



HUMAN CAPITAL AND ECONOMIC REINTEGRATION AMONG GULF RETURN MIGRANTS: EVIDENCE FROM MALAPPURAM DISTRICT, KERALA

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Abstract

The increasing number of Gulf return migrants has raised concerns regarding their successful economic reintegration after returning to their home country. Human capital, comprising education, skills, knowledge, training, and work experience, is essential for sustainable economic reintegration among return migrants. This study investigates how human capital affects the economic reintegration of Gulf return migrants in Malappuram district, Kerala. A quantitative research design was adopted, and primary data were collected from 403 Gulf return migrants using a structured questionnaire. Structural Equation Modelling (SEM) was employed to analyse the proposed relationship. The findings revealed that human capital has a positive and statistically significant influence on economic reintegration ($\beta = 0.539$, $p < 0.001$), indicating that return migrants with higher levels of human capital are more likely to achieve sustainable economic reintegration. The study supports Becker's Human Capital Theory, and it highlights the need for policies that promote skill development, recognition of overseas work experience, and entrepreneurship to strengthen the economic reintegration of Gulf return migrants.

Keywords: Human Capital; Economic Reintegration; Gulf Return Migrants; Structural Equation Modelling; Kerala migrants

I INTRODUCTION

International labour migration to the Gulf Cooperation Council (GCC) countries has significantly contributed to the socio-economic development of Kerala over the past several decades. Remittances from migrant workers have improved household income, education, housing, and overall living standards. However, economic fluctuations, changes in labour market policies, health issues, retirement, and family-related factors have resulted in a growing number of Gulf migrants. For many return migrants, the transition back to their home countries is marked by various economic challenges, including poverty, unemployment, income instability, and difficulties in establishing a sustainable livelihood after their return. Among the districts of Kerala, Malappuram has one of the highest concentrations of Gulf migrants and return migrants. This makes this district important for identifying the factors that influence long-term reintegration of return migrants. Although previous studies have examined migration and remittances, there has been limited attention given to the role of Human Capital that affects the economic reintegration outcomes of Gulf return migrants. Human capital, reflected in education, skills, knowledge and work experience, is expected to enhance the ability of return migrants to obtain employment, start businesses, and participate effectively in local economic activities. However, this study investigates the role of Human Capital on the economic reintegration of Gulf return migrants in Malappuram district using Structural Equation Modelling (SEM). The study is expected to strengthen the migration literature and provide evidence for developing policies that support the sustainable economic reintegration of return migrants.

Kerala experienced a substantial growth in the number of Gulf returnees due to overseas economic fluctuations, changing labour market conditions, policy changes in Gulf countries and other reasons. Even though many return migrants acquire valuable education, technical skills, professional experience and knowledge during their employment abroad, they often face significant challenges in attaining a sustainable livelihood after their return. Therefore, the process of economic reintegration is a challenge for many return migrants after their return. Although human capital is generally recognised as an important factor for improving employment opportunities, its specific role in facilitating economic reintegration is not adequately understood yet. The lack of understanding the utilization of effective human capital acquired by migrants only affect the livelihood of return migrants but also limits the return migrant's capacity to rebuild their economic lives after their return. Therefore, it is essential to check whether education, skills and work experience acquired by return migrants abroad contribute to their successful reintegration. Addressing this problem will provide evidence to support policies aimed at improving the livelihood of Gulf return migrants. This study adds theoretical and practical insights to the related literature. From a theoretical viewpoint, it broadens the application of Human Capital theory to the context of Gulf return migration by examining how education, skills, knowledge, and work experience influence the economic reintegration of return migrants. With respect to methodological terms, the study applies Structural Equation Modelling (SEM) to empirically test this relationship. In practical term, the insights will assist administrative authorities, Government agencies and development institutions in designing evidence-based programmes aimed at improving the employability, entrepreneurship and sustainable livelihoods of Gulf return migrants.

The objective of the study is to examine the influence of Human Capital on the Economic Reintegration of Gulf return migrants in Malappuram district, Kerala using Structural Equation Modelling (SEM). Based on Human Capital Theory and the reviewed empirical literature, the following hypothesis was formulated: H1: Human Capital has a positive and significant influence on the Economic Reintegration of Gulf return migrants.

