



“SATISFACTION OF EXPATRIATES IN PERSONAL AND PROFESSIONAL LIFE: A STUDY AMONG EXPATS MIGRATED TO KUWAIT FROM KERALA”

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Abstract

Kerala is now in the forefront of education, living standards, health and cultural areas as compared to other states in India, but the state lags far behind in job creation. This insecurity of unemployment has been a major challenge for a few decades. This is to some extent being to be resolved by the possible migration to the Gulf region. There are many factors that drive migration from Kerala to Middle East countries. This study identifying and analyzing the employment sector of expatriates in the Gulf region and assessing their saving investment pattern, through that way the satisfaction that expats received from their job in Gulf are analyzed. The Chi-square test is used here to find out the factors that are related to the employment satisfaction of the expatriates. The researcher selected Kuwait, one of the GCC country, and surveyed 110 people with the help of Kuwait Muslim Cultural Association (KMCA), a leading social organization in Kuwait, and used clear and complete information from 106 emigrant workers for this study. According to this survey, the migrant workers mainly from Kerala- the Southern part of India, working in Kuwait facing various work related stress and mental health issues and found that the job satisfaction of the migrants' depended mostly on their income.

Keywords: Expatriates, Employment, Job satisfaction

1. Introduction

India is one of the major exporters of human resources in the world. The Middle East countries are at the forefront of making the most of India's man power. With the beginning of oil exploration in the Gulf countries, high levels of manpower was needed to achieve the development process and this increased the migration of labor's from various countries in the world to the Middle East. The migration of labors from India to the Gulf countries is mostly from Kerala (Sam 2016). Most immigrate to Gulf countries in the hope of better employment and better income. In the socio-economic context of Kerala, unemployment is on the rise due to the lack of new ventures and employment opportunities in the public and private sectors. The non- creation of new employment opportunities commensurate with the education in Kerala has given impetus to the dependence of ordinary Malayalee's on the Gulf region (Zachariah and Rajan 2015). Thus, immigrants became the ones to reach the world of exile, in search of new opportunities and better living standards. There is also a group of immigrants to the Gulf who emulate only a few expats with a myth that the Gulf exile will always lead to better economic and social conditions. The world of exile is a community with diverse life experiences. Some people achieved better successes and enjoying a prosperous life, some are live an average life overcoming adversity and some are live in despair and sorrow, instead of the satisfaction they dreamed of in their exile (Marina et al 2020). In other words, the world of exile is a community of those who dream of a satisfied life, where some have achieved that goal, while others have not achieved it. In order to gain a deep understanding of the job satisfaction of those who have reached the Gulf diaspora from Kerala, the social

environment in which they work also need to be assessed. Thus, a survey has been conducted in Kuwait, one of the major countries in the Gulf region and based on this, the researcher trying to analyze the subject matter more deeply.

1.1 The importance of study

While some of those who come to the expatriate world expect better jobs and incomes, achieve their life goals and career successes, others move on to leading an average life in the expatriate world. But for another section, expatriate life is forced to go through a life of misery and hardship in a job and a life of dissatisfaction. There is a huge difference in the satisfaction and mental health of migrants based on the difference in the work force and economic and social condition in abroad. The number of people who have lost their satisfaction and mental health in their exile life has been increasing over time. In this context, it is important to find and analyze the reasons for the decline in the job satisfaction of Gulf expatriates in modern times.

