 2,500 ദിർഹം <input type="checkbox"/> 2,500 - 5,000 ദിർഹം <input type="checkbox"/> 5,001- 10,000 ദിർഹം <input type="checkbox"/> 10,001 - 15,000 ദിർഹം <input type="checkbox"/> 15,001 - 20,000 ദിർഹം <input type="checkbox"/> 20,001- 25,000 ദിർഹം <input type="checkbox"/> 25,001- 30,000 ദിർഹം <input type="checkbox"/> 30,001- 35,000 ദിർഹം <input type="checkbox"/> 35,001 - 40,000 ദിർഹം <input type="checkbox"/> 40,001 ദിർഹം ൽ കൂടുതൽ	<input type="checkbox"/> 0 - 2,500 ദിർഹം <input type="checkbox"/> 2,500 - 5,000 ദിർഹം <input type="checkbox"/> 5,001- 10,000 ദിർഹം <input type="checkbox"/> 10,001 - 15,000 ദിർഹം <input type="checkbox"/> 15,001 - 20,000 ദിർഹം <input type="checkbox"/> 20,001- 25,000 ദിർഹം <input type="checkbox"/> 25,001- 30,000 ദിർഹം <input type="checkbox"/> 30,001- 35,000 ദിർഹം <input type="checkbox"/> 35,001 - 40,000 ദിർഹം <input type="checkbox"/> 40,001 ദിർഹം ൽ കൂടുതൽ

4. ഇനിപ്പറയുന്നവയിൽ ഏതാണ് നിങ്ങളുടെ തൊഴിലുമായി ബന്ധപ്പെട്ടത്? (നിങ്ങൾക്ക് ഒന്നിൽ കൂടുതൽ ബോക്സിൽ ടിക്ക് ചെയ്യാം)

കോവിഡ്-19 പാൻഡെമിക്സിന് മുമ്പ് (2020 മാർച്ച് 1 ന് മുമ്പ്)	കോവിഡ്-19 പാൻഡെമിക് സമയത്ത് (2020 മാർച്ച് 1 മുതൽ ഓഗസ്റ്റ് 31 വരെ)
<input type="checkbox"/> ഭക്ഷണം <input type="checkbox"/> താമസം	<input type="checkbox"/> ഭക്ഷണം <input type="checkbox"/> താമസം

<input type="checkbox"/> വൈദ്യുതി, വെള്ളം(ഏതെങ്കിലും ഒന്നോ അതിലധികമോ) <input type="checkbox"/> ആരോഗ്യ പരിരക്ഷ <input type="checkbox"/> ഗതാഗതം (ബസ് പാസ്, ഇന്ധനം മുതലായവ) <input type="checkbox"/> ആശയവിനിമയം (ഫോൺ ബില്ലുകൾ, ഇന്റർനെറ്റ് കണക്ഷൻ മുതലായവ) <input type="checkbox"/> അലക്കൽ <input type="checkbox"/> ഒന്നുമില്ല <input type="checkbox"/> മറ്റുള്ളവ: <hr/> _____ (ദയവായി വ്യക്തമാക്കുക)	<input type="checkbox"/> വൈദ്യുതി, വെള്ളം(ഏതെങ്കിലും ഒന്നോ അതിലധികമോ) <input type="checkbox"/> ആരോഗ്യ പരിരക്ഷ <input type="checkbox"/> ഗതാഗതം (ബസ് പാസ്, ഇന്ധനം മുതലായവ) <input type="checkbox"/> ആശയവിനിമയം (ഫോൺ ബില്ലുകൾ, ഇന്റർനെറ്റ് കണക്ഷൻ മുതലായവ) <input type="checkbox"/> അലക്കൽ <input type="checkbox"/> ഒന്നുമില്ല <input type="checkbox"/> മറ്റുള്ളവ: <hr/> _____ (ദയവായി വ്യക്തമാക്കുക)
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5. നിങ്ങളുടെ വരുമാനം ഉപയോഗിച്ച് കേരളത്തിലെ എത്ര പേരെ നിങ്ങൾ സാമ്പത്തികമായി പിന്തുണയ്ക്കുന്നു

6. നിങ്ങൾക്ക് കേരളത്തിലേക്ക് പണം അയയ്ക്കുന്നത് എത്ര പ്രധാനമാണ്?

