**Original Research Article**

**Economic & Occupational Status of Migrant Muslim Households in Nilambur Taluk, Malappuram District, Kerala, India**

**ABSTRACT**

Migration in India is a huge phenomenon that has been prejudiced and influenced by several factors, including economic prospects, social mobility, and political stability. The district of Nilambur Taluk, situated in the state of Kerala, has experienced one of the biggest mass migrations, specifically from other regions of the state and the neighbouring states. This study aims to enlighten the view of the financial and occupational status of Muslim migratory families dwelling in the Nilambur Taluk of Malappuram District in Kerala, taking into account occupational patterns, household expenditure and savings, length of residence, access to social welfare plans, access to financial facilities, and economic constancy and job security. This paper focuses on investigating the factors that affect the financial well-being of migrant Muslim families at this particular geographical location. The quantitative analysis of data taken from 323 participants forms the outline for this study. From the overall perceptions and circumstances experiential in the plotted households, positive insights and conditions are noted for all the homes as a whole, with significant optimistic correlations found between access to social wellbeing programs, economic stability, and job security with the economic and occupational status of migrant Muslim families. This study, therefore, contributes to the literature through giving viewpoints on the economic tests faced by migrant societies, as well as motivating the conclusion that social welfare plans and economic stability support their economic well-being. In this way, profounder visions about the factors founding economic affluence for migrant groups across time can be provided by this research. Overall, it may be demanded that this research is among the few that have improved economic and occupational situations within Kerala's migrant Muslim minority.

***Keywords****:* *Migrant Muslim households, Economic status, Occupational patterns, social welfare programs,*

**1. INTRODUCTION**

The event of migration is as old as human civilisation. In the early phases of history, geographical barriers played an essential role in shaping the migration event. Due to a lack of transportation facilities and language skills, the migration was limited to short distances. However, the crossing of state boundaries in the early 19th century was only recorded, and movement within the state was not recorded as migration. But today, migration is a response to technological progress, industrialisation, and urbanisation, and is facilitated by convenient transportation (Singh & Biradar, 2022). Migration in India is a huge phenomenon that has been and influenced by several factors, including economic prospects, social mobility, and political stability (Castles, 2018). The district of Nilambur Taluk, situated in the state of Kerala, has experienced one of the biggest mass migrations, specifically from other regions of the state and the neighbouring states (Zachariah, 2016). Within this migrant population, there exists a particular Muslim group of households actively seeking improved livelihood and economic prosperity (Vawda, 2017). Muslims are one of the most socially and economically backwards communities compared with other religious groups in India. Muslim workers are engaged in low-tech industries such as the manufacturing of wearing apparel, textiles, tobacco products, and leather products (Mansoor, 2021). The study of the demographic structure and their occupational patterns of such a group of households plays a crucial role for policymakers and development practitioners in designing appropriately targeted interventions to ensure their economic integration and overall well-being. Furthermore, of great importance is the study on the impact that migration would have on household expenditure and savings (Rivera & González, 2009). Freedom of movement and the right to take up employment anywhere in the country are guaranteed to all citizens under the Indian Constitution. However, migratory movements may be considered costly in relation to benefits by potential migrants, on account of social, political, and economic considerations (Srivastava, 2020). The act of migration comes as an aftermath to heavy financial investments that entail many of the possible aspects of migration, from travelling to settling into another environment, to finally adjusting to their new place. All these costs may turn out to be really financial to a migrant household, which would further influence their financial stability (Vasiev et al., 2020). With the same in mind, by getting a better look at how things happen between migration and household finances, this study aims to help provide valuable information in this regard. This study aims to explore, especially, the impact of migration on household expenditure and savings. This process of migration usually entails substantial costs that normally include money spent on travel, relocation, and all the adjustments needed to be made in a new environment. However, these costs can only significantly affect the financial stability of a migrant household (Chowdhury et al., 2023). Therefore, the review of finance-related literature offers value to development and policy planners in establishing a strong theoretical footing for the analysis of household financial stability.