2. Review of Literature

Though enormous studies about job satisfaction are conducted in the research sectors, especially in the management research sectors, the studies about the job satisfaction of the expatriates working in various foreign countries are rare. The rarity of the studies about the job satisfaction is also mentioned in an article written by Bonache (2005). So the study points out the need of a deep study about the job satisfaction of the expatriate employees in Gulf countries. Not only the expatriates from India, but also the expats from other countries working in the Middle East countries, do not get an equal consideration as the citizens of those nations. So there is a variation in the satisfaction level at the employment sector of the citizens and the expatriates. Making this a subject of study, Abdel Rahman (2012) conducted a survey research to measure the job satisfaction of the citizens as well as expatriates working at the managerial level in the Banking sector of UAE. Keeping employment, salary, promotion, supervision, the co-operation of the colleagues of the managers in the banking sector as the criteria, how the nationality of the expatriates and the citizens' influence the employment sector and how much does it impact the job satisfaction are evaluated. In the survey results, while the citizens of the Middle East countries show a high satisfaction about the employment, salary, promotion, supervision, the co-operation of the colleagues et cetera, whereas the expatriates working in the banking sector show a low satisfaction about the aforesaid matters than the citizens. Thus the study of Abdel Rahman found out that the nationality is also a factor in measuring the variation of job satisfaction amongst the citizens and the expatriates working in the Gulf nations.

Though there are various ways to measure the job satisfaction of the employees working in different employment sectors, the most important criterion for measuring the job satisfaction is on the basis of their experience. The best example for this is the definition of job satisfaction given by Lock (1976). According to him, job satisfaction is a blissful or a positive emotional condition. Bonache (2005) defines the job satisfaction as one's emotional response to the job. He explains that the job satisfaction can be measured by the response shared by an employee about the employment sector with someone.

A higher education qualification is necessary for an employment migrant to acquire a good job and income. So this will help them to lead a high quality of life and through that they will attain a good job satisfaction. The study conducted by Moller and Lawrence (1981) in Durban, South Africa validates this. According to them, while job satisfaction amongst 600 men doing job on contract basis are studied, majority of them are found to have a very low job satisfaction. So Moller and Lawrence mention that that they not only lack a good job and employment, but also a good quality of living. This has also become an important reason for a decrease in their job satisfaction.

The primary aim of the individuals who are employment migrating from one country to another country is the welfare of themselves or their family. When the welfare is evaluated deeply, it is understood that the welfare is closely linked to their job satisfaction. Those with a high job satisfaction can continue to work in their employment sector with more pleasure creatively for a longer period of time. Thus the circumstances and experiences in the employment sector is much related to the job satisfaction and welfare of the employees (Wang 2017).

The primary aim of those migrating to foreign countries is income. It is the dream of every expatriate to save some money from the income for their future. In other words, it is not only the satisfaction that more good investments in various sectors will give more security in the life in future, but also it strengthens the satisfaction that the job can save some money for the future requirements. Like any other literature, various

sectors and experiences of human beings become a storyline in the literature of migration too. In the migration literature, various litterateurs evaluate the job satisfaction of the migrants at different levels. The most important among them are the up and downs in the job satisfaction seen on the basis of the diversified experiences and conditions in different employment sectors. Thus, it is important to evaluate the employment sector and social environment to understand the job satisfaction of the expatriates who have travelled to Gulf from Kerala. The study also points finger to the same.

3. Objectives

- To assess the occupations occupied by the migrants in the expatriate world.
- To analyze the saving pattern level among Gulf expatriates.
- To analyze the job satisfaction of the migrants in the exile world.

4. Methodology

Gulf countries in fact, have become a major refuge for the unemployed in Kerala. The migration of labor's from Kerala to the Gulf countries have accelerated since the Gulf countries entered the renaissance path of the development process. Over the years, the migration by alone or with family to the Gulf countries has continued. In general, there is a huge difference in the job satisfaction of the migrants based on the difference in the work force and economic and social sector. Therefore, it was felt the need to assess the job satisfaction among those who migrated to the Gulf and decided to conduct a survey in Kuwait, one of the major GCC countries. The interview schedule was prepared to measure the satisfaction of the migrants and with the help of the Kerala Muslim Cultural Centre, the leading culture organization in Kuwait, conducted a survey among 110 emigrants and selected 106 survey reports on the basis of clarity. In this study, a 5-point Likert scale was used to measure the satisfaction of the expatriates in their work and life and chi-square test was used to see how the job satisfaction of the migrants' workforce was related to other factors.

Participants in the survey were selected from family group and bachelor group. Family working group consists of 29 men and 13 women whereas the bachelor working group consists of 53 men and 11 women. Thus a total of 106 persons information's were used for the study, in which the total number of working men is 82, and the total number of working women is only 24.

