

Financial Inclusion: Problems of Migrant Labourers

*Shashi Sharma

Research Scholar, Punjabi university Patiala (India)

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*Corresponding Author

Email:shashisharma909[at]gmail.com

ABSTRACT

Financial Inclusion is providing an easy access to banking and financial services with the help of financial institutions to the weaker sections and low income groups of the society. Financial services includes credit, insurance, saving, pension. Many measures are taken by the Reserve Bank of India and Government of India for financial inclusion. These all efforts and schemes have brought a significant increase in the use of formal banking system but it did not bring satisfactory results yet. The penetration of financial services in the rural areas of India is still very low. Both supply and demand factors can be responsible for this condition. Lack of supply, less number of bank branches, lack of suitable products meeting the needs of the poor people is the major reason for low penetration of financial services and the reasons for low demand for financial services is low income level, lack of financial literacy, complex processes and language barriers etc.

1. Introduction

Financial inclusion can improve the sensitivity of aggregate demand to interest rate, so it can encourage economic growth of the country. Financial inclusion means that each and every poor and underprivileged citizen of the country must be delivered with the available financial services in the country. In 2004, The Khan Commission was set up by the Reserve Bank of India to analyse financial inclusion and the commission recommended to relax KYC norms, to open "no frills" banking accounts, to issue General Credit Cards to the poor and using the services of the NGOs, SHGs, and MFIs by commercial Banks to provide financial assistance to the poor and disadvantaged people. Since early 1980s, under various microfinance schemes the informal Self Help Groups (SHG) are providing access to financial services and credit facilities to the needy people who have no access to formal credit facilities. Prime Minister NarendraModi (2014) had introduced 'Jan DhanYojna' Scheme with a target to provide 'universal access to banking facilities' under the National Mission for Financial Inclusion to ensure access to financial services. In 1992, NABARD suggested the business banks for financing the SHGs under a pilot venture. In 1999, SHG financing turned into a National need area. The fundamental players in the microfinance area are the NABARD, SIDBI and the RashtriyaMahilaKosh who have helped in accomplishing the budgetary incorporation target of the administration to a vast degree. The migrants are the individuals who had come to take up or look for work in different urban communities, states or nations. For an efficient society it is most important to provide an easy access to its public goods and services and as banking services are also in the nature of public good, It should also be easily available to all sections of the society. Hence, the prime objective of financial inclusion is to enhance the scope of organized financial system by including the people with low incomes and extending formal banking system in urban and rural areas. From the years people move from one place to another in search of work and employment for their and their families survival.

2. Review of Literature

Dixit and Gosh (2013) concentrated on understanding money related consideration as a fundamental instrument to accomplish comprehensive development with reference to its degree in Indian States. It was watched that the states with most astounding money related consideration not just record for high GDP per capita and education rate yet in addition for high rate of joblessness. There was no noteworthy affiliation was found between the rate of monetary consideration and joblessness and between the budgetary consideration and the rate of education as the states with most noteworthy degree of money related incorporation show high rate of joblessness.

Singla (2013) featured the importance of Financial Inclusion, advantages and difficulties confronted in India. The investigation uncovered that Financial Inclusion had helped in diminishing physical separate, gave Financial direction, personality to poor, helped them to confront monetary vulnerabilities and acquired correspondence the Society. Be that as it may, because of absence of monetary education, sufficient Infrastructure, propelled innovation, managing an account offices in a few towns and lumbering documentation methodology of financing the advantages of the budgetary administrations were not gave to every one of the general population of the general public.

Toxopeus and Lensink (2007) investigated the connection between settlement inflows and budgetary consideration in creating nations. The information was gathered by advantageous examining system and broke down by relapse examination.. The examination featured that budgetary consideration affect per capita development and settlements have an altogether positive impact on budgetary consideration..

Pandey and Kumar (2011) featured the miniaturized scale fund as an apparatus for money related Inclusion. The investigation basically engaged upon the accomplishments of the microfinance administrations of each member in the microfinance showcase .it was discovered that Micro back has

been serving the monetary requirements of around 70 for every penny of poor people and distraught populace in India.

3. Research Objectives:

1. To study the Government initiatives, policy issues and challenges, credit delivery channels for financial inclusion in India.
2. To study the problems of migrant labourers in financial inclusion in India.