II LITERATURE REVIEW

Economic reintegration among return migrants is a major issue because they often face challenges in securing sustainable employment and livelihoods after their return. Human capital is identified as an important asset for the migrants who returned due to their difficulties abroad. However, the positive impact of human capital to the economic reintegration of migrants insufficiently explored in the settings. Therefore, this literature review synthesizes the connection between human capital and economic reintegration. It first discusses human capital followed by economic reintegration; reviews previous empirical research addressing the relationship between these constructs and attempts to identify the gap that forms the basis of the present investigation.

Several empirical studies have explored the role of human capital in improving the labour market outcomes and economic well-being of migrants and return migrants. The findings consistently indicate that education, vocational skills, work experience, and training enhance the ability of return migrants to secure employment, establish enterprises, and achieve sustainable livelihoods after returning to their home countries. Education is significant determinant of economic reintegration among returnees in Colombia. The evidence reveals that higher educational attainment enhances employment prospects and strengthens successful economic reintegration (Luna-Amador et al., 2022). Studies on return migration have reported that migrants who accumulated higher levels of knowledge and professional skills during their overseas employment were more likely to experience successful economic reintegration. Human capital has been found to improve employability, entrepreneurial capacity, income generation, and adaptability to local labour market conditions. Migrants with higher levels of human capital, including education, skills, work experience, and financial preparedness, experienced better economic reintegration outcomes (Flahaux, 2021). The available evidence indicates that investments in human capital facilitate the reintegration process. Different types of skills, experience and financial resources accumulated during migration significantly support the economic reintegration among return migrants, particularly when complemented by appropriate institutional support (Ndreka, 2021). While existing research has focused on migration and return migration, few studies have specifically explored the direct influence of Human Capital on Economic Reintegration among Gulf return migrants in Kerala using Structural Equation Modelling (SEM). This research gap underscores the need for empirical evidence from regions with a high concentration of return migrants, such as Malappuram district. Accordingly, the present study adds to the existing literature by empirically examining the relationship between Human Capital and Economic Reintegration among Gulf return migrants using SEM, thereby extending the application of Human Capital Theory in the context of return migration.

Most previous studies have focused on migration patterns, remittances, employment, and the socio-economic conditions of migrant households. Comparatively, research on the influence of human capital on the economic reintegration among Gulf returnees remains limited. Furthermore, existing studies have largely adopted descriptive statistical approaches, while only a few employed Structural Equation Modelling (SEM) to investigate the causal relationship between human capital and economic reintegration. In addition, empirical evidence focusing specifically on Gulf return migrants in Malappuram District, Kerala, remains limited despite the district having one of the highest concentrations of return migrants in the state. To address these gaps, this study investigate the impact of Human Capital on Economic Reintegration using Structural Equation Modelling (SEM), thereby offering empirical evidence that facilitated to both migration literature and policy formulation.

III THEORETICAL AND CONCEPTUAL FRAMEWORK

The present study draws upon Human Capital Theory, originally developed by Gary S. Becker (1964). This theory proposes that investments in the acquisition of education, training, skills, knowledge, and work experience promote worker's productivity and improve economic prospects. As Becker noted, Human Capital is a form of capital because it increases an individual's ability to generate income, secure employment, and foster to economic development. In the context of migration, Human Capital Theory suggests that migrants accumulate valuable knowledge, technical skills, occupational expertise, and international work experience

during their employment abroad. These accumulated resources become valuable assets upon return, enabling migrants to improve their employment prospects, establish businesses, and achieve sustainable livelihoods. Consequently, migrants with strong levels of Human Capital are expected to experience optimal Economic Reintegration than those individuals with lower levels of Human Capital. The theory delivers a strong framework for exploring the relationship between Human Capital and Economic Reintegration within Gulf return migrants. Using this theoretical approach, the study hypothesises that improved version of Human Capital positively influence the Economic Reintegration of Gulf return migrants in Malappuram district. Thus, Human Capital Theory serves as the framework that underlying for the proposed structural model and the formulation of the study hypothesis.