Table 1: Gender wise distribution of emigrants

Gender	Family	Single	Total
Male	29	53	82
Female	13	11	24
Total	42	64	106

5. Results and discussion

5.1 Emigrants Work Pattern

The fact that the number of people who had taken jobs below qualification, or who had to take jobs under very symbolic circumstances, contrary to expectations, in the Gulf exile, in the hope of better employment and better salaries is increasing more and more.

Table 2 : Distribution of emigrants by activity status

Job sector	Male	Female	Total
Government sector	2 (2.44)	5 (20.83)	7 (6.60)
Semi- Government sector	18 (21.95)	8 (33.33)	26 (24.53)
Private sector	41 (50.00)	7 (29.17)	48 (45.28)
Business sector	18 (21.95)	3 (12.50)	21 (19.81)
Unorganized sector	3 (3.66)	1 (4.17)	4 (3.78)
Total	82 (77.36.)	24 (22.64)	106 (100.00)

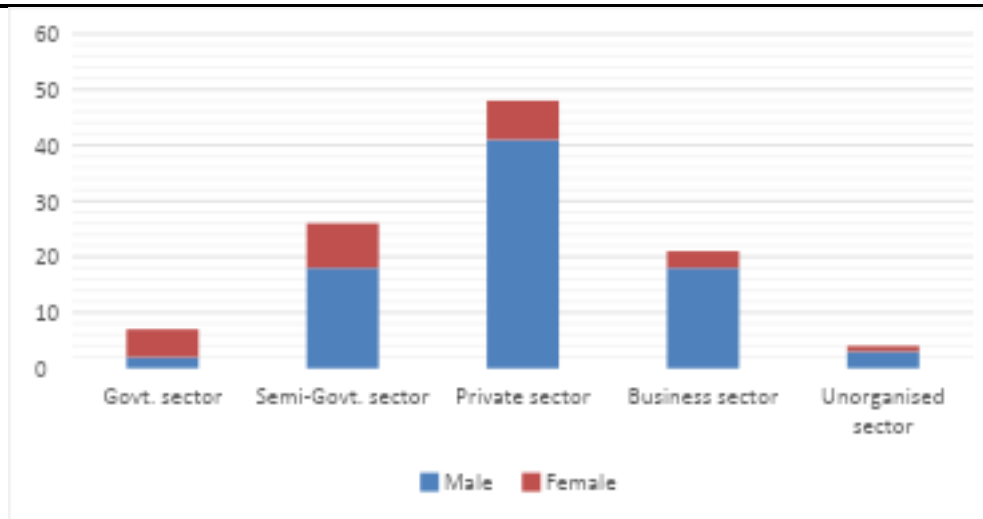


Figure 1: Emigrants activity status

Participants in the survey are represented on the basis of the work sector they work, such as government sector, semi government sector, private sector, business sector and unorganized sector. According to the survey, the largest number of expatriates is working in the private sector in Gulf. Meanwhile, the least caps are in the government sector. Indigenous Arabs in the Gulf context, which is quite different from the political and social contexts of Kerala, are reserved for government sectors in the Gulf countries. However, the number of expatriates in the government sector is declining due to the small number of foreigners employed. Those who are working in the semi government sectors are not directly appointed by the government. But they are temporarily appointed by the contracting agency for a specified period of 5 year or more. Compared to other sectors, there are fewer people in the business sectors. According to the survey, the number of foreigners in the business sector in Kuwait is generally low, but in the UAE, especially in Dubai, this sector is highly nurtured due to the favorable legal framework for business entrepreneurs. Those in the unorganized sector are the ones who are forced to work in the most unfavorable environment in the Gulf region. A good percentage of them don't necessarily have a steady monthly income. A large percentage of them fall into this category and work independently after obtaining a visa under any Kuwaiti nationals. In other words, a large percentage of those who work freely under the visa of any native in the Gulf countries, like those who work on daily wages are taxi drivers, electrician, plumber, etc., and who take visas under Gulf nationals are house-maids, home care nurse, etc. are employed in these unorganized sectors. Those who work in this unorganized sector are the ones, who suffer the most in the Gulf region.

