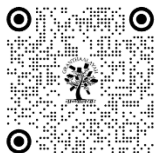


ROLE OF NORKA IN STRENGTHENING KERALA ECONOMY THROUGH NRK REMITTANCES AND INVESTMENTS

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ABSTRACT

Background: In Kerala, a separate department called the Non-Resident Keralites Affairs (NORKA) Department is established to ensure the welfare of NRKs. NORKA functions to protect the interests of NRKs through various schemes and programmes. Kerala can become a growth- focused, developed economy through NRKs' remittances if and only if they are effectively utilised.

Objective: To analyse how NORKA's initiatives and policies for both migrants and return migrants strengthen the Kerala economy through NRK remittances and investments.

Methods: The present systematic review has integrated primary studies and secondary studies of various designs, including qualitative, quantitative and mixed-methods research designs. A total of 543 articles were retrieved through online search of databases such as Google scholar, EBSCO, Scopus and ProQuest. Preferred Reporting Items for Systematic Reviews and Meta-Analysis (PRISMA) guidelines were used and selected 7 studies for review.

Results: NORKA focuses on Kerala's industrial development and, hence, has taken initiatives for channelizing NRK remittances into industrial development projects in Kerala. Such initiatives encourage NRKs to utilise their entrepreneurial skills to start business in Kerala. Supporting return migrants, rehabilitating them and reintegrating them into the economy through various initiatives form the basic functions of NORKA. By fulfilling these functions, NORKA is actually enabling the Kerala economy to growth with NRK investments.

Conclusion: NORKA aims to increase NRKs' participation in the industrial development of Kerala. Entrepreneurship development initiatives by NORKA for migrants and return migrants direct NRK remittances and investments toward the economic growth of Kerala.

Keywords: Non-Resident Keralites, Role of NORKA, Remittances, Investments, Economic Development, Economic Growth

1. INTRODUCTION

In India, most people who migrate to other nations for employment purposes are from Kerala (Rajan, 2011). The major reason behind such migration was the increased unemployment rate in Kerala. It has been found that migration to other countries helped educated youths of Kerala in finding better sources of income and improving their standard of living (Zachariah et al, 2001). Emigration from Kerala not only affected emigrants' personal lives and their families but also created a huge impact on various aspects of life in the state. That is, emigration from Kerala impacted Kerala's economy, education, social conditions etc. It became interconnected with every sphere of life in many ways (Babu, 2016).

The most important part of migration from Kerala that impacts every area of the state is their remittances. It is evident that NRKs (Non-Resident Keralites) make significant financial contributions in Kerala economy. Studies have provided evidence that about one -third of Kerala's GDP is contributed by the remittances from NRKs (Manoj, 2016). The

economic benefits that Kerala receives through NRKs' remittances include increased household spending, house constructions, the establishment of business ventures, and the purchase of luxury goods like car. NRKs' remittances could drive Kerala economy toward development when they are converted into productive investments along with consumption (Zachariah and Irudaya Rajan, 2015).

Kerala can become a growth- focused, developed economy through NRKs' remittances if and only if they are effectively utilised. A system that effectively directs NRKs' remittances to plans and projects providing long-term economic benefits is essential in Kerala to accelerate growth and development through migrants' remittances (Manoj, 2016; Zachariah and Irudaya Rajan, 2015). Moreover, this system should be able to utilise migrants' remittances to alleviate poverty, improve standard of living and invest in state's education and health sectors (Sasikumar and Hussain, 2007). Ineffective utilisation of migrants' remittances results in creating a remittance-dependent economy that heavily relies on such remittances and lacks self-reliance (Zachariah et al, 2001).

In Kerala, a separate department called the Non-Resident Keralites Affairs (NORKA) Department is established to ensure the welfare of NRKs. NORKA functions to protect the interests of NRKs through various schemes and programmes (Rajan and Pattath, 2024). It is often described as a government initiative for addressing the problems of NRKs and safeguarding their rights (Harilal and Akhil, 2016). In addition to this, one of the important functions of NORKA is to accelerate the economic growth of the state by encouraging migrants to invest their remittances in the state's developmental projects. NORKA maximizes the economic advantages of migrants' remittances for regional progress (Zachariah and Irudaya Rajan, 2015).