- ☐ വളരെ പ്രധാനം (കുടുംബം എന്റെ പണമയയ്ക്കലിനെ പൂർണ്ണമായും ആശ്രയിച്ചിരിക്കുന്നു)
- ☐ പ്രധാനം (കുടുംബത്തിന് കുറച്ച് വരുമാനമുണ്ടെങ്കിലും പ്രതിമാസ ചെലവ് എന്റെ പണത്തെ ആശ്രയിച്ചിരിക്കുന്നു)
- ☐ അപ്രധാനം (ഞാൻ പണമയയ്ക്കാതെ തന്നെ കുടുംബത്തിന് അടിസ്ഥാന ആവശ്യങ്ങളെ പിന്തുണയ്ക്കാൻ കഴിയും)
- ☐ വളരെ അപ്രധാനം (ഞാൻ പണമയയ്ക്കാതെ തന്നെ കുടുംബത്തിന് ജീവിക്കാൻ കഴിയും)

7. ഞാൻ കേരളത്തിലേക്ക് പണം അയയ്ക്കുന്നത്:

- ☐ പണം സംഭരിക്കുന്നതിനും നിക്ഷേപിക്കുന്നതിനും (ഒരു വീട് പണിയുന്നതിനും ബാങ്കിൽ പണം നിക്ഷേപിക്കുന്നതിനും)
- ☐ എന്റെ കുടുംബത്തിനായി (ജീവിതചെലവ്, കുട്ടികളുടെ വിദ്യാഭ്യാസം മുതലായവ)
- ☐ രണ്ടും

8. വിനിമയ നിരക്ക് വർദ്ധിക്കുമ്പോൾ (1 AEDക്ക് കൂടുതൽ INR ലഭിക്കുന്നു)

- ☐ ഞാൻ കൂടുതൽ പണം കേരളത്തിലെ എന്റെ കുടുംബത്തിന് അയയ്ക്കുന്നു

- ☐ കേരളത്തിലെ എന്റെ കുടുംബത്തിന് ഞാൻ അയച്ച തുകയിൽ മാറ്റമില്ല
- ☐ കേരളത്തിലെ എന്റെ കുടുംബത്തിന് ഞാൻ കുറച്ച് പണം അയയ്ക്കുന്നു

9. എത്ര തവണ ഞാൻ കേരളത്തിലേക്ക് പണം അയയ്ക്കാൻ താൽപ്പര്യപ്പെടുന്നു

- ☐ മാസത്തിൽ ഒരിക്കൽ
- ☐ ചെറിയ അളവിൽ ഇടയ്ക്കിടെ
- ☐ വലിയ അളവിൽ കുറച്ച് തവണ
- ☐ കേരളത്തിലെ കുടുംബം ആവശ്യപ്പെടുമ്പോൾ

വിഭാഗം II

	കോവിഡ്-19 പാൻഡെമിക് മുൻപ് (2020 മാർച്ച് 1 ന് മുമ്പ്)	കോവിഡ്-19 പാൻഡെമിക് സമയത്ത് (2020 മാർച്ച് 1 മുതൽ ഓഗസ്റ്റ് 31 വരെ)
ചെലവുകൾക്ക് ശേഷം പ്രതിമാസം നിങ്ങളുടെ വരുമാനത്തിൽ എത്ര ശതമാനം മാറ്റിവയ്ക്കാനാകും?		
നിങ്ങളുടെ വരുമാനത്തിന്റെ എത്ര ശതമാനം നിങ്ങൾക്ക് കേരളത്തിലേക്ക് അയയ്ക്കാൻ കഴിയും?		

വിഭാഗം III

കോവിഡ്-19 പാൻഡെമിക് സമയത്ത് (2020 മാർച്ച് 1 മുതൽ ഓഗസ്റ്റ് 31 വരെ) അടുത്തിൽ ഇനിപ്പറയുന്ന ചരക്കുകളുടെയും സേവനങ്ങളുടെയും ഉപഭോഗം എങ്ങനെ മാറി? ഓരോ വരിയിലും ഉചിതമായ ഉത്തരം തിരഞ്ഞെടുക്കുക.