5.1.1 Case study

Among the survey participants, met a person who had gone through a miserable life as mentioned above. After completed the nursing education in 2014, Mrs. X got a job offer in a reputed private hospital in Kuwait recruited through a travel agency from Kerala and offered her a good pay and visa. But after arriving in exile, she was spent 24 hours on duty as an ANM (Auxiliary Nurse Midwifery) to take care of the old aged people at the Arab house. Not only she doesn't get the salary properly, but the agency also snatched out a large percentage of the promised salary. In addition, among the approved one or two of the weekly holidays in the home care sector, they give only one day leave in a month. When comparing with the job done by BSc nurses in hospital, she is forced to 24 hours on duty, in addition to meeting all the needs of homecare job and patient. This she shared, emotionally that apart from adversely affecting her personal routine, she was going through a number of physical tensions. In the survey found that such incidents were not isolated in the Gulf country, and that many expatriates came to the Gulf countries in search of work and fell prey to fraud.

5.2 Emigrants Saving - Investment Pattern

Those who had immigrating for employment into the Gulf exile, is not just about improving their current lives, but also about raising a reserve fund for the future is also the goal of an expatriates (Dolliver 2004). But many of those who enter the world of exile are unable to keep savings for fulfilling their future needs. There may be many reasons behind this, if a large proportion of the migrants from Kerala to the Gulf countries live in single, around 20-25 percent of the migrants live with their families. The rate of income of the immigrant varies depending on education, work experience and the area of work. This is because the rate of income is different in exile, and therefore their saving pattern is also different. Some people are able to accumulate better savings,

while others are only able to make average savings, but another group are unable to accumulate anything from their income to savings. In the Gulf exile, where there are fluctuations in the income of those who work as bachelors, and for a large section of them receive accommodation free of charge, some get accommodation allowance also. Therefore, in addition to the expatriate expenses, they are able to meet the needs of the family and then convert a portion of the surplus income into the reserve fund for the future. But for those who live in the exile with their families, some have a better job profile and are able to accumulate a better savings in the future. But for those with an average job profile, expenses such as house rent, children's education expense, family visa, insurance etc. and so on are unavoidable. Therefore, the reality is that a large percentage of ordinary Gulf expatriates are unable to convert a portion of their income into reserve capital for the future.

Table 3: Emigrants saving - investment pattern

Asset Property	Family	Single	Total
Bank Deposits	16	34	50
Share Deposits	13	21	34
House/Land Property	3	11	14
Gold Property	10	16	26
Chitty funds	6	9	15
Others	4	7	11

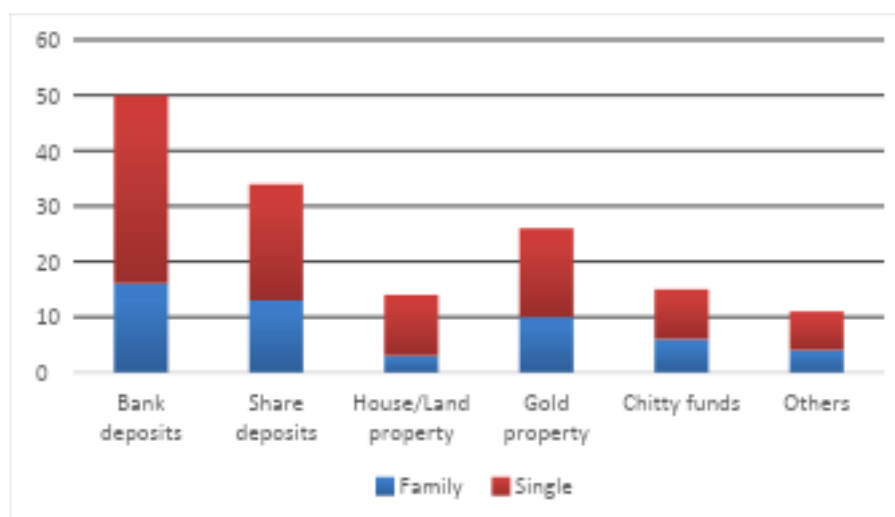


Figure 2: Emigrants saving investment pattern

It is a description of the savings and investments made by migrant workers in various fields after they migrated to the exile world. Those in the two categories (family and bachelors) who took part in the survey had made savings or investments in more than one field. Only 18 out of 29 people in the family group have made savings or investments. But out of 77 bachelor's group 51 have made reserve capital for the future. Most of the savings and investments from the 2 categories are made in bank deposits.