NORKA responsibly conducts surveys to gather information regarding migrants and their remittances. By utilising this information, policy makers formulate policies that ensure migrants' welfare and direct their remittances toward various regional developmental activities (Sasikumar and Hussain, 2007). NORKA is considered a significant government initiative for increasing the developmental benefits of migrants' remittances (Varma and Sasikumar, 2005). NORKA plays a vital role in influencing migrants' investment behaviours (Nandy, 2009). NORKA encourages migrants to invest their savings in businesses and other return- providing investment schemes because it aims to facilitate industrial development in Kerala (Rajan and Zachariah, 2016).

Even though NRKs' remittances and investments positively contribute to the Kerala economy, the tendency to invest in non-productive assets, lack of organised productive investment avenues, absence of policies to channelise migrants' remittances into productive investments, changing migration patterns (Pushpangadan, 2003), lack of strategic planning for ensuring the effective utilisation of migrants' remittances for long-term sustainable development etc. restrict their effective utilisation, (Zachariah and Rajan, 2007). It is evident that NORKA plays a crucial role in addressing NRKs' concerns, ensuring their welfare, promoting their engagement and facilitating investment opportunities (Renjitha and Samuel, 2023). However, there are only limited studies discussing the influence and usefulness of NORKA's initiatives in optimising the economic advantages of NRK remittances in the Kerala economy. Identifying and understanding the role of NORKA in strengthening Kerala's economy through NRK remittances and investments is crucial for formulating policies for improving Kerala's self-reliant growth potential. The present study aims to analyse how NORKA's initiatives and policies for both migrants and return migrants strengthen the Kerala economy through NRK remittances and investments.

2. MATERIALS AND METHODS

2.1. STUDY DESIGN

The present systematic review has integrated primary studies and secondary studies of various designs, including qualitative, quantitative and mixed-methods research designs.

2.2. SEARCH STRATEGY

The rationale for conducting the present systematic literature review is justified with an initial review of existing literature. The online research databases such as Google Scholar, Scopus, NORKA Official Website, EBSCO, and Web of science and ProQuest have been utilised by the researcher for extracting studies for the initial review of literature. An extensive search of literature has been carried out by following Preferred Reporting Items for Systematic Reviews and Meta-Analysis (PRISMA) guidelines and using databases, including Google scholar, EBSCO, Scopus and ProQuest. The key

words for the search are determined using SPIDER search tools (Sample, Phenomenon of Interest, Design, Evaluation and Research type).

Table1 SPIDER search tool

S- Sample	Non-Resident Keralites (NRKs) and NORKA
PI- Phenomenon of Interest	Economic effects of NRK remittances and investments and role of NORKA
D-Design	Questionnaire, Survey, Focus Group Discussions, interview, policy analysis, case study, document analysis, stakeholder analysis.
E- Evaluation	Role of NORKA in accelerating Kerala economic development through NRK remittances and investments
R- Research type	Qualitative, quantitative and mixed-methods