Moreover, this study plans to focus on Nilambur Taluk as the study area because of its rich human and locational diversity (Ranjith, 2020). This is, therefore, a very interesting research area owing to the situation of a big Muslim migrant population within this area. By apprehending clearly the economic and occupational patterns exhibited by these households, considerable knowledge will be accrued regarding their livelihood patterns, economic contributions, and general socio-economic standing (Timko et al., 2010). It should be noted that Nilambur Taluk is situated within the culturally diverse Malappuram District of Kerala and has garnered a reputation for being the home to a distinct migrant Muslim community (Ram, 2021).  The following has been carried out in this location by a meticulous examination of this area in seeking a deeper understanding of the economic and occupational factors that shape the lives of these households, towards bettering the overall socio-economic well-being (Goyal & Kumar, 2021). This study seeks to identify the disparities between migrant Muslim households and non-migrant households, providing an attempt to accurately analyse and investigate the impact of migration on the expenditure and savings of Muslim migrants within their households. Additionally, this study seeks to very carefully identify the predictors that influence economic stability and job security as important components in ensuring the overall well-being of households. It will evoke a feeling of security that ensures long-term planning can take place (Xyrichis & Lowton, 2008).

Hence, by identifying the factors that contribute to economic stability and job security in migrant households, this study can provide much-needed guidance to politicians and program developers seeking to improve the economic resilience of migrant groups. Furthermore, it is a question of quantitatively measuring the degree of association between access to social welfare programs and the well-being of the migrant Muslim households economically. Social welfare programs are the channels through which financial support and assistance are made available to vulnerable populations. Deriving information regarding such programs is, therefore, relevant in understanding the impact of these on the economic well-being of migrant households and, thus, the economy at large (Doi et al., 2014). This information is essential in helping policymakers design more targeted and efficient social welfare policies. The study will provide detailed information in this connection, and the limitations, areas of strength, and criticisms of the study will be identified.

**2. LITERATURE REVIEW**

**2.1. Occupational Patterns of Migrant Muslim Households**

The occupational patterns observed in migrant Muslim households are intertwined by various factors that include the skills that they come with, the level of education, language barriers, and religious practices (Ali et al., 2017). These factors are key in determining which sectors they tend to gravitate towards or whether they choose to pursue self-employment opportunities. Policy analysts should also study these patterns so as to be able to develop inclusive economic opportunities that cater to the needs of these households. Moreover, community organisations can use this knowledge to design their support and assistance programs, so as to ensure that they are able to be effective in helping migrant Muslim households. Knowledge of these patterns can also inform career decisions for the next generation that will be within these families. However, it is important to recognise that there are variations within this group and appreciate the diversity and worth that migrant Muslim households bring into the workforce. In the studies on the occupation patterns of migrant Muslim households in India and Britain, the latter studies pointed out that Muslims, as well as other backwards castes, have high poverty rates, and historically, their occupational segregation is noticed (Nawazuddin et al., 2021). Similarly, in India, affirmative action policies have been implemented to deal with this problem, and in terms of Muslim households' occupational structures, they are increasingly converging with non-scheduled ones (Debashis & Sarkar, 2014). In Britain, studies have been made on the economic activities of migrant wives, namely Eastern European Jews and Muslim Bangladeshis. In such studies, it is observed that the wives engage themselves in economic activities both within and beyond the home, often contradicting the wishes of spouses and in-laws (Anne & Kershen, 2011). Collectively, these findings draw attention to the complexities in the occupational patterns, influenced by elements such as discrimination, affirmative action policies, and cultural and religious frameworks among the migrant Muslim households.

Migrant Muslim households in Kerala show changes in occupational patterns due to migration. The study by (Ali & Akhtar, 2014) found that migrants from Chitral to Peshawar in Pakistan experienced an improvement in livelihood and income levels after migration. (Dominic, 2014) focused on male migrant professionals from Kerala in Doha and found that migration led to changes in lifestyle and consumption patterns. Hakim's research on rural-urban migration in Bangladesh highlighted the push and pull factors that lead to migration and the challenges faced by migrants in the city (Hakim, 2008). Muniroh and Amin's community service project in Pangkah Kulon village aimed to empower women of migrant families to manage the family economy through seaweed products. (Rahman et al., 2022) international migration from Bangladesh found that migration to Muslim-majority countries increased the likelihood of male children being sent to Islamic schools. These studies provide insights into the occupational patterns and changes experienced by migrant Muslim households in different contexts.