5.3 The satisfaction of migrant workers in their work

An average man's routine spends 8 hours on work for income, another 8 hours on his personal, social life and the entertainment activities and the remaining 8 hours for sleep. For those in the world of exile, the time of entertainment and personal - social life is reduced and often the working hours increased by 10 or 12 or more. Since most of their day is associated with work, their job satisfaction is very important in every day's life. There is a strong relationship between work satisfaction and performance Wilkinson and Wagner (1993) states that happy employees are more productive than productive genes. Workers are more motivated when physical, mental and social factors help them to do their work (Aslan 2017).

In the survey conducted among 106 people who had been employing in Kuwait, made some statements to measure their job satisfaction with survey questions and gave a 5 point scale score based on the statements. Also calculated the arithmetic mean and standard deviation scores of respondents. According to the individual scores, all those scored above the mean score $(\bar{x} + \sigma)$ were classified as high level of job satisfaction; those who had scores below $(\bar{x} - \sigma)$ were classified as low-level satisfaction.

Table 4: Statements of the survey on Job Satisfaction

Positive statements:
1. A healthy relation exists among the employees.
2. The employees get permissible leaves.
3. There are facilities to enough for the employees to rest during the break hours.
4. The employees get their salary based on contract.
5. The employment organizations provide health insurance packages to the employees.
6. The employment organizations have taken necessary safety measures.
7. The employees are able to communicate their problems with their management and find a solution.
8. The employment organizations provide a good accommodation or accommodation allowance.
9. The transportation facilities provided to the employees are adequate.
10. Apart from the welfare provided to the employees, the employment organizations also offer good packages for the benefits of their family.
Negative statements:
1. The employment conditions often lead to ill-health.
2. The employees often experience discrimination and partiality of their superior officers in the deserved aspects.
3. Prolonged boredom is experienced in employment organization.
4. The salary received by the employees are lesser than the average.
5. The food provided by the company is neither satisfactory nor healthy.
6. The companies do not observe enough safety standards.
7. Excessive workload adversely affects the employee's performance and health.
8. The employment organizations do not provide any air ticket allowance for traveling to their homeland.
9. Like most other companies, some companies do not provide their employees any annual dividend as bonus depending on the annual profit of the employment organization.
10. The employees do not get any promotion or salary hike in proportion to their performance

Accordingly, respondents who secured 61 scores above were classified under high level of job satisfaction, and those who secured 59 and below were classified having low-level of satisfaction. Those who have secured scores between 59 and 61 were classified as having medium level of satisfaction.

Table 5: Job satisfaction level among Emigrants

Satisfaction Level	Number of Respondents
High	27
Medium	50
Low	29
Total	106

The survey found that 27 out of 106 participants had higher job satisfaction, 50 had average job satisfaction and 29 were given low job satisfaction from their work sector.

The statistical tool chi-square test is used here to analyse the relation with various independent variables that influence the job satisfaction of expatriate migrants. Independent variables such as emigrant's age, education level, job sector, income and work experience are taken respectively.

5.3.1 Emigrants age and job satisfaction level

The age of an emigrant is one of the important independent variable that influences the satisfaction of migrant workers. The table below shows the results of the survey of 106 participants in 4 age groups and their job satisfaction level.

Table 6: The Age and job satisfaction of migrant workers

Age Group	High	Medium	Low	Total
20-30	7	14	6	27
30-40	9	16	8	33
40-50	6	13	8	27
50-60	5	7	7	19
Total	27	50	29	106

H0: There is no significant relationship between the age and the job satisfaction of the migrant workers.