ധാന്യങ്ങളും പയർവർഗ്ഗങ്ങളും	<input type="checkbox"/> ഉയർന്ന വർദ്ധനവ് (50 AED- ൽ കൂടുതൽ)
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(ഉദാഹരണത്തിന്, അരി, ഗോതമ്പ്, ബ്രെഡ്, മൈദ, റവ, ദാൽ ഇനങ്ങൾ)	<input type="checkbox"/> നേരിയ വർദ്ധനവ് (1 -50 AED പ്രകാരം) <input type="checkbox"/> ഒരു മാറ്റവുമില്ല <input type="checkbox"/> നേരിയ കുറവ് (1 -50 AED പ്രകാരം) <input type="checkbox"/> വളരെ കുറഞ്ഞു (50 AED ൽ കൂടുതൽ)
ഇറച്ചി ഇനങ്ങൾ (ഉദാഹരണത്തിന്, ചിക്കൻ, താറാവ്, മട്ടൺ, ബീഫ് മത്സ്യം, മുട്ട)	<input type="checkbox"/> ഉയർന്ന വർദ്ധനവ് (50 AED- ൽ കൂടുതൽ) <input type="checkbox"/> നേരിയ വർദ്ധനവ് (1 -50 AED പ്രകാരം) <input type="checkbox"/> ഒരു മാറ്റവുമില്ല <input type="checkbox"/> നേരിയ കുറവ് (1 -50 AED പ്രകാരം) <input type="checkbox"/> വളരെ കുറഞ്ഞു (50 AED ൽ കൂടുതൽ)
പാലുൽപ്പന്നങ്ങൾ (ഉദാഹരണത്തിന്, പാൽ, തൈര്, ലാബാൻ, ചീസ്, ലാസ്സെ, പനീർ)	<input type="checkbox"/> ഉയർന്ന വർദ്ധനവ് (50 AED- ൽ കൂടുതൽ) <input type="checkbox"/> നേരിയ വർദ്ധനവ് (1 -50 AED പ്രകാരം) <input type="checkbox"/> ഒരു മാറ്റവുമില്ല <input type="checkbox"/> നേരിയ കുറവ് (1 -50 AED പ്രകാരം) <input type="checkbox"/> വളരെ കുറഞ്ഞു (50 AED ൽ കൂടുതൽ)
പഴങ്ങൾ, പച്ചക്കറികൾ	<input type="checkbox"/> ഉയർന്ന വർദ്ധനവ് (50 AED- ൽ കൂടുതൽ) <input type="checkbox"/> നേരിയ വർദ്ധനവ് (1 -50 AED പ്രകാരം) <input type="checkbox"/> ഒരു മാറ്റവുമില്ല <input type="checkbox"/> നേരിയ കുറവ് (1 -50 AED പ്രകാരം) <input type="checkbox"/> വളരെ കുറഞ്ഞു (50 AED ൽ കൂടുതൽ)
എളുപ്പത്തിൽ പാകം ചെയ്യാവുന്ന ഭക്ഷണം (ഉദാഹരണത്തിന്, കപ്പ് നുഡിൽസ്, പാക്കേജ് ചെയ്ത കറികൾ, മാഗി, ഫ്രോസൺ ചപ്പാത്തി / പരത, ബുട്രസ്, റെഡിമെയ്ഡ് ഇഡ്ഡി / ആപം മാവ്, ഹോട്ടൽ ഭക്ഷണം)	<input type="checkbox"/> ഉയർന്ന വർദ്ധനവ് (50 AED- ൽ കൂടുതൽ) <input type="checkbox"/> നേരിയ വർദ്ധനവ് (1 -50 AED പ്രകാരം) <input type="checkbox"/> ഒരു മാറ്റവുമില്ല <input type="checkbox"/> നേരിയ കുറവ് (1 -50 AED പ്രകാരം) <input type="checkbox"/> വളരെ കുറഞ്ഞു (50 AED ൽ കൂടുതൽ)
മധുരപലഹാരങ്ങളും ലഘുഭക്ഷണങ്ങളും (ഉദാഹരണത്തിന്, ബേക്കറി ഇനങ്ങൾ, ഐസ്ക്രീം, ചോക്ലേറ്റുകൾ)	<input type="checkbox"/> ഉയർന്ന വർദ്ധനവ് (50 AED- ൽ കൂടുതൽ) <input type="checkbox"/> നേരിയ വർദ്ധനവ് (1 -50 AED പ്രകാരം) <input type="checkbox"/> ഒരു മാറ്റവുമില്ല <input type="checkbox"/> നേരിയ കുറവ് (1 -50 AED പ്രകാരം) <input type="checkbox"/> വളരെ കുറഞ്ഞു (50 AED ൽ കൂടുതൽ)