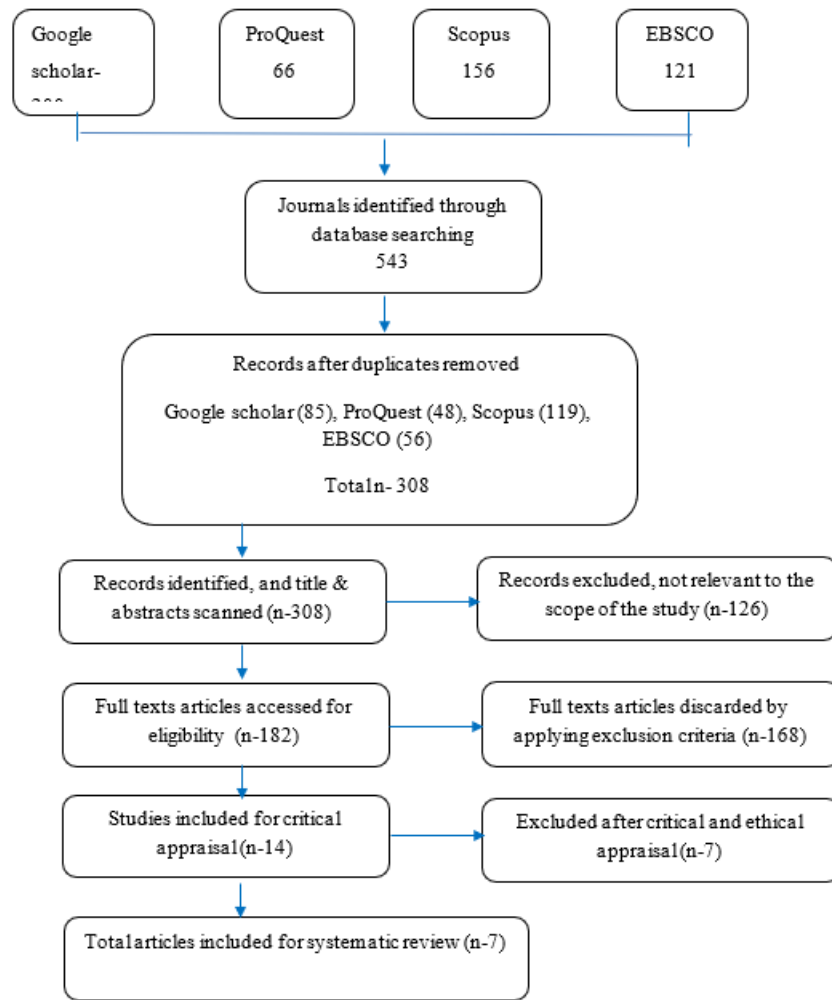
The Boolean operators AND, OR, and NOT were utilised to refine the search. The major keywords/ search terms used in the present research include Non-Resident Keralites (NRKs), NRK remittances, NRK investments, role of NORKA, and Kerala economy.

Table 2 Presentation of search strings

Concept	Search terms	Boolean Logic
Non-resident Keralites (NRKs)	Non-resident Keralites, Keralites migrants, Kerala diaspora	Non-resident Keralites OR Keralites migrants OR Kerala diaspora
NORKA	Role of NORKA, significance of NORKA, impact of NORKA	Role of NORKA OR significance of NORKA OR impact of NORKA
NRK remittances	Remittances, investment, financial contribution	Remittances, OR investment OR financial contribution.
Kerala economy	Enhancing economic growth, accelerating economic development, improving economic progress	Enhancing economic growth, OR accelerating economic development OR improving economic progress
Non-resident Keralites" or "Keralites migrants" OR "Kerala diaspora" and (1) "role of NORKA" or "significance of NORKA" or "impact of NORKA" and (2) "remittances", or "investment" or "financial contribution" and (3) enhancing economic growth or accelerating economic development or improving economic progress"		

2.3. SCREENING AND SELECTION OF STUDIES

Figure 1 PRISMA Chart



A total of 543 articles were retrieved through online search of databases such as Google scholar, EBSCO, Scopus and ProQuest. The number of studies retrieved from each research database is 200 from Google scholar, 121 from EBSCO, 156 from Scopus and 66 from ProQuest. Of the 543 articles, 235 were found to be duplicates and thus they were excluded. Of the 308 articles identified and title abstracts scanned 126 irrelevant articles were discarded. 168 full text articles were discarded by applying exclusion criteria (refer to Table 2). 14 articles were included for critical and ethical appraisal. After critical and ethical appraisal, 7 were excluded and 7 articles were selected for final review (refer to Figure: 1).