4. Research Methodology:

The study is descriptive in nature and it is based on secondary data collected from reports of RBI, Ministry of Finance, Government of India, Reports on trend and progress of banking in India, Newspapers, Research Articles, Research Journals, E-Journals, Books and Magazines. Various websites were also used like RBI, Ministry of Finance, and Government of India.

5. Initiatives taken by Government of India for Financial Inclusion:

After independence the Government's policies and programs have laid emphasis on poverty alleviation, generation of employment and income opportunities and provision of infrastructure and basic facilities to meet the needs of rural poor. Government has started various initiatives to develop as well as on banking system of India like SHG-bank linkage program, use of business facilitators and correspondents, easing of Know Your Customer (KYC) norms, electronic fund transfer, Core banking system, Mobile banking, Internet Banking, increasing number of bank branches and ATMs, opening and encouraging 'no-frill-accounts', Aadhar Scheme and Jan-DhanYojna scheme etc. In 1955 Imperial Bank of India was nationalized through the State Bank of India and then in 1969, 14 banks were nationalized. In 1970 Regional Rural Banks (RRBs) were setup to grant the loans and advances particularly to small and marginal farmers, agricultural labourers, individuals or in groups, artisans, small entrepreneurs and other credit societies. The summary of initiatives taken by Govt. has been shown in Table no. 1.

Major Initiatives for Financial Inclusion taken by Government (Table no.1)

Year	Major Initiatives for Financial Inclusion		
1969	Nationalisation of Banks	Lead Bank Scheme	Robust network of Bank branches
1974	Priority Sector lending target for banks by RBI		
1982	Establishment of NABARD		
1985	Formation of Self Help Groups (SHGs)		
1994	Micro finance institutions and Non banking finance companies (NBFC-MFI's)		
2005	Zero balance or No-Frill account, Basic Savings Bank Deposit Accounts, Relaxing KYC norms		
2006	Permitting Banking Correspondents to provide door step delivery of banking services (BC model)		
2009	Introduction of Aadhar card (UID)		
2013	Direct benefit transfer (DBT)		

2014	Payment Banks	PardhanMantri Jan DhanYojana , Credit enhancement guarantee schemes for SC's
2015	P.M. SurakshaBimaYojna, JeevanSurakshaBandhanYojna	JeevanJyotiYojana, Mudra Yojana, SukanyaSamridhiYojana
2016	Stand up India	
2017	P.M. VayaVandanayojana,	Varishth Pension BimaYojana

1. **Nationalization of Banks (1969):** In 1969, 14 banks were nationalized and in 1980 an additional six banks were nationalized by the Government of India. Nationalization of Banks strongly helped the financial inclusion which resulted in 800 percent rise in the banking deposits of India
2. **Robust network of bank branches:** The Government of India and the Reserve Bank of India have built robust branch network. The 14 banks controlled 70 percent of the country's deposits. Immediately after independence there was only one branch per 136,000 people in the year 1950 as opposed to one bank per 13,000 people in 2011.
3. **Lead Bank Scheme (1969):** Lead Bank Scheme (LBS) was introduced in 1969, to act as a consortium leader for coordinating the efforts of all credit institutions in each of the allotted districts for expansion of branch banking facilities and for meeting the credit needs of the rural economy. (GK today, 2015)
4. **Priority sector Lending for Banks by RBI(1974):** For an all round development of the economy RBI has given an important role of priority sector lending to banks to few specific sectors like agriculture and allied activities, micro and small enterprises, poor people for housing, students for education and other low income groups and weaker sections.
5. **Establishment of NABARD:** On the recommendation of Sivraman committee and RBI the NABARD (National Bank for Agriculture and Rural Development) was setup on 12th July 1982. The main objective of NABARD was to provide credit for the promotion of agriculture, small scale industries, handicrafts and other allied economic activities in rural areas for promoting integrated rural development.
6. **Formation of Self help Groups (SHGs) 1985:** After that in 1992 NABARD introduced an important initiative in financial inclusion by launching Self Help Group Bank Linkage Program. This program spread rapidly and become the largest microfinance program in the world in 2002.
7. **Introduction of Microfinance Institutions (MFI's):** MFI's in India started in the late 1980s to fill the gap in

formal sources of credit and lending to the underdeveloped and low income people.