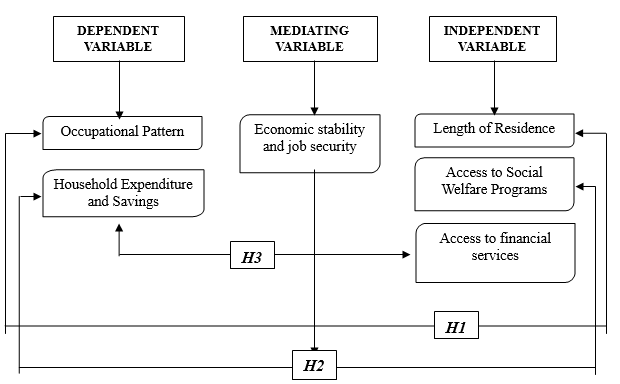
**2.2. Impact of Migration on Household Expenditure and Savings**

The phenomenon of migration, especially the move of people to the Gulf region, has resulted in a radical restructuring of the finances within households in Kerala. This development requires a more detailed consideration (Jain & Oommen, 2016). The inflow of remittances has served as a catalyst for an increase in income, consequently leading to a rise in expenditure on essential items and overall enhancement of living standards. Additionally, it also promotes the choice towards the consumption of goods and the search for entertainment, thereby reorienting consumption patterns within the region. It is worth noting that this surge in earnings has not only supported immediate spending but also promoted the saving of individual accounts. This is a very good result since it not only serves as a guarantee of financial safety but also lays the foundations for investments, therefore making it more secure to hedge against unforeseen financial events. However, there are certain negative aspects associated with the phenomenon. One such concern is the unequal distribution of the benefits derived from migration. It is necessary to address this issue since it might exacerbate pre-existing inequalities in the region. Further, the excessive expenditure is likely to generate hindrance against long-term savings of individuals. This will hinder the long-term financial stability of individuals and households. However, with this realisation, Kerala can leverage the phenomenon of migration in order to uplift not only the standard of living of people in the region but also educate people to become responsible managers of their finances.

The phenomenon of migration has influenced the expenditure and savings structure for migrant Muslim households in Kerala. Paul and Mandal state that about 45.52 per cent of Keralite emigrants borrow debt to finance the emigration process and end up with higher costs for visas, air tickets, and passports. Debt-financed migrants spend less annually on savings and more monthly on expenses compared to non-debt migrants. Similarly, the debt-to-income ratio (DTI) shows that debt-financed migrant households are in a more stringent financial position than non-debt households (Manoj et al., 2023). Similarly, (Kannan & Hari, 2020) mention the fact that huge remittances abroad contribute to the growth performance of Kerala. On the other hand, although Kerala has undergone enormous growth, it could not deal with the problem of educated unemployment, especially for women. The state's inability to increase its tax-income ratio while upgrading enhanced per capita income is a concern in utilising the enhanced per capita income.

**3. CONCEPTUAL RESEARCH FRAMEWORK AND HYPOTHESIS DEVELOPMENT**

Conceptual Framework shown in Figure 1.



**Figure 1:** Conceptual Framework

**Hypothesis 1**

* ***Null Hypothesis (H0):*** There is no significant relationship between the length of residence and occupational pattern among migrant Muslim households in Nilambur Taluk.
* ***Alternative Hypothesis (H1):***There is a significant relationship between the length of residence and occupational pattern among migrant Muslim households in Nilambur Taluk.

**Hypothesis 2**

* ***Null Hypothesis (H0):*** There is no mediating effect on Economic stability and job security on the relationship between access to social welfare programs and household expenditure and savings among migrant Muslim households in Nilambur Taluk.
* ***Alternative Hypothesis (H1):*** Economic stability and job security mediate the relationship between access to social welfare programs and household expenditure and savings among migrant Muslim households in Nilambur Taluk.

**Hypothesis 3**

* ***Null Hypothesis (H0):*** There is no significant relationship between Household Expenditure and Savings and Access to financial services among migrant Muslim households in Nilambur Taluk.
* ***Alternative Hypothesis (H1):*** There is a significant relationship between Household Expenditure and Savings and Access to financial services among migrant Muslim households in Nilambur Taluk.

**4 RESEARCH METHODOLOGY**

**4.1 Research Purpose**

The goal of this study is to explore the economic and occupational status of migrant Muslim households. Specifically, it seeks to analyze the differences in occupational patterns between migrant Muslim households and non-migrant households, assess how migration impacted household expenditure and savings among Muslim migrant households, identify predictors of economic stability and job security among migrant Muslim households, and quantify the relationship between access to social welfare programs and economic well-being among migrant Muslim households.

**4.2 Participant Selection**

Selection of participants will involve a random sampling method to ensure a representative sample. Such a procedure will maximise the credibility of results drawn from the study, minimising sampling errors. Only 323 migrant Muslim households residing in Nilambur Taluk for at least one year will be the criteria. The exclusion criteria will include households that do not meet the inclusion criteria or those that refuse to participate in this study.