3.1 Human Capital

Human capital encompasses an individual's knowledge, practical skills, education, competencies, and work experience that improves an individual's productivity and financial performance. Return migrants acquired skills and work experience from abroad. The successful economic reintegration of them does not depends not only their possession of these resources but also on their effective utilization (Cassarino, 2004). It highlights the importance of human capital as a critical factor that enhances employment opportunities among return migrants. Investment in human capital through education, training, and skill acquisition enhances individual competencies and strengthens economic performance (Lazarov, 2020). In the context of return migration, knowledge, technical skills, and work experience from abroad constitute an important component of human capital. Investments in education, training, and skill development improve individuals' capabilities, enabling them to achieve better employment opportunities and higher earnings. Human capital is widely regarded as one of the key resources for improving labour market outcomes and promoting sustainable economic development Becker (1964). Human capital extends beyond formal education to include foundational skills such as literacy, and numeracy as well as higher- order essential skills, including problem- solving abilities, team work capabilities and sound judgement (Deming, 2022). In the context of migration, human capital goes beyond formal education to include skills, occupational competencies, language proficiency, entrepreneurial abilities and international work experience acquired during overseas employment. Gulf migrants often accumulate valuable knowledge and practical experience while working abroad, which can become an important resource after their return. The ability to apply skills effectively can facilitate employment, self-employment, business creation and long-term economic stability. Previous empirical studies have consistently reported that migrants possessing greater stock of human capital experience favourable employment outcomes, higher income levels, and greater adaptability to changing labour market conditions. Consequently, human capital is considered a key determinant of successful economic reintegration among return migrants.