Table 2 Inclusion and exclusion criteria

	Inclusion	Exclusion
Sample (S)	Non-Resident Keralites (NRKs)	Resident Keralites
Phenomenon of Interest (PI)	Studies addressing the role of NORKA in accelerating economic growth and development of Kerala.	Studies addressing the challenges faced by NORKA in boosting Kerala economy.
Design (D)	Questionnaire, Survey, Focus Group Discussions, interview, policy analysis, case study, document analysis, stakeholder analysis.	Intervention research.

Evaluation (E)	The positive impacts of NRK remittances and investments on Kerala's economy through NORKA.	General discussions on NRK remittances and Kerala economy.
Research Type (R)	Studies conducted within last 18 years (from 2014 to 2024). Articles in English language only. Primary researches including, Quantitative, qualitative and mixed-method.	Studies conducted before 2007 Articles other than in English language.

2.4. DATA EXTRACTION

Data extracted from the studies selected, such as in-text citation of the article, research design, aim of the research, sample size, source of information, study results, and limitations of the study are shown in the data extraction table.

2.5. DATA ANALYSIS

The researcher utilised Microsoft Excel for arranging and analysing data. In the current systematic review, the researcher adopted a textual narrative synthesis, where findings from distinct studies are effectively synthesized.

2.6. CRITICAL APPRAISAL

14 studies were critically appraised using Critical Appraisal and Skills Programme (CASP) tool. It is done to ensure that quality and credible studies are selected for final review in terms of their findings, methodology, aims etc.

2.7. ETHICAL STATEMENT

The researcher has conducted the research without bias. Therefore, studies were selected on a merit basis, and findings were not misinterpreted.

2.8. OUTCOME OF CRITICAL APPRAISAL

Table: 3 show the results of the critical appraisal of 14 studies. Of the 14 studies evaluated, only 7 were selected for final review as they were found to be relevant and appropriate to the present research.

Table 3 CASP tool for critical and ethical appraisal of 14 studies

References	Was there a clear statement of aims &	Methodology appropriate?	Was the res. Design appropriate?	Was the Data Collected in a way that addressed	Relationship between Researcher and	Have Ethical Issues been Taken into	Was the Data Analysis Scientifically Rigorous?	Is There a Clear Statement of Findings?	How Valuable Is Research?
Renjitha and Samuel, 2022	+	+	+	+	+	+	+	+	+
Paul, 2022	+	-	-	+	+/-	+/-	-	-	+/-

Sasikumar and Hussain, 2007	+	+	+	+	+	+	+	+	+
PA, 2020	+	-	-	+	+/-	+/-	-	-	+/-
Joseph and Alexander, 2020	+	+	+	+	+	+	+	+	+
Panchayat, 2023	+	-	-	+	+/-	+/-	-	-	+/-
Tsai et al, 2020	+	+	+	+/-	+	+	+	+	+
Rajan, 2024	+	-	-	+	+/-	+/-	-	-	+/-
Burmeister-Rudolph,2022	+	+	+	+	+	+	+	+	+
Zachariah and Rajan, 2010	+	-	-	+	+/-	+/-	-	-	+/-
Rajan, 2023	+	-	-	+	+/-	+/-	-	-	+/-
Rajan, 2012	+	+	+	+/-	+	+	+	+	+
Parambengal and Kalam, 2023	+	+	+	+	+	+	+	+	+
Thomothy and By-pass, 2022	+	-	-	+	+/-	+/-	-	-	+/-

Criteria: (+) refers to item adequately addressed, (-) refers to item not adequately addressed, (+/-) refers to item partially addressed

3. RESULTS

3.1. CHARACTERISTICS OF THE INCLUDED STUDIES

The present systematic literature review has included four secondary researches and three primary researches. Out of these seven studies, five used a qualitative design, and one employed a mixed-method design and one employed a quantitative design. One of the studies analysed the impacts of migrants' remittances on the Indian economy, while another one examined the impacts of NRK remittances on the Kerala economy. Two studies evaluated the schemes and programmes of NORKA to ensure NRKs' welfare. Another two studies explored the socio-economic conditions of return migrants, while the remaining one study examined the Kerala government's social protection policy for migrants.