**4.3 Data Collection Instrument:**

The study will use a structured questionnaire for the participants of this study. The questionnaire will comprise open-ended questions, demographic questions, and numerical responses in the form of Likert scales, which will help in setting parameters for the research questions, that is, gathering information on the variables of interest. These variables are occupational pattern, household expenditure, savings, length of residence, access to social welfare programs, access to financial services, and economic stability and job security.

**4.4 Quantitative Analysis:**

The data collected from the questionnaire will be analysed using quantitative analysis techniques. Descriptive statistics like mean, frequency, and percentage will help to depict the demographic profile of the participants and the distribution of responses to the Likert scale questions. Inferential statistics such as t-tests, chi-square tests, and regression analysis will be utilised to test hypotheses and make comments on relationships between variables.

**4.5 Data Collection Procedure:**

Contact with eligible respondents will be made in order to seek cooperation for participation in the study. Information about the study objective and procedure will be given to the participants, and informed consent of the participants will be acquired before starting data collection. Whether it be through the participants' preference for in-person administration or online administration, the instrument will be replicated. The data collection process will be undertaken over a set period of time, and strategies will be implemented that will maximise response rates and minimise the proportion of non-response bias.

**5 RESULTS**

**5.1 Demographic variables**

Demographic characteristics of participants in this study give quite a lot of information regarding the composition of migrant Muslim households in Nilambur Taluk, Malappuram District, Kerala. The majority of participants fall within the age bracket of 18-35 years, with 31.6% aged 18-25 years and 31.0% aged 26-35 years. The relatively lower percentage of participants in the 36-45 years bracket (30.7%) points towards a relatively young population among the migrant Muslim households. A small proportion of the participants, 6.8%, is aged 55 and above, indicating that in the sample, there is a smaller number of older individuals. Also, almost the same number of participants are males (49.5%) and females (50.5%). This gender parity denotes an almost equal representation of both sexes within migrant Muslim households. A large majority of the participants have received education, with 25.4% having completed primary education, 23.8% having completed secondary education, and 23.5% having completed higher secondary education. Only a small percentage of participants had no formal education (21.7%), while only a small percentage attained a graduate degree or higher (5.6%). The participants, regarding their marital status, are pretty evenly distributed, with 49.8% being single and 50.2% being married. This denotes that there is a pretty balanced representation of single and married individuals in the study sample. As far as the length of migration is concerned, about 1-5 years (32.5%) and 6-10 years (30%) are the major categories in which a large number of participants had been living in Nilambur Taluk. Also, a significant percentage of participants have been residing in the area for less than 1 year (27.6%), while an even smaller percentage has been living there for more than 10 years (9.9%). Employment status among participants, the majority of whom are employed (43.7%), is a significant number, while it does come with a substantial portion of participants who are unemployed (40.6%) and self-employed (15.8%). This distribution emulates the varied chances and challenges of employment that migrant Muslim households experience in the region. Table 1 shows Demographic variables.

**Table 1:** Demographic variables

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Category** | **Frequency** | **Percentage** |
| **AGE** | 18-25 years | 102 | 31.6 |
| 26-35 years | 100 | 31.0 |
| 36-45 years | 99 | 30.7 |
| 55 and above | 22 | 6.8 |
| **GENDER** | Male | 160 | 49.5 |
| Female | 163 | 50.5 |
| **EDUCATION** | No formal education | 70 | 21.7 |
| Primary education | 82 | 25.4 |
| Secondary education | 77 | 23.8 |
| Higher secondary education | 76 | 23.5 |
| Graduate and above | 18 | 5.6 |
| **MARITAL STATUS** | Single | 161 | 49.8 |
| Married | 162 | 50.2 |
| **LENGTH OF MIGRATION** | Less than 1 year | 89 | 27.6 |
| 1-5 years | 105 | 32.5 |
| 6-10 years | 97 | 30.0 |
| More than 10 years | 32 | 9.9 |
| **INCOME** | Low income | 106 | 32.8 |
| Middle income | 105 | 32.5 |
| High income | 112 | 34.7 |
| **EMPLOYMENT STATUS** | Employed | 141 | 43.7 |
| Unemployed | 131 | 40.6 |
| Self-employed | 51 | 15.8 |

**5.2 Descriptive Statistics**

The data table, Table 2, gives the mean and standard deviation of six variables that concern the migrant Muslim households of Nilambur Taluk, Malappuram District, Kerala. These variables deal with occupational pattern (OP), household expenditure and savings (HES), length of residence (LR), access to social welfare programs (ASWP), access to financial services (AFS), and economic stability and job security (ESJS). The mean scores for the variables fall in the range of 3.7375 to 3.9108, which seems to designate a positive state or insight across these features. The standard deviations, in the range of 0.57998 to 0.87319, indicate differences in the levels of dispersion in the data around the mean and greater dispersion for some variables compared to others. The sample size for each variable is 323, reflecting robust data obtainability for the study. The results of the study seem to postulate that the migrant Muslim households in the Nilambur Taluk perceive positive conditions with regard to occupational patterns, household finances, access to social welfare programs, financial services, and economic stability and job security.