8. **Zero Balance or No - Frill accounts (2005):** The central bank had introduced 'no-frills' accounts in 2005 to provide basic banking facilities to poor and promote financial inclusion. The accounts could be maintained without or with very low minimum balance.
9. **Basic Savings Bank Deposit (BSBD) Account:** RBI has advised the banks to introduce 'Basic Savings Bank Deposit Accounts' with basic facilities such as options for 'no minimum balance', that is also helpful in receiving payments under the welfare schemes like MNREGA.
10. **Relaxed KYC norms:** In 2005 RBI eased the Know Your Customer (KYC) norms with account balances less than Rs.50,000 and credits less than 1,00,000 per year. Relax KYC norms in order to make opening bank accounts simple and hassle free.
11. **Banking Correspondents Model:** Business correspondents were introduced to ensure greater financial inclusion by enabling the banks to use the services of NGO's, SHGs as intermediaries through Business Correspondent models.
12. **Introduction of UID (Aadhar) and Direct Benefit Transfer (2009):** The Unique Identification Aadhar was introduced by the Government of India in January 2009. It works as the proof of identity and address details server in any region of the country India.
13. **Introduction of Payment Banks(2014):** In 2014 RBI introduced 11 Payments banks as a new model of banks that were expected to reach customers through their mobile phones rather than traditional bank branches.
14. **PradhanMantriSurakshaBimaYojana:** Considered to be the cheapest accidental death cum disability insurance policy with an annual premium of just Rs. 12, it has received a massive positive response from most of the Indians. The insurance cover is small which is Rs. 2, 00, 000 for accidental death and Rs. 1, 00, 000 for partial disability.
15. **PradhanMantriJeevanJyotiBimaYojana:** Similar to PMSBY, PMJJBY is also the cheapest life insurance policy with an annual premium of Rs. 330 and moreover it does not require medical examination. The cover offered under the yojana is Rs. 2,00, 000 and the termination of policy takes place after the policy holder reaches the age of 55 years.
16. **SukanyaSamridhiYojana:** With a mission to secure the financial future of the girl child, this small savings scheme SSA – was launched under the BetiPadhaoBetiBachao initiative. For the current year i.e. 2015-2016, the interest rate offered is 9.2%. For e.g. in this scheme if you invest Rs. 20,000 for 14

years, the maturity amount will be Rs. 10, 67, 528 (assuming 9.2% interest).

17. **PradhanMantri Jan- DhanYojana(2014):** The PradhanMantri Jan- DhanYojana was introduced with the aim of ensuring easy access to financial services such as savings bank account, providing credit based on need, facilities for remitting funds, insurance as well as pension system for people who fall under lower incomes category. Objective of this scheme is ensuring access to various financial services like availability of basic savings bank account, access to need based credit, remittances facility, insurance and pension to the excluded sections i.e. weaker sections & low income groups. The beneficiaries would get RuPay Debit card having inbuilt accident insurance cover of ₹ 1 lakh. The plan also envisages channeling all Government benefits (from Centre / State / Local Body) to the beneficiaries accounts and pushing the Direct Benefits Transfer (DBT) scheme of the Union Government.

PradhanMantri Jan - DhanYojana (Table 2)
(Accounts Opened as on 09.11.2016)(All Figures in Crores)

Bank Name	Rural	Urban	Total	BALANCE IN ACCOUNTS	% OF ZERO-BALANCE-ACCOUNTS
Public Sector Bank	11.43	8.93	20.36	36403.85	23.37
Regional Rural Bank	3.71	0.60	4.31	7630.75	20.26
Private Banks	0.53	0.31	0.84	1602.01	36.27
Total	15.67	9.84	25.51	45636.61	23.27

Source: GOI PMJDY Progress Report 2017

As per GOI PMJDY Progress Report 2017 total 25.51 crore accounts were opened under PMJDY among these 0.84crore are private sector banks, 4.31crore RRB's , 20.36 crore are public sector banks and total balance in these accounts is 45636.61 crore.

6. Problems faced by migrant labourers in Financial Inclusion

Due to many reasons like availability of raw materials, transportation facilities, fertility of land and geographical reasons some areas provide more employment opportunities and people from other states move to such states. Bihar has slower economic growth than the rest of India and as a consequence many Biharis have migrated in search of work to more developed states. According to census of India 2011 total number of migrants residing in the India 314,541,350 including 93,361,809 males and 221,179,541 females. Among these the number of migrants for work and employment 29,904,442 consisting of males 26,229,666 and females 3,674,776.(D5 Table Census 2011). As per census 2001 There is a large number of migrants moved to various states from the states like Uttar Pradesh (2,41,987), Bihar (1,49,375) , Haryana (1,14,031), Himachal Pradesh (55,795) and Rajasthan

(51,710). The migrants are those who had come to take up or seek employment in other cities, states or countries. According to census of 2011, the total number of internal migrants in the country is 139 million. Uttar Pradesh and Bihar are the biggest

source states, followed closely by Madhya Pradesh, Punjab, Rajasthan, Uttarakhand, Jammu and Kashmir and West Bengal.