H 1: There is a significant relationship between the age and the job satisfaction of the migrant workers.

To know the relationship between the age of the worker and their job satisfaction, the hypothesis formulated and analysed through the chi-square test. In the found result, calculated value is (2.0555) numerically less than the table value (12.592) of chi-square at 0.05 significance level and degree of freedom at 6. So here we accept null hypothesis and reject alternative hypothesis and the result states that the influence of age on employee's job satisfaction was rejected. Therefore there is no significant relation between age and job satisfaction of employees.

5.3.2 Emigrants educational level and job satisfaction

One of the main criteria for employment for those who migrated to the Gulf is their education. But in the expatriate world it is not always necessary to get a job commensurate with education as compared to the homeland. Therefore, it is natural for them to have fluctuations compared to the vocational education they receive. Therefore, it needs to find out how the job they get and the satisfaction they get from it are related to their education. The results obtained when analysing the job satisfaction level of people with different education levels are given below

Table 7: Emigrants education status and job satisfaction level

Educational Level	High	Medium	Low	Total
S.S.L.C	4	11	6	21
+2/ ITA	8	17	10	35
Graduation	9	15	8	32
Post-Graduation	6	7	5	18
Total	27	50	29	106

H0: There is no significant relation between the education level and the job satisfaction of migrant workers.

H1: There is a significant relation between the education level and the job satisfaction of migrant workers.

In order to know the relationship between the education and job satisfaction level of the emigrants, a hypothesis was formulated and analysed through Chi-square test. Here the table value of chi-square at 5 percent level of significance and degree of freedom 6 is 12.592 and calculated value is 1.456 which is numerically less than the table value. So we accept null hypothesis and states that there is no relation exist between the educational level and job satisfaction of the emigrant.

5.3.3 Work experience and job satisfaction level

The root element of the income in the employment sector in Gulf is emigrant's education. Their experience in work is as important as their educational qualification. The ratio of income that each educated person receives on the basis of experience is very different, so the level of job satisfaction they get may also vary depending on the fluctuations in the work experience of the workers.

Table 8: Emigrants work experience and Job satisfaction level

Work Experience	High	Medium	Low	Total
1-10	9	18	10	37
10-20	11	21	11	43
20-30	7	11	8	26
Total	27	50	29	106

H0: There is no significant relation between emigrants work experience and job satisfaction

H1: There is a significant relation between emigrants work experience and job satisfaction.

With the help of Chi- square test, relationship between work experience and job satisfaction of migrant workers, who participated in the survey are analysed. The result obtained shows that table value at 0.05 level of significance and degree of freedom 4, is 9.488 and calculated value is 0.3977 which is much less than the table value, so rejected alternative hypothesis. This means that there is no relationship between the workers experience and their job satisfaction.

5.3.4 Emigrants income range and job satisfaction level

The main goal of any expatriate migrate to the Gulf is to get better income, but not everyone who immigrates to the gulf is guaranteed a better income. Therefore, the amount of job satisfaction they receive may also vary.

Table 9: Income and job satisfaction of migrant workers

Income	High	Medium	Low	Total
< 25000	2	9	11	22
25000-50000	4	13	6	23
50000-75000	6	15	8	30
75000-100000	10	8	3	21
> 100000	5	5	1	10
Total	27	50	29	106

H0: There is no relationship between the income and job satisfaction of Gulf expatriates

H1: There is a significant relationship between the income and job satisfaction of Gulf expatriates.

It was analysed the link between the income and employment satisfaction of expatriates using the chi-square statistical tool. From the given results, the calculated value is 16.84 and the table value at 5 percent significance level and degree of freedom 8 is 15.507. Here calculated value is numerically greater than the table value. So we reject null hypothesis. This means there is a significant relation between the income and job satisfaction of the immigrants.

5.3.5 Emigrants job sector and satisfaction level

The income and status of the migrant in the exile is linked to the work place where he works. The expatriates who took part in the survey are employing in various occupations in the Gulf. Therefore, the income and benefits they received from the job and thereby getting the levels of living will be different. The income and benefits of the gulf expats who participated in the survey are working in various occupations and thereby their level of living will is different. Hence, the employment sector may likely to be linked to the job satisfaction of the workers.