<p>വ്യക്തിഗത പരിചരണ വസ്തുക്കൾ (ഉദാഹരണത്തിന്, വസ്ത്രം, പാദരക്ഷകൾ, ആഭരണങ്ങൾ, സോപ്പ്, ടൂത്ത് പേസ്റ്റ്, ഷാംപൂ, ബാർബർ / ബ്യൂട്ടിഷ്യൻ സന്ദർശനം)</p>	<p><input type="checkbox"/> ഉയർന്ന വർദ്ധനവ് (50 AED- ൽ കൂടുതൽ)</p> <p><input type="checkbox"/> നേരിയ വർദ്ധനവ് (1 -50 AED പ്രകാരം)</p> <p><input type="checkbox"/> ഒരു മാറ്റവുമില്ല</p> <p><input type="checkbox"/> നേരിയ കുറവ് (1 -50 AED പ്രകാരം)</p> <p><input type="checkbox"/> വളരെ കുറഞ്ഞു (50 AED ൽ കൂടുതൽ)</p>
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കോവിഡ്-19 പാൻഡെമിക് സമയത്ത് (2020 മാർച്ച് 1 മുതൽ ജൂൺ 31, 2020 വരെ) മാസത്തിൽ ഇനിപ്പറയുന്ന ചരക്കുകളുടെയും സേവനങ്ങളുടെയും നിങ്ങളുടെ ഉപഭോഗം എങ്ങനെ മാറി? ഓരോ വരിയിലും ഉചിതമായ ഉത്തരം തിരഞ്ഞെടുക്കുക.

<p>താമസവുമായി ബന്ധപ്പെട്ട ചെലവുകൾ (ഉദാഹരണത്തിന്, ഭവന വാടക, വൈദ്യുതി ബിൽ, വാട്ടർ ബിൽ)</p>	<p><input type="checkbox"/> ഉയർന്ന വർദ്ധനവ് (500 AED- ൽ കൂടുതൽ)</p> <p><input type="checkbox"/> നേരിയ വർദ്ധനവ് (1 -500 AED പ്രകാരം)</p> <p><input type="checkbox"/> ഒരു മാറ്റവുമില്ല</p> <p><input type="checkbox"/> നേരിയ കുറവ് (1 -500 AED പ്രകാരം)</p> <p><input type="checkbox"/> വളരെ കുറഞ്ഞു (500 AED ൽ കൂടുതൽ)</p>
<p>ആരോഗ്യ പരിരക്ഷ (ഉദാഹരണത്തിന്, മരുന്ന് ചെലവ്, ഡോക്ടറുടെ ഫീസ്, മെഡിക്കൽ ഉപകരണങ്ങൾ വാങ്ങൽ, ഹോമിയോ മരുന്നുകൾ)</p>	<p><input type="checkbox"/> ഉയർന്ന വർദ്ധനവ് (50 AED- ൽ കൂടുതൽ)</p> <p><input type="checkbox"/> നേരിയ വർദ്ധനവ് (1 -50 AED പ്രകാരം)</p> <p><input type="checkbox"/> ഒരു മാറ്റവുമില്ല</p> <p><input type="checkbox"/> നേരിയ കുറവ് (1 -50 AED പ്രകാരം)</p> <p><input type="checkbox"/> വളരെ കുറഞ്ഞു (50 AED ൽ കൂടുതൽ)</p>
<p>ഗതാഗത ചെലവുകൾ (ഉദാഹരണത്തിന്, ബസ് നിരക്ക്, ടാക്സി നിരക്ക്, പെട്രോൾ / ഡീസൽ ചെലവ്, വിമാന നിരക്ക്)</p>	<p><input type="checkbox"/> ഉയർന്ന വർദ്ധനവ് (50 AED- ൽ കൂടുതൽ)</p> <p><input type="checkbox"/> നേരിയ വർദ്ധനവ് (1 -50 AED പ്രകാരം)</p> <p><input type="checkbox"/> ഒരു മാറ്റവുമില്ല</p> <p><input type="checkbox"/> നേരിയ കുറവ് (1 -50 AED പ്രകാരം)</p> <p><input type="checkbox"/> വളരെ കുറഞ്ഞു (50 AED ൽ കൂടുതൽ)</p>
<p>ആശയവിനിമയ ചെലവുകൾ (ഉദാഹരണത്തിന്, ഫോൺ ബില്ലുകൾ, തപാൽ ചെലവുകൾ, ഇന്റർനെറ്റ് ചെലവുകൾ)</p>	<p><input type="checkbox"/> ഉയർന്ന വർദ്ധനവ് (50 AED- ൽ കൂടുതൽ)</p> <p><input type="checkbox"/> നേരിയ വർദ്ധനവ് (1 -50 AED പ്രകാരം)</p> <p><input type="checkbox"/> ഒരു മാറ്റവുമില്ല</p> <p><input type="checkbox"/> നേരിയ കുറവ് (1 -50 AED പ്രകാരം)</p> <p><input type="checkbox"/> വളരെ കുറഞ്ഞു (50 AED ൽ കൂടുതൽ)</p>