Table 4 Table for data extraction for the review of 7 articles with summary details

Sasikumar and Hussain, 2007	Qualitative research design-	NA	Yes	To evaluate Indian migration patterns and the effects of remittances on India's development.	Yes	Case studies and policy analysis	*Migrants' remittances improve the economic well-being of migrants' family *NORKA, a Kerala government initiative, ensures both the social and economic welfare of migrants and their families. It effectively leverages migrants' remittances for the economic development of the state.	Limited generalizability of findings due to case study inclusion.
Renjitha and Samuel, 2022	Qualitative research design-	NA	Yes	To evaluate various schemes of NORKA for migrants and return migrants	Yes	Journals, reports of financial institutions, articles, websites	*In Kerala, migrants play a critical role in the states' economic development. *It is through NORKA that the government of Kerala supports migrants and return migrants. *By supporting migrants and rehabilitating return migrants through various schemes and programmes, NORKA facilitates Kerala's economic development.	The study is highly descriptive.
Joseph and Alexander, 2020	Quantitative study	NA	Yes	To examine the impacts of NRK remittances on Kerala economy.	Yes	RBI's balance of payment statistics	*Migrants' remittances significantly impact Kerala's economic growth. Their investments in the education and healthcare sectors create long-term economic benefits. *NORKA, through entrepreneurship development initiatives, encourages return migrants to invest in businesses, which in turn contributes to the economic growth of Kerala.	Limited data access may adversely affect the generalizability of study findings.
Burmeister-Rudolph, 2022	Qualitative research approach	10 semi structured interviews with social protection policy makers	Yes	To explore the reason behind Kerala government's social protection policies for migrants.		Semi-structured interviews and document analysis	*The Kerala government's social protection policies for migrants aim to address the challenges they face and safeguard their rights. *NORKA, by being an important stakeholder in formulating social protection policies for migrants and ensuring	Semi-structured interviews are often subject to interviewer's bias.

							their welfare through various initiatives and schemes, sustains migrants' financial contribution to the Kerala economy and drives economic development.	
Tsai et al, 2020	Qualitative research	137 interviews with return migrants	Yes	To analyse the sociological experiences of return migrants.	Yes	Survey participants	*Return migrants receive recognition as NRKs. *NORKA provides financial support for return migrants to invest their savings in new business ventures and reintegrate into the economy.	Analysis included subjectivity.
Rajan, 2012	Mixed-methods research design	500 households of NRKs.	Yes	To evaluate the efficiency of NORKA ROOTS in safeguarding migrants' rights and ensuring their welfare.	Yes	Survey participants, case study, interviews, focus group discussion, stakeholder analysis	*Migrants' remittances form a significant source of income for Kerala and greatly contribute to the development of economy. Therefore, the government of Kerala is responsible for ensuring their well-being and increases their remittances. * NORKA is considered a dedicated department of the Kerala government that helps migrants in resolving their issues, acquiring financial stability and receiving support through various initiatives.	More important is given to qualitative data, increasing the possibilities of personal bias of researcher.
Parambengal and Kalam, 2023	Qualitative research design	NA	Yes	To assess the socio-economic conditions of return migrants	Yes	Policy analysis	NORKA attempts to channelise return migrants' savings into business investments in Kerala, thereby strengthening the economy.	