Table 10: Emigrants Job sector and Job satisfaction level

Job sector	High	Medium	Low	Total
Government sector	4	2	1	7
Semi- Government sector	7	15	4	26
Private sector	11	23	14	48
Business sector	4	8	9	21
Unorganized sector	1	2	1	4
Total	27	50	29	106

H0: There is no link between the job sector and job satisfaction of expats.

H1: There exists a link between the job sector and job satisfaction of expats.

Based on the data obtained from the survey, the relationship between job satisfaction and employment sector was analysed using chi-square tool by dividing the job sector into 5 major categories. From the result obtained, the calculated value is 8.455. The table value at 0.05 significance level is 15.507. Here the calculated value is numerically less than the table value. So the null hypothesis is accepted here. That means there is no relation between the job sector and the satisfaction of the gulf expats.

6. Findings

Gulf migration is playing an important role in the growth and upliftment of the socio-economic sector as well as the upliftment of ordinary families in the villages and towns of Kerala. Although Kerala is far ahead of other states in India in terms of general education and higher education, migration to the Gulf countries becoming a major solution to the high level of unemployment in Kerala. At the same time, higher employment opportunities and better wages in the Gulf countries are becoming a major reason for attracting individuals to those countries. But better job and better income are need not be necessarily available to all immigrants. For years, the socio-economic and family atmosphere of a large section of those who migrated from Kerala to the Gulf has improved, but as another group moves through the average life, meanwhile for another group of people life in exile becomes a remnant of misery and suffering. Therefore, the gulf exile is not always the only success story of achievements and triumphs but also the story of hardships. The satisfaction of the immigrants' exile, their job satisfaction, also their mood and their changes in satisfaction must be seen to look more important than those at home. This survey report was done as part of the research study found that Gulf expats are more stressed than natives in Kerala, and hence, knowing the importance of study in this sector, has made a deep erudition for the preparation of this article.

Those who migrate to the Gulf, as mentioned above, migrate to the expectation of better income and employment, but that does not happen the case with everyone. There is a section of exile who receives a proportional employment to higher education, but the other group is forced to work in exile, as their educational qualification is not in proportional to the work they got. But it is uncommon in an expatriate world for the less educated to go beyond this and get better jobs until they deserve consideration based on religion, language or any other relationship. In the survey analysis of Kuwait, emigrants work pattern, saving-investment pattern, mental health condition, job satisfaction and the factors that influenced them were found through this research.

When analyzing the occupations of Gulf expatriates, five main occupations were identified. They are government sector, semi-government sector, private sector, business sector and unorganized sector. The most vulnerable and suffering faced among these five categories mentioned above are domestic workers, who work in the unorganized sector and who have no regular income and are the most vulnerable to physical and mental sexual harassment. Another item to be read in conjunction with this is that the unorganized agencies that violate the rules and regulation put forward by the approved agencies of the government of Kerala (NORKA). Some of the domestic workers are victims of harassment from natives in Gulf, who trapped or came abroad through illegal or unorganized agencies.

In the survey results it has been found that, those who migrated from Kerala to the Gulf region, with or without their families go through a high level of stress. The one who live alone (single) in the world of exile have to send the most portion of his income (salary) to meet the commitments of his family. However, the vast majority of expatriates who have to live alone in the diaspora for a long period of time receive only one year

of family life every 12 years, with an estimated leave of 21 to 30 days per year. This actually becomes a major reason for their stress. Moreover, many problems both small and large, in the homeland family push them into a lot of stress when they are alone in the world of exile. In addition, the current situation in the Gulf countries due to instability in the workforce and the fear of losing jobs in the future, and for house constructions or for other purposes, loan taken from banks in home or abroad and its payment, all these are become some reasons for the increase in mental stress among expats. But if only one of the couple with their families have a job in the Gulf exile, they are under going through a lot of financial difficulties, in terms of high living costs, housing rents, children's education, health care, insurance visa renewals, etc. Moreover, the tension that results from not being able to protect their elderly parents at home is also high.