Percentage of Inter State migration in India (Table 3)

State migrated to	Rural-to-Rural	Rural-to-Urban	Urban-to-Urban	Urban-to-Rural
INDIA	53%	24%	16%	6%
Bihar	71%	17%	7%	5%
Sikkim	69%	12%	9%	10%
Tripura	66%	19%	11%	4%
Himachal Pradesh	65%	19%	8%	7%
Uttar Pradesh	65%	18%	12%	5%
Orissa	65%	22%	9%	4%
Rajasthan	60%	21%	13%	6%
Madhya Pradesh	57%	21%	18%	5%
Jharkhand	57%	22%	18%	3%
West Bengal	56%	22%	18%	4%
Chhattisgarh	56%	23%	13%	8%
Kerala	55%	22%	12%	11%
Andhra Pradesh	53%	28%	13%	6%
Assam	51%	29%	15%	5%
Haryana	50%	25%	17%	7%
Punjab	50%	20%	23%	7%
Uttaranchal	50%	22%	20%	7%
Andaman & N Islands	50%	31%	11%	9%

Census 2011: (Inter-state migration)

Most migrants can't get to managing their accounts or banking facilities since they don't have the fundamental documentation to satisfy the Know Your Customer (KYC) necessities of banks, including evidence of personality and evidence of address. To dispatch cash to families deserted, they are compelled to depend on casual systems such as friends and relatives going by home, hawala, casual messengers, or transport drivers or else send cash through the mail station with cash arrange, which is frequently costly. As per the study of Deshingkar and Sandi 57 percent of respondents utilized a casual component to exchange cash, for the most part, hawala messengers, and just 30 percent of test respondents utilized banks to exchange cash, inferable from challenges in giving the documentation important to opening an account, and losing work time and days to the movement to bank offices.

7. The problems faced by the migrant labourers in financial inclusion in India are described as follow

Financial inclusion schemes and initiatives taken by govt. no doubt are great efforts to include low income people in formal financial system. But financial inclusion is not just opening an account with banks. **Financial Inclusion is access to financial services such as Saving ,Credit, Pension and Insurance** .The objective of Financial Inclusion is including each and every citizen in formal financial system whether rich or poor to provide them access to financial services.As per the study of Sinha and Azad (2018) While there has been a tremendous increase in the number of bank accounts opened, the data show that the

average balance in these accounts is low and a significant proportion of the accounts are inoperative. Although there was a rise in the average deposits during demonetization, they later settled at a lower level. Further, financial inclusion means not just the opening of bank accounts but, more importantly, access to credit from formal sources. The limited data available in this regard show that after the PradhanMantri Jan DhanYojana was launched there has not been any increase in the credit–deposit ratio and the share of small loans has continued to decline. Very few people have benefited from the overdraft facility that is supposed to be provided by the accounts under the scheme. Issues of access to banking in rural areas remain.

- 1. Lack of proper documentation and Identity:** The most important problemfaced by migrant labourers is lack of documentation and identity proof. Because they have voter cards or identity proofs at their native place it is a major issue that keep them away from formal financial system.
- 2. Housing:-**Relocation and ghettos are inseparably connected, as work request in urban areas and the subsequent provincial to-urban movement makes more noteworthy weights to suit more individuals. As per census 2011, 68 million Indians lived in ghettos, containing one-fourth of the number of inhabitants in India's 19 urban areas with in excess of 1 million occupants.
- 3. Problems in access to formal financial services**