3.2. NORKA'S INITIATIVES AND SUPPORTING POLICIES FOR KERALA'S ECONOMIC DEVELOPMENT AND GROWTH

Migrants form a significant factor influencing Kerala's economic development. Therefore, addressing the challenges that migrants face in their migration, helping them resolve such challenges, ensuring their welfare and supporting them in sustaining their employment is crucial in strengthening Kerala's economy. NORKA is playing this role and attempting to strengthen the economy through its migrants' welfare initiatives and schemes (Renjitha and Samuel, 2022). NORKA's skill up gradation training schemes, orientation programmes and recruitment and job portal system helps prospective migrants gain skills, knowledge, and awareness regarding overseas employment opportunities. They also prepare them for cultural adaptation, which, in turn, enables them to attain a good job outside India and earn a good amount of money from it. This income is then converted into migrants' remittances to Kerala and contributes to Kerala economy (Rajan, 2012; Renjitha and Samuel, 2022).

NORKA focuses on Kerala's industrial development and, hence, has taken initiatives for channelizing NRK remittances into industrial development projects in Kerala. Such initiatives encourage NRKs to utilise their entrepreneurial skills to start business in Kerala (Rajan, 2012; Renjitha and Samuel, 2022). The NORKA Business Facilitation Centre (NBFC) is one such initiative. Through NBFC, NORKA motivates NRKs to invest in MSMEs (Micro Small and Medium Enterprises) in Kerala. NBFC aims to make Kerala a more efficient place for investment. Moreover, this initiative provides NRKs with knowledge and oversight to start business in Kerala and boost Kerala's industrial development (Renjitha and Samuel, 2022).

One of the major objectives of NORKA is to improve NRKs assistance and engagement for Kerala's development through their remittances and investments. For this, NORKA directs NRK remittances and investments to Kerala. NORKA facilitates safe flow of NRK remittances to their native place (Sasikumar and Hussain, 2007). It also helps NRKs in identifying illegal channels and ensuring that remittances are sent through legal streams. NORKA ROOTS, the field agency of the department of NORKA, informs NRKs about different investment avenues and guides them to invest their savings in developmental projects including infrastructure, education, healthcare, tourism etc. Furthermore, it guides NRKs to invest in new businesses (Rajan, 2012; Joseph and Alexander, 2020). NORKA's initiative, like pravasi badratha scheme, supports migrants to invest in setting up micro and small business in Kerala (Renjitha and Samuel, 2022).

The Gross Domestic Product (GDP) of Kerala is increasing with NRK remittances. The service sector of the Kerala economy is booming with migrants' remittances. Joseph and Alexander, (2020) argued that since migrants' remittances do not improve productive sectors, the economic growth driven by such remittances is short-term. However, NRK remittances significantly contribute to the education and health sectors of Kerala economy and ensure overall welfare. Therefore, the Kerala government considers that it is its fundamental duty and responsibility to ensure migrants' welfare and protect their remittances as a significant source of revenue for the state (Burmeister-Rudolph, 2022; Joseph and Alexander, 2020). On account of this, the government of Kerala formulates social protection policies on behalf of NRKs. Safeguarding the interests and rights of NRKs through social protection policies is one of the tactics for boosting Kerala economy through NRK remittances and investments. NORKA is one the most important stakeholders and participants in formulating social protection policies for migrants, and in this way, NORKA also plays a vital role in enhancing Kerala's economic development and growth through NRK remittances and investments. (Burmeister-Rudolph, 2022). It is through NORKA and other government departments and agencies, the government of Kerala implements social protection policies and includes migrants in them. Many of NORKA's schemes and initiatives for migrants' welfare, such as Santhwana, Pravasi ID card, Swapna saphalyam, repatriation fund, karunyam, chairman fund, NORKA Pravasi Raksha Insurance Policy are part of social protection policies (Burmeister-Rudolph, 2022; Renjitha and Samuel, 2022; Rajan, 2012). Helping migrants in acquiring financial stability and accessing social protection is a core part of strengthening the economy through NRK remittances and investments (Rajan, 2012; Burmeister-Rudolph, 2022).