**Table 2:** Descriptive Statistics

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Mean** | **Std. Deviation** | **N** |
| **(OP) Occupational Pattern** | 3.9108 | .87319 | 323 |
| **(HES) Household Expenditure and Savings** | 3.8805 | .86158 | 323 |
| **(LR) Length of Residence** | 3.8570 | .57998 | 323 |
| **ASWP (Access to Social Welfare Programs)** | 3.7889 | .85676 | 323 |
| **AFS (Access to financial services)** | 3.8050 | .84160 | 323 |
| **ESJS (Economic stability and job security)** | 3.7375 | .81762 | 323 |

**5.3 T- Test**

The data Table 3 gives the mean and standard deviation for six variables related to migrant Muslim households of Nilambur Taluk, Malappuram District, Kerala. The variables covered are occupational pattern (OP), household expenditure and savings (HES), length of residence (LR), access to social welfare programs (ASWP), access to financial services (AFS), and economic stability and job security (ESJS). The mean scores for the variables lie within the variety of 3.7375 to 3.9108, which is revealing of a generally positive insight or condition across these aspects. The standard deviations vary in the range of 0.57998 to 0.87319, which indicates the varying level of dispersion of the data around the mean; some variables have shown higher variability compared to others. The sample size for each variable is 323, indicating a robust dataset for analysis. Overall, the findings from the study point toward the notion that the migrant Muslim households in the Nilambur Taluk perceive positive conditions regarding their occupational patterns, household finances, social welfare programs' access, financial services access, and economic stability, as well as job security.

**Table 3:** T- Test

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Test Value = 0** | | | | | |
| **t** | **df** | **Sig. (2-tailed)** | **MD** | **95% CID** | |
| **Lower** | **Upper** |
| **OP** | 80.494 | 322 | 0.000 | 3.91084 | 3.8153 | 4.0064 |
| **HES** | 80.946 | 322 | 0.000 | 3.88050 | 3.7862 | 3.9748 |
| **LR** | 119.519 | 322 | 0.000 | 3.85697 | 3.7935 | 3.9205 |
| **ASWP** | 79.479 | 322 | 0.000 | 3.78885 | 3.6951 | 3.8826 |
| **AFS** | 81.254 | 322 | 0.000 | 3.80495 | 3.7128 | 3.8971 |
| **ESJS** | 82.154 | 322 | 0.000 | 3.73746 | 3.6480 | 3.8270 |

**CID- Confidence Interval of the Difference, MD- Mean Difference**

**6 HYPOTHESIS TESTING**

***6.1*** **Relationship between length of residence (LR) and occupational pattern (OP) among migrant Muslim households in Nilambur Taluk.**

***Correlation Analysis:***

Pearson correlation coefficients between two variables—occupational pattern (OP) and length of residence (LR)—are represented by the correlation Table 4. A correlation coefficient of 1.000 between OP and OP represents the correlation of a variable with itself, and it is always perfect. The coefficient of correlation between OP and LR is 0.236. This indicates a positive, but weak, linear relationship between OP and LR. A correlation of 0.236 implies some tendency toward individuals with certain occupational patterns having longer lengths of residence, but the relationship is not strong. Similarly, the coefficient of correlation between LR and OP is also 0.236, reflecting the same relationship between LR and OP that was observed above. In a nutshell, from the correlation analysis, it can be deduced that among the surveyed population, a weak positive relationship exists between occupational pattern and length of residence.

**Table 4:** Correlation Analysis

|  |  |  |  |
| --- | --- | --- | --- |
|  | | **OP** | **LR** |
| **Pearson Correlation** | **OP** | 0.000 | 0.236 |
| **LR** | 0.236 | 0.000 |

***Regression Analysis:***

Table 5 shows a weak positive relationship (R = 0.236) between the predictor and the outcome, explaining only 5.6% of the variance (RS = 0.056, ARS = 0.053) with a standard error of 0.84980.