4. Regardless of the financial objectives that drive relocation, transient specialists basically remain an unbanked populace. Since migrants don't have reasonable confirmations of personality and living arrangement, they neglect to fulfill the Know Your Customer (KYC) standards as stipulated by the Indian keeping money directions. They are in this manner unfit to open ledgers in urban communities. This has suggestions on the investment funds and settlement practices of migrant labourers.
5. **Political Exclusion:** In a condition of constant float, migrant labourers are denied of numerous chances to practice their political rights. Since migrants are not qualified for vote outside of their place of birthplace, some are essentially unfit to cast their votes. Because of this, migrant specialists are frequently left unfit to make political requests for qualifications or look for changes.
6. **Limited pension and insurance products:** Before 2014 there was no insurance schemes for saving account holders. In 2015 P.M. SurakshaBimaYojnaand JeevanJyoti Bima Yojana were introduced but still there is a lack of pension and insurance products that serve the needs of migrant labourers although PMSBY, PMJJBY are the cheapest accidental death cum disability insurance policy with an annual premium of just Rs. 12 and 330, it has received a massive positive response from most of the Indians. But people are not aware of these schemes and even don't understand much about these schemes and Atal Pension yojana, varishth pension yojana, Vayavandanayojana etc. are many pension schemes but are not very successful in catering the needs of migrant labourers.
7. **Lack of Co-operation by Bank officials:** Bank officials are less interested to motivate migrant labourers as it increases their paper work related to schemes because financial inclusion schemes are run with the help of govt. subsidy for getting that subsidy banks has to maintain proper documents and papers. Migrant labourers are also not able to increase the bank deposits. Bank officials only to fulfill the govt. requirements open accounts under these schemes which results in dormant accounts.
8. **Lack of Awareness:** Lack of awareness among migrant labourers is a big hurdle to financially include them in formal financial system in true sense. As just opening an account is not financial inclusion. It is about availing all the services like saving, credit, insurance and pension. etc. These all benefits are provided under JDY scheme but migrant labourers are not availing or even not aware about these benefits under these schemes. There are so many schemes started by government but are not even listen by migrant labourers like P.M. VayaVandanayojana, Varishth Pension BimaYojana, Jeevan Suraksha Bandhan Yojna, Mudra yojana, Atal pension yojana due to lack of awareness.
9. **Lack of information:** There is lack of information about the role and function of banks, banking services, products, and interest rates, etc. stop people from including themselves in mainstream banking.
10. **High transaction and service charges:** The commercial banks also levy high transaction charges on various transactions, over usage of banking services, on cheque book, usage of debit cards more than limit per day and other facilities etc.
11. **Almost no access to loans:** Due to lack of proper documentation they are not able to get loans from the banks. In real sense financial inclusion is not just opening accounts, It' objective is to provide access to saving , insurance, pension and credits and which cannot be achieved by just opening Zero balance accounts. There is lot of formalities to get loans on mortgage which is not possible for migrant labourers to fulfil and get loans. Hence they are not able to avail credit facility of financial inclusion.

8. Suggestions

Beside these problems there are some more important barriersthat keep migrants away from the financial system such as language barriers, cultural differences, location inconvenience, and banking service hours etc. The problems of low levels of financial literacy, lack of awareness about appropriate products and services, and a general distrust of banks are also the major causes of financial exclusion among migrant labourers. Since 1969 many initiatives has been taken by government. Among these major initiatives for low income groups were taken in 2005 by starting 'no frill' accounts and 'basic saving and deposit account'. After that in 2014 Jan – Dhanyajana was launched by adding new features like rupay debit card, insurance and overdraft facility along with opening accounts with zero balance. In 2014 jeevansurakshabeemayojana and jeevanjyotibeemayojana insurance schemes with premium of Rs.12 and Rs.330 were also launched. But still there is lack in accessing the financial needs by the migrant labourers. The people with fair income already having bank accounts have also opened accounts under jandhanyojana to take the benefit of the government scheme. If the people already having accounts also opened accounts under this scheme it means no new financial inclusion because they were already included. They have just shifted themselves to these accounts expecting some benefits from the government. The benefits of the scheme is not completely reaching to the people for whom it was initiated. The people are not even aware about the benefits under this scheme like overdraft facility, Life Insurance cover up to Rs. 30,000 and accidental insurance cover of Rs. 100,000 etc.

There is a need to spread financial education and awareness about financial schemes and services started by government for including each and every individual into the formal financial system, so that backward people can be benefitted by these schemes. In the survey it was observed that the accounts under JDY has also been opened by people with fair incomes to take the benefit of the government schemes for needy people. Preference to use the financial services depends upon literacy and awareness level of migrant labourers. So literacy level and awareness level among migrant

labourers is a big hurdle in achieving financial inclusion in real sense that is not just opening a bank account rather it is access to all the financial services including saving, credit, insurance and pension. There is also need to keep more check on ground

level on implementation of various financial inclusion schemes. Bank officials should also cooperate by awaring migrant labourers to achieve the real purpose of financial inclusion.

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