3.3. SUPPORTING RETURN MIGRANTS

Return is the final phase of migration. In Kerala, migrants are called NRIs, and this label provides them recognition, prestige and respect in the society. Return migrants also receive a similar recognition in Kerala, and they are recognized and respected for their struggles and sacrifices (Tasi et al, 2020). Migrants are valued for their financial contributions to the economy even after they return from migration. Therefore, supporting return migrants is equally important as supporting migrants in strengthening the Kerala economy (Joseph and Alexander, 2020). In the case of return migrants who voluntarily return from migration other than those due to uncertainties such as job loss, health issues etc., often have savings that they accumulated to live the rest of their lives peacefully. These savings are often converted into NRKs' productive investments, positively impacting Kerala economy (Renjitha and Samuel, 2022).

Supporting return migrants, rehabilitating them and reintegrating them into the economy through various initiatives form the basic functions of NORKA. By fulfilling these functions, NORKA is actually enabling the Kerala economy to growth with NRK investments (Rajan, 2012). Of the various rehabilitation schemes of NORKA, those that encourage return migrants to even utilise their savings to find a sustainable source of revenue are entrepreneurship development initiatives. Generally, NORKA's entrepreneurship development initiatives meant for return migrants offer them with financial support to start new business. However, such financial support sometimes motivates them to use the money in their hands to further explore the business opportunities available to the maximum extent (Joseph and Alexander, 2020). NORKA's entrepreneurship development initiatives for return migrants include NORKA Department

Project for Return Emigrants (NDPREM) for Rehabilitation of Return Emigrants, Pravasi Bhadratha PEARL, Pravasi Bhadratha - MEGA etc. (Renjitha and Samuel, 2022).

The reason why researchers state that the entrepreneurship promotion schemes of NORKA for improve the Kerala economy and facilitate economic development is that they provide return migrants with self-employment opportunities and chances to create employment opportunities for others as well (Joseph and Alexander, 2020; Rajan, 2012; Parambengal and Kalam, 2023). The social recognition and protection that return migrants receive through the government of Kerala encourage them to reintegrate into the economy with the help of government departments like NORKA (Burmeister-Rudolph, 2022). NORKA is considered one of the prominent departments established by the government of Kerala to meet the demands of return migrants (Tasi et al, 2020; Parambengal and Kalam, 2023).

Parambengal and Kalam (2023), in their study, stated that by reintegrating return migrants into the economy, the government aims to effectively utilise the funds, knowledge and expertise that the returnees bring back to their native nation. NORKA is found to be an excellent initiative of the Kerala government in this regard (Joseph and Alexander, 2020; Rajan, 2012; Renjitha and Samuel, 2022). However, Parambengal and Kalam (2023), criticized for NORKA for not taking adequate measures to effectively reintegrating return migrants into the economy. According to Parambengal and Kalam (2023), improved measures are required from NORKA to rehabilitate return migrants and enable them to contribute to the economy.

4. DISCUSSION

The present study found that NRKs play a vital role in the growth of the Kerala economy. It through their remittances and investments that they greatly influence the growth and development of the state. Their financial contributions are found to bring significant improvement in food consumption, family income, luxury spending, healthcare access, education, housing etc. Studies including Zachariah and Rajan, 2011; Zachariah and Irudaya Rajan, 2015; Sebastian, 2019; Kumar, 2024 have also found that NRK remittances significantly contribute to the Kerala economy. However, Rajesh, (2015) in their article, pointed out that while we take into account the economic advantages of migration in terms of financial inflows to the economy, we ignore the negative impacts of migration in terms of both talent and financial outflows to abroad. Financial outflows include funds from property sales and investments abroad.

According to the findings of the present study, NORKA, through its welfare and human resource development initiatives and by associating with the government of Kerala in formulating and implementing social protection policies for migrants, ensures the welfare of migrants and directs their remittances and investments to the Kerala economy. Even though NORKA is recognised as a significant government initiative supporting both migrants and return migrants by offering them with various financial and non-financial assistance to continue their job abroad, awareness about NORKA is low among migrants and return migrants, and thus they are often unable to utilise NORKA's schemes and programmes (Rajan and Pattath, 2022). These findings raise a question about how NORKA can strengthen the Kerala economy through NRK remittances and investments if NRKs are unaware of NORKA's schemes. Therefore, it is understood that if measures are taken to improve NRKs' awareness about NORKA and its initiatives to support them, NORKA can do more to strengthen the Kerala economy by channelizing NRK remittances toward productive areas.