**Table 5:** Typical Data

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model** | **R** | **RS** | **ARS** | **SEE** |
|
| 1 | 0.236 | 0.056 | 0.053 | 0.84980 |

**RS- R Square, ARS- Adjusted R Square, SEE- Std. Error of the Estimate**

Below is the ANOVA Table (Table 6) of the length of residence (LR) and occupational pattern (OP) among migrant Muslim households in Nilambur Taluk.

**Table 6:** ANOVA Table

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Model** | | **Sum of Squares** | **df** | **Mean Square** | **F** | **Sig.** |
| **1** | **Regression** | 13.700 | 1 | 13.700 | 18.971 | .000 |
| **Residual** | 231.812 | 321 | .722 |  |  |
| **Total** | 245.512 | 322 |  |  |  |
| **a. Dependent Variable: OP** | | | | | | |
| **b. Predictors: (Constant), LR** | | | | | | |

**6.2 H2: Economic stability and job security (ESJS) mediates the relationship between access to social welfare programs (ASWP) and household expenditure and savings (HES) among migrant Muslim households in Nilambur Taluk.**

***Mediating Analysis:***

Table 7 shows that the model statistics point to a moderate relationship between the predictors and the outcome variable. The coefficient of determination (R-squared) at 0.5485 signifies that around 54.85% of the outcome variable is predicted by the predictors. The mean squared error (MSE) of 389.9856 represents the average squared difference between the predicted values and the actual values, with lower values reflecting a better fit of the model to the data. The F statistic of 321.000, with one and 321 degrees of freedom in the numerator and denominator, respectively, indicates that overall, the model is statistically significant. A p-value of 0.000 adds additional support for this, suggesting that the relationship between the predictors and the outcome variable is not a random one.

**Table 7:** Model Summary

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **R** | **R-sq.** | **MSE** | **F** | **df1** | **df2** | **p** |
| 0.7406 | 0.5485 | 0.3028 | 389.9856 | 1.0000 | 321.0000 | 0.0000 |

Below given are the coefficients for ASWP (0.4895) and ESJS (0.4237) are statistically significant (p < 0.05), indicating that access to social welfare programs (ASWP) and economic stability and job security (ESJS) will positively influence the outcome variable. The constant term, 0.4421, is significant, capturing the effect of such independent variables having a constant value of zero. Table 8 represents the model.

**Table 8:** Model

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **coefficient** | **SE** | **t** | **p** |
| **Constant** | 0.4421 | 0.1324 | 3.3387 | 0.0009 |
| **ASWP** | 0.4895 | 0.0467 | 10.4851 | 0.0000 |
| **ESJS** | 0.4237 | 0.0489 | 8.6606 | 0.0000 |

**6.3 H3: Relationship between Household Expenditure and Savings (HES) and Access to Financial Services (AFS) among migrant Muslim households in Nilambur Taluk**

***Correlation Analysis:***

The correlation analysis between household expenditure and savings (HES) and access to financial services (AFS) exhibits a strong positive correlation coefficient of 0.791, as given in Table 9. This indicates a strong relationship between the two variables, whereby an increase in household expenditure and savings is coupled with an increase in access to financial services. The correlation is statistically significant (p < 0.05), thus implying that this relationship is unlikely to be a result of chance. This finding implies that strategies aimed at improving access to financial services could have a positive impact on household expenditure and savings, and vice versa, in the context of the studied population.

**Table 9:** Correlation Analysis

|  |  |  |  |
| --- | --- | --- | --- |
|  | | **HES** | **AFS** |
| **Pearson Correlation** | **HES** | 0.000 | 0.791 |
| **AFS** | 0.791 | 0.000 |

***Regression Analysis:***

Table 10 displays a strong positive association (R = 0.791) between predictors and the outcome, explaining 62.5% of the variance (RS = 0.625, ARS = 0.624) with a standard error of 0.52822.