On the basis of the information got from the survey the mental stress that expatriates face are classified into family related stress and work related stress. To assess both more deeply, has analyzed the tensions faced by the expatriates by including physical stress and emotional stress, eustress and distress, and depression and anxiety in 6 categories. Immigrants are more exposed to experience work related stress (96 percent) during this period than they are to experience family related stress (86 percent) in the past. This is mainly due to the many crises faced by the Gulf countries over the past few years, such as the financial crisis, the depreciation of crude oil, the privatization, and the political insecurity between the Gulf States, the demographic imbalance, and finally the Covid 19 pandemic. These crises have pushed the expatriates of gulf countries into a number of symbolic pressures, including the loss of jobs, poor wages, and the reduction of benefits to workers and families over the years.

When deeply assessed the mental stress of expatriates, it's found that the emotional stress (95 percent) is more than the physical stress (39 percent) that the expatriates undergo in their life. Positive stress that motivates individuals is found in 37 percentage of expats. The fact that 41 percent of the expats in the survey suffers from insecurity, distress and grief, is an indication that the lives of ordinary people among expatriates today are moving in direction to the most adverse circumstances Similarly, as a result of negative effects in human past life the measure of depression that happens in this study is 27 percent. It is so thinking about the possible negative impact that will happen in the future makes the mind filled with more anxiety. The results of the survey found that anxiety levels found in women are more than the men.

In a normal life, if a man spends around 8 hours each for work, personal life, social life and rest, ordinary workers in the Gulf exile, are forced to work 10, 12, 14 or more hours and for this reason, they do not get enough time to spend, for entertainment or anything else in daily life. Moreover, the study found that 70 per cent of Gulf migrant workers, who are separated from their families and loved ones, their self-conflicts increases and their level of satisfaction decreases when they are alone in another country. In order to analyze more deeply the gulf expatriates' employment satisfaction which is considered as dependent variable, and the five factors such as their age, education level, work experience, job sector and income etc. are set as independent and conducted the Chi-square test to know the relationship between them. According to the results obtained from chi-square test, among the five factors and was found income as a major factor that influences the job satisfaction of gulf expatriates.

7. Conclusion

The satisfaction in the personal life as well as in the job plays an important role in carrying forward the life of an individual. The satisfaction in the employment sector must be realized as an important factor among them, because their financial level plays a great role in evaluating an individual's quality of life. So more the employees become active with a positive impact, the more blissful will their personal and their family life will become. In the study conducted by the researcher, ups and downs in the job satisfaction based on various reasons are found in a large scale amongst the expatriates in Gulf in Kerala. While their job satisfaction based on the factors like the employees' income, age, education level, work experience, job satisfaction et cetera is evaluated, it found that only the income influences the satisfaction in their job sector. In short, it is a reality that the satisfaction attained from the job sector an individual is concerned with influences the gratification in their entire life

Though Kerala today compared to other states of India is forefront in education, health and keeping the high standards in all other sectors, yet the state is far back in proportion to the creation of employment. Another reason is that there is no favorable atmosphere to open up new entrepreneurship here. This is mainly because of the poor practices, wrong tendencies and precedents of the political trade unions in Kerala. Swami Vivekananda once quoted Kerala as a madhouse in view of the veil that existed in the religious sphere of

Kerala, today, through the wrong political attitudes and traditions in Kerala, the state has become another madhouse. If the migration of labour to the Middle East was not possible, the situation in Kerala today would have been become worse than that of other states, and the Gulf countries will have to continue to be the main refuge for educated people in Kerala in the future coming days. But in the Middle East, only a section of the workers can feel satisfaction in the workplace and lead to a stress free life in their personal and family life. As the results of the survey reports indicate above, the satisfaction from their work and family life is not so good. It also found that expatriates are a community that is subject to high levels of stress. Therefore, a hope that the time will come when educated people in Kerala will get a better jobs and a better income at homeland.

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