<p>വിനോദം (ഉദാഹരണത്തിന്, കേബിൾ കണക്ഷൻ ഫീസ്, പത്രങ്ങൾ പ്ലെയിംഗ് കാർഡുകൾ, കാരം ബോർഡുകൾ)</p>	<p><input type="checkbox"/> ഉയർന്ന വർദ്ധനവ് (50 AED- ൽ കൂടുതൽ)</p> <p><input type="checkbox"/> നേരിയ വർദ്ധനവ് (1 -50 AED പ്രകാരം)</p> <p><input type="checkbox"/> ഒരു മാറ്റവുമില്ല</p> <p><input type="checkbox"/> നേരിയ കുറവ് (1 -50 AED പ്രകാരം)</p> <p><input type="checkbox"/> വളരെ കുറഞ്ഞു (50 AED ൽ കൂടുതൽ)</p>
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കോവിഡ്-19 പാൻഡെമിക് സമയത്ത് (2020 മാർച്ച് 1 മുതൽ ജൂൺ 31 വരെ) ആറ് മാസ കാലയളവിൽ നിങ്ങളുടെ ഇനിപ്പറയുന്ന ചരക്കുകളുടെയും സേവനങ്ങളുടെയും ഉപഭോഗം എങ്ങനെ മാറി? ഓരോ വരിയിലും ഉചിതമായ ഉത്തരം തിരഞ്ഞെടുക്കുക.

<p>ഗാർഹിക ചരക്കുകളും സേവനങ്ങളും (ഉദാഹരണത്തിന്, ഫർണിച്ചറുകൾ, ബെഡ്ഡിംഗ്, ടിവി, ഫ്രിഡ്ജ്, വാഷിംഗ് മെഷീൻ, പോലുള്ള ഉപകരണങ്ങൾ)</p>	<p><input type="checkbox"/> ഉയർന്ന വർദ്ധനവ് (500 AED- ൽ കൂടുതൽ)</p> <p><input type="checkbox"/> നേരിയ വർദ്ധനവ് (1 -500 AED പ്രകാരം)</p> <p><input type="checkbox"/> ഒരു മാറ്റവുമില്ല</p> <p><input type="checkbox"/> നേരിയ കുറവ് (1 -500 AED പ്രകാരം)</p> <p><input type="checkbox"/> വളരെ കുറഞ്ഞു (500 AED ൽ കൂടുതൽ)</p>
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ഈ സർവ്വേയിലെ നിങ്ങളുടെ പങ്കാളിത്തത്തിന് ഞാൻ നന്ദി പറയുന്നു. നിങ്ങൾ നൽകിയ വിവരങ്ങൾ എൻ്റെ പഠനം പൂർത്തിയാക്കാൻ വളരെയധികം സഹായിക്കും.