**Table 10:** Typical Summary

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model** | **R** | **RS** | **ARS** | **SEES** |
|
| 1 | 0.791 | 0.625 | 0.624 | 0.52822 |

**RS- R Square, ARS- Adjusted R Square, SEE- Std. Error of the Estimate**

Below given is the ANOVA Table (Table 11) of Household Expenditure and Savings (HES) and Access to financial services (AFS) among migrant Muslim households in Nilambur Taluk

**Table 11:** ANOVA Table

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Model** | | **Sum of Squares** | **df** | **Mean Square** | **F** | **Sig.** |
| **1** | **Regression** | 149.465 | 1 | 149.465 | 535.694 | .000 |
| **Residual** | 89.563 | 321 | .279 |  |  |
| **Total** | 239.027 | 322 |  |  |  |
| **a. Dependent Variable: HES** | | | | | | |
| **b. Predictors: (Constant), AFS** | | | | | | |

**7. DISCUSSION**

The study was conducted with the aim of finding out the economic and occupational status of migrant Muslim households of Nilambur Taluk, Malappuram District, Kerala, focusing on occupational patterns, household expenditure and savings, length of residence, access to social welfare programs, access to financial services, and economic stability and job security. The results show that, in general, there are very favourable perceptions and conditions among the surveyed households (Glick, 2009). The mean ratings for occupational pattern, domestic consumption and investments, access to communal assistance plans, access to financial services, and economic stability and job security are all higher than 3.5 on a 5-point scale, on behalf of usually favourable conditions in these areas. Correlation studies have shown marginal optimistic correlations between occupation pattern and length of residence, hence signifying that certain occupation patterns often imply longer periods of residence. In addition, the regression analysis showed that access to social welfare programs, economic stability, and job security constitute an important positive effect on the outcome variable, hence revealing that these specific issues are contributory in the economic and work-related status of migrant Muslim households living in the area. Such findings openly bring out the rank of the social wellbeing programs and economic stability in strengthening the economic status of migrant Muslim families across the area. These findings could be used to express a program that builds targeted interference methods and provision systems in order to improve the financial and service situations of the area's migrant groups.

**8. IMPLICATION AND FUTURE SCOPE**

The results of this study opinion out that governments need to offer access to social aid plans, ensuring that their economic stability and employment security are enhanced. This is, therefore, a method whereby one might refine rules and plans that target the specific needs of this group, such as job projections, financial aid programs, and occupational skill training. The information might be helpful for practitioners in designing interventions to address the economic and job-related issues of migrant Muslim households. This includes financial literacy, access to social welfare programs, and improved employment security. Further investigation needs to be conducted on how programs aimed at refining economic and occupational development in Muslim migrant households will influence them. Moreover, longitudinal education can also be led in order to measure the possible vicissitudes in economic status and occupational patterns over time, thereby giving a more whole view of the dissimilar financial advantages accrued by the migrants. Lastly, this study underlies the position of social welfare plans and economic stability in refining economic and employment conditions for migrant Muslim households. Policymakers and experts may help in refining the socioeconomic growth of the region's migrant groups through such measures.

**9. CONCLUSION**

The study suggests that domestic spending and money saved usually have favourable views and conditions with respect to work-related designs, bank access to communal welfare applications, and fiscal stability and job security. This designates that social security and financial stability are of great importance in keeping the financial status of the migrant Muslim domestic. The study demonstrates that employment security and social welfare plans are two key issues to have renowned completely impacting the financial and expert status of migrant Muslim households. The findings of this study show that there is improved access to social welfare agendas and financial security, positively affecting the financial and occupational status of these families. Thus, these answers have a helpful effect on officials, practitioners, and investigators. Politicians can use these results in order to design interventions and provision devices aimed at refining the financial and occupational location of migrant groups. The practitioners having connections with migrant relations can modify their facilities and agendas towards furtherance in serving migrating Muslim families. Future studies' strength also delivers a more in-depth investigation scope into the scope of involvement and their impact on economic and occupational results for migrant Muslim households. In this way, profounder visions about the factors founding economic affluence for migrant groups across time can be provided by this research. Overall, it may be demanded that this research is among the few that have improved economic and occupational situations within Kerala's migrant Muslim minority.

Consent

As per international standards or university standards, Participants’ written consent has been collected and preserved by the author(s).

Disclaimer (Artificial intelligence)

Option 1:

Author(s) hereby declare that NO generative AI technologies such as Large Language Models (ChatGPT, COPILOT, etc.) and text-to-image generators have been used during the writing or editing of this manuscript.

Option 2:

Author(s) hereby declare that generative AI technologies such as Large Language Models, etc. have been used during the writing or editing of manuscripts. This explanation will include the name, version, model, and source of the generative AI technology and as well as all input prompts provided to the generative AI technology

Details of the AI usage are given below:

1.

2.

3.