The present study has provided evidence that most of the NRK remittances contribute to the education and healthcare sectors of Kerala, while they contribute insignificantly to the primary and secondary sectors of the economy, such as agriculture and industries. In agreement with the present findings, Dileep (2024), in his article, stated that in Kerala, NRK remittances are mostly invested in education. Moreover, it has been assessed that in Kerala, migrants' remittances and investments are mostly utilised for human resource development and education advancement. The present study couldn't find evidence that NORKA had any schemes or initiatives to encourage NRKs to invest their money in agricultural sectors of Kerala. It is recommended that NORKA should develop schemes and programmes that encourage and provide with migrants opportunities to invest their money in the primary and secondary sectors of Kerala economy.

Even though NORKA didn't have any schemes to direct NRK remittances and investments to the primary sector of the economy, its entrepreneurship development initiatives for migrants and return migrants highlight its role in strengthening Kerala economy through NRK remittances and investments. NORKA's entrepreneurship development initiatives for both migrants and return migrants provide them with opportunities to utilise their experience and money to make significant contributions to the growth and development of their state by establishing new businesses units

(NORKA ROOTS, 2024). Through these initiatives, NORKA primarily aims to make use of migrants' business knowledge and skills to improve Kerala's economy. NORKA's promotion of entrepreneurship is key to the Kerala's growth, as businesses create numerous employment opportunities in the state (Syam Krishnan and Rathakrishnan, 2022). Entrepreneurship development is essential for economic growth, and in this way, NORKA plays a key role in improving Kerala's economy through NRK remittances and investments. However, critics have argued that in Kerala, NRK remittances can bring significant positive impacts in the economy, while Kerala don't have adequate and effective systems for channelising these remittances effectively (Sharma and Rana, 2021).

The current review states that through rehabilitating or reintegrating return migrants into the economy, NORKA effectively utilises migrants' remittances and investments for the advancement of Kerala economy. The entrepreneurship development initiatives of NORKA for return migrants motivate return migrants to invest the capital they bring in business, making significant contributions to the economy again. Studies have evidenced that NORKA plays a prominent role in reintegrating return migrants into the economy, even though it is a very challenging task. The rehabilitation of return migrants is one of the major objectives of NORKA, and its rehabilitation schemes positively influence Kerala economy (Menon and Vadakepat, 2021; Akhil and Ganga, 2019). However, critics have argued that NORKA's rehabilitation schemes are ineffective in reintegrating return migrants into the economy and utilising their investments. The major reason behind this is that the majority of return migrants are unaware of NORKA and its schemes. NORKA is recommended to develop new and better schemes for rehabilitating return migrants, as well as improving their awareness of NORKA and its initiatives (Praveen, 2022; PA, 2020).

5. CONCLUSION

NRK remittances and investments contribute significantly to the growth and development of the Kerala economy. NORKA, through its initiatives and policies addresses NRKs' concerns and supports them in their migration, thereby increasing their remittances to Kerala. NORKA aims to increase NRKs' participation in the industrial development of Kerala and thus channelise NRK remittances toward various industrial development projects in Kerala. In addition to this, entrepreneurship development initiatives by NORKA for migrants and return migrants direct NRK remittances and investments toward the economic growth of Kerala. However, NRKs' awareness of NORKA and its schemes needs to be improved, and only then NORKA can effectively channelize NRK remittances and investments to strengthen Kerala economy. NORKA should further develop schemes that encourage NRKs to invest more in the primary and secondary sectors of Kerala economy. Also, NORKA should improve its initiatives to reintegrate return migrants into the economy and contribute to the state's progress.

CONFLICT OF INTERESTS

None.

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