11 Appendix 3: Raw Data

Section 1 Responses

Question 1:

Administrative Clerk	1
Administrative assistant	2
Accountant	4
Logistics	1
Purchaser	1
Customer service	1
Artist	1
Sales manager	5
Engineer	16
Sales associate	1
Supply Chain	1
QS Manager	1
Maintenance and real estate	2
Director of Finance	1
HR	3
Admin	2
Driver	18
Finance manager	1
Teacher	7
sales	1
Doctor	3
Network administrator	1
Electrical Engineer	1
Hospital Administration	1
Business	2
Accounts and Admin	1

Facilities Engineer	1
Marketing	1
Civil Engineer	1
Administrative staff	1
Food and beverage professional	1
Manager	3
Academic Registrar	1
MIS	1
Admin Manager	1
Logistic assistant	1
Freelancer events	1
Director of Materials	1
Procurement Officer	1
Sales	7
Business Development Manager	1
Sales Manager	2
Operation Manager	1
Procurement	1
QC officer	1
Assistant Manager	1
Housewife	1
Biju Thundiyil	1
Ramp Supervisor	1
Ramp Team Leader	2
Airport Staff	2
Ramp Agent	1
No job	3
Public Safety Department	2

Salesman in Lulu	2
Private Company Employee	1
Pro	1
Salesman	1
Supervisor	4
HR Administrator	1
Draftsman	1
Self employed	1
Receptionist	1
Editing	1
Automobile Engineer	1
Bus nanny	1
Nurse	4
Business Travel Sales Manager	1
Bank employee	1
IT	3
office assistant	1
Lab technician	1
Security	1
Software engineer	1
Banking	1
Electrician	1
Student	10
Automation Engineer	1
Facility manager	1
Passenger service executive	1
B. Pharm	1
Banker	1

Bank job	1
Medical	1
Btech	1
Business Development Executive	1
Fashion designer	1
IT Support	1
Radiologist	1
Home caregiver	1
Beautician	1
HR Coordinator	1
Technician	2
Electronics	1
HR Manager	1
HR and Admin Officer	1
Baqala boy	1
Job	1
Assistant nursery teacher	1
Tebin siby	1

Question 2:

Number of Male Respondents	Number of Female Respondents
132	62

Question 3:

Income Category	How many people were in this category Before the Pandemic?	How many people were in this category During the Pandemic?
0-2,500 AED	34	50
2,501-5,000 AED	44	50

5,001-10,000 AED	58	44
10,001-15,000 AED	19	17
15,001-20,000 AED	22	18
20,001-25,000 AED	9	8
25,001-30,000 AED	2	2
30,001-35,000 AED	0	0
35,001-40,000 AED	3	4
Greater than 40,000 AED	3	1

Question 4:

Amenities	How many people had the amenity before the Pandemic?	How many people had the amenity during the Pandemic?
Food	39	40
Housing	86	74
Utilities	34	37
Healthcare	100	91
Transportation	76	58
Communication	32	27
Laundry	9	12
Other	1 (<i>Charge from all items from salary</i>)	0
None	45	52

Question 5:

Number of People Supported in Kerala	The number of people who Supports that many people in Kerala
Zero	30
One	11
Two	25
Three	16

Four	38
Five	31
Six	6
Seven	6
Eight	5
Ten	7
Eleven	1
Twelve	1
Twenty	2
Twenty Five	1
Below 6	1
Around 10	1
More than 10	1
More than 13	1
Family	5
2 Family	1
Some communities	1
Less than 5000 only	1
25000	1
As much as I can	1

Question 6:

Degree of Importance	Number of People who marked that Degree of Importance
Very Important	106
Important	51
Unimportant	18
Very Unimportant	19

Question 7:

Use of Money	Number of People who say Money is used for the Purpose
To save/invest money	42
For family	65
Both	87

Question 8:

When the exchange rate is high...	People who marked each option
More money is sent to Kerala	91
Same amount is sent	82
Less money is sent	21