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**APPENDIX**

**Questionnaire for research**

**Section 1: Demographic Information**

Please provide the following demographic information:

a. Gender: [ ] Male [ ] Female

b. Age: \_\_\_\_\_\_

c. Educational Level: [ ] No formal education [ ] Primary education [ ] Secondary education [ ] Higher secondary education [ ] Graduate and above

d. Marital Status: [ ] Single [ ] Married

e. Length of Migration: [ ] Less than 1 year [ ] 1-5 years [ ] 6-10 years [ ] More than 10 years

f. Income Level: [ ] Low [ ] Medium [ ] High

g. Employment Status: [ ] Employed [ ] Unemployed [ ] Self- Employed

**Section 2:** **Economic status of migrant Muslim households**

Please rate your level of agreement with the following statements based on your perception of compatibility with your existing technological infrastructure. Use a 5-point Likert scale, where 1 represents “Strongly Disagree” and 5 represents “Strongly agree”.

|  |  |  |  |
| --- | --- | --- | --- |
| **Code** | **Survey items** | **Mean** | **Standard deviation** |
| **Occupational Pattern (1)** | My current occupation is different from what it was before migrating. | 3.89 | 1.117 |
| **Occupational Pattern (2)** | I feel that my current occupation is more stable than my previous occupation. | 3.93 | 1.016 |
| **Occupational Pattern (3)** | I believe that there are better job opportunities in Nilambur Taluk compared to my place of origin. | 3.88 | 1.052 |
| **Occupational Pattern (4)** | Overall, I am satisfied with my current occupational status. | 3.88 | .999 |
| **Occupational Pattern (5)** | I would recommend my occupation to others in my community. | 3.98 | 1.020 |
| **Household Expenditure and Savings (1)** | Since migrating, my household has been able to save money. | 3.94 | 1.050 |
| **Household Expenditure and Savings (2)** | I perceive that my monthly household expenditure has increased since migrating. | 3.89 | 1.050 |
| **Household Expenditure and Savings (3)** | I believe that my household's financial stability has improved compared to before migration. | 3.84 | 1.029 |
| **Household Expenditure and Savings (4)** | I am satisfied with the current level of savings in my household. | 3.84 | .966 |
| **Household Expenditure and Savings (5)** | I plan to make a major purchase in the next six months. | 3.90 | 1.059 |
| **Length of Residence (1)** | I have been residing in Nilambur Taluk for more than five years. | 3.85 | 1.031 |
| **Length of Residence (1)** | I feel integrated into the local community. | 3.83 | .967 |
| **Length of Residence (1)** | The length of my residence has influenced my perception of job opportunities. | 3.91 | 1.064 |
| **Length of Residence (1)** | I plan to continue residing in Nilambur Taluk in the next five years. | 3.88 | .995 |
| **Length of Residence (1)** | The length of my residence has influenced my social interactions and networks | 3.82 | 1.015 |
| **Access to Social Welfare Programs (1)** | I am aware of the social welfare programs available in Nilambur Taluk. | 3.81 | 1.018 |
| **Access to Social Welfare Programs (2)** | I am satisfied with the accessibility of social welfare programs in Nilambur Taluk. | 3.82 | .998 |
| **Access to Social Welfare Programs (3)** | Social welfare programs have helped my household financially. | 3.85 | 1.047 |
| **Access to Social Welfare Programs (4)** | I would recommend social welfare programs to other migrant households. | 3.62 | 1.185 |
| **Access to Social Welfare Programs (5)** | Access to social welfare programs has influenced my decision to migrate or stay in Nilambur Taluk. | 3.84 | 1.069 |
| **Access to Financial Services (1)** | I have access to banking services in Nilambur Taluk. | 3.85 | 1.039 |
| **Access to Financial Services (2)** | I am satisfied with the range of financial services available in Nilambur Taluk. | 3.80 | 1.017 |
| **Access to Financial Services (3)** | Financial services have helped my household manage finances. | 3.81 | 1.062 |
| **Access to Financial Services (4)** | I would recommend financial services to other migrant households. | 3.62 | 1.185 |
| **Access to Financial Services (5)** | Access to financial services has influenced my savings habits. | 3.94 | 1.060 |
| **Economic Stability and Job Security (1)** | I consider my current job to be more stable than my job before migrating. | 3.94 | 1.024 |
| **Economic Stability and Job Security (2)** | I feel secure in my current job. | 3.84 | 1.072 |
| **Economic Stability and Job Security (3)** | I am satisfied with the economic stability of my household. | 3.61 | 1.189 |
| **Economic Stability and Job Security (4)** | I would explore new job opportunities in Nilambur Taluk. | 3.67 | 1.190 |
| **Economic Stability and Job Security (5)** | Job security has influenced my decision to migrate or stay in Nilambur Taluk. | 3.63 | 1.191 |