Question 9:

How money is sent to Kerala	People who marked each option
Once a month	126
In small amounts frequently	13
In bulk amounts infrequently	30
When requested by family	25

Section 2 Responses

	Average Percent of Income Saved by each Income Category Before the Pandemic	Average Percent of Income Saved by each Income Category During the Pandemic	Average Percent of Income sent to Kerala by each Income Category Before the Pandemic	Average Percent of Income sent to Kerala by each Income Category During the Pandemic
0-2,500 AED	34.1	15.1	36.9	24.2

2,500-5,000 AED	31.8	22.3	53.6	39.1
5,001-10,000 AED	30.9	28.2	34.8	33.7
10,001-15,000 AED	36.3	34.7	33.5	30.0
15,001-20,000 AED	30.0	33.3	27.5	31.6
20,001-25,000 AED	34.4	35.0	24.8	23.1
25,001-30,000 AED	25.0	55.0	10.0	37.5
30,001-35,000 AED	-	-	-	-
35,001-40,000 AED	55.0	45.0	20.0	17.5
Greater than 40,000 AED	48.3	65.0	32.5	7.5

Section 3 Responses

Response to “Has your purchase of the following goods and services changed DURING the Covid-19 pandemic (from March 1st to August 31st, 2020) per week?”

Change in Cereals and Pulses Consumption	Number of people who experienced that change
Highly Increased	28
Slightly Increased	64
No Change	64
Slightly Decreased	24
Highly Decreased	14

Change in Animal Protein Consumption	Number of people who experienced that change
Highly Increased	24
Slightly Increased	58
No Change	68
Slightly Decreased	25
Highly Decreased	19

Change in Dairy Products Consumption	Number of people who experienced that change
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Highly Increased	19
Slightly Increased	61
No Change	77
Slightly Decreased	20
Highly Decreased	19

Change in Fruits and Vegetables Consumption	Number of people who experienced that change
Highly Increased	44
Slightly Increased	67
No Change	54
Slightly Decreased	15
Highly Decreased	14

Change in Prepared Meals Consumption	Number of people who experienced that change
Highly Increased	18
Slightly Increased	56
No Change	69
Slightly Decreased	18
Highly Decreased	33

Change in Sweets and Snacks Consumption	Number of people who experienced that change
Highly Increased	18
Slightly Increased	50
No Change	69
Slightly Decreased	24
Highly Decreased	33

Change in Personal Care and Effects Consumption	Number of people who experienced that change
Highly Increased	31
Slightly Increased	44
No Change	55
Slightly Decreased	23
Highly Decreased	31

Response to “Has your purchase of the following goods and services changed DURING the Covid-19 pandemic (from March 1st to August 31st, 2020) per month?”

Change in Housing Related Expenditures Consumption	Number of people who experienced that change
Highly Increased	25
Slightly Increased	51
No Change	95
Slightly Decreased	11
Highly Decreased	12

Change in Healthcare Consumption	Number of people who experienced that change
Highly Increased	19
Slightly Increased	61
No Change	77
Slightly Decreased	20
Highly Decreased	19

Change in “Transportation Expenses” Consumption	Number of people who experienced that change
Highly Increased	26
Slightly Increased	44
No Change	71
Slightly Decreased	21

Highly Decreased	32
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Change in “Communication Expenses” Consumption	Number of people who experienced that change
Highly Increased	38
Slightly Increased	44
No Change	95
Slightly Decreased	11
Highly Decreased	36

Change in “Transportation Expenses” Consumption	Number of people who experienced that change
Highly Increased	26
Slightly Increased	44
No Change	71
Slightly Decreased	21
Highly Decreased	32

Change in “Recreation and Amusement Expenses” Consumption	Number of people who experienced that change
Highly Increased	12
Slightly Increased	44
No Change	86
Slightly Decreased	26
Highly Decreased	26

Response to “Has your purchase of the following goods and services changed DURING the Covid-19 pandemic (from March 1st to August 31st, 2020) over the entire six month period?”

Change in “Household Goods and Services” Consumption	Number of people who experienced that change
Highly Increased	15
Slightly Increased	47
No Change	80
Slightly Decreased	15
Highly Decreased	37