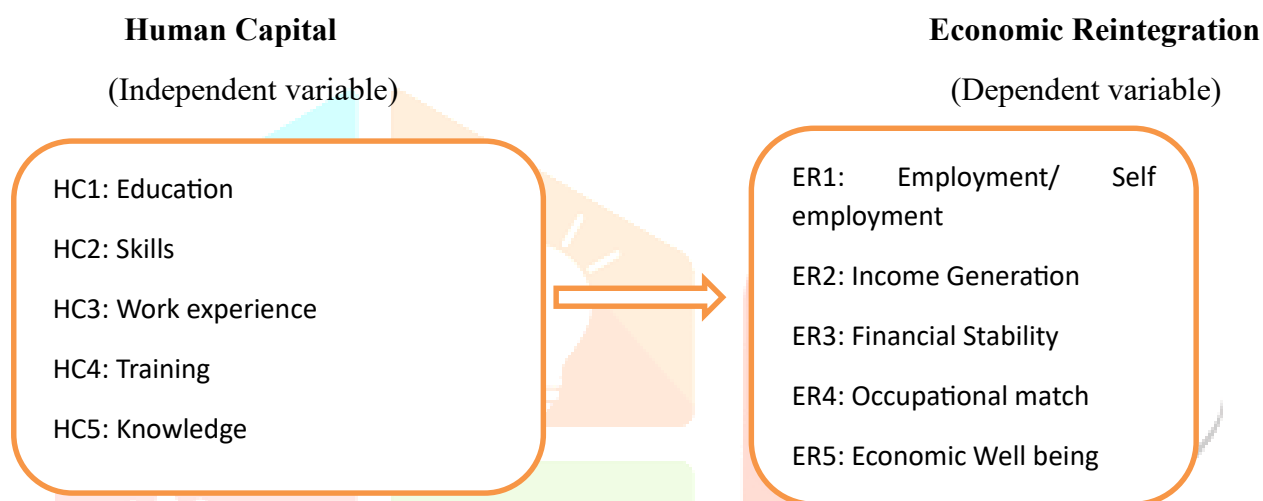
3.2 Economic reintegration

Economic reintegration can be understood as the process through which returning migrants rebuild sustainable livelihoods and re-engage in the economic life of their country of origin. (International Organization for Migration, 2019). It involves securing sustainable employment, generating stable income, engaging in productive economic activities, and achieving financial self-sufficiency. Economic reintegration is achieved when return migrants attain economic self-sufficiency, social stability, and psychosocial well-being through coordinated support at the individual, community and structural levels (International Organization for Migration, 2019). Adopting a mixed -methods design with Senegalese and Congolese migrants, the study highlights that successful reintegration depends on the interaction of individual intentions, migration experience, and external contextual factors (Flahaut, 2021). Economic reintegration is a long-term process, that extends beyond short term assistance and encompasses economic, social and political dimensions (Luna-Amador et al., 2022). Thus, successful economic reintegration requires sustained participation in economic activities and long-term support for returnees. With reference to Gulf return migration, economic reintegration is often a complex process influenced by individual capabilities, labour market opportunities and access to productive resources. Many return migrants encounter challenges such as unemployment,

underemployment, limited access to finance, and difficulties in adapting to the domestic labour market. These challenges can delay their ability to achieve stable economic conditions after return. In the present study, economic reintegration is conceptualised as the extent to which Gulf return migrants can restore and sustain their economic well-being through productive employment and income-generating activities after returning to Malappuram District.

3.3 Conceptual Framework

The conceptual framework of the study proposes that Human Capital is the independent latent construct influencing Economic Reintegration, the dependent latent construct. Human Capital is represented by five observed indicators (HC1–HC5), while Economic Reintegration is represented by five observed indicators (ER1–ER5). The framework is grounded in Becker's Human Capital Theory (1964) and was empirically tested using Structural Equation Modelling (SEM).



IV. METHODOLOGY

4.1 Research Design

A quantitative research design was employed to investigate how human capital influences the economic reintegration of Gulf return migrants in Malappuram district, Kerala. It utilised a structured questionnaire to obtain primary data. A quantitative approach was selected as it allows the statistical analysis of relationship among latent constructs. Structural Equation Modelling (SEM) was employed to test the hypothesis and evaluate the structural relationship between Human Capital and Economic Reintegration.

4.2 Study Area

The study was conducted in Malappuram district, Kerala, India, which has one of the largest concentrations of Gulf migrants and return migrants in the state. For several decades, migration to the Middle east countries has significantly influenced the district's socio-economic advancement facilitated by remittances, employment opportunities, and livelihood improvements. However, a considerable number of migrants have returned due to factors such as the completion of employment contracts, economic downturns, changing labour market conditions, health issues, and family-related reasons. These return migrants encounter diverse economic reintegration challenges, making Malappuram district is a proper setting for testing the role of human capital in facilitating successful economic reintegration. Therefore, the district was purposively selected as the area of study.

4.3 Target Population

The population from which the sample was drawn comprised Gulf return migrants residing in Malappuram district, Kerala. As per Kerala Migration Survey (KMS) 2023, Malappuram has one of the largest concentrations of return migrants in Kerala, making it an appropriate location for examining the economic reintegration of Gulf returnees. The study focused on individuals who had returned from Gulf countries and were residing in the district at the time of the survey. This population was considered suitable for investigating the role of human capital on economic reintegration.

4.4 Sample Size and Sampling Technique

The required sample size was estimated using Yamane's (1967) sample size determination formula, which is widely used for finite populations. Based on the Kerala Migration Survey (KMS) 2023, the estimated population of Gulf return migrants in Malappuram district was 351,176. Applying Yamane's formula, the estimated sample size was calculated to be approximately 400 respondents. To improve the reliability of the analysis and account for incomplete responses, data were collected from 403 Gulf return migrants. A multi-stage sampling technique was adopted to select the study respondents. In the first stage, Malappuram district was chosen because it has one of the highest concentrations of Gulf return migrants in Kerala. In the second stage, taluks with a high concentration of return migrants were identified based on the Kerala Migration Survey (KMS) 2023. In the final stage, a proportionate stratified sampling technique was employed to allocate the sample across the selected taluks according to their share of the return migrant population. This approach ensured that each selected taluk was adequately represented in the study sample.

4.5 Data Collection Instrument

A structured questionnaire was used as the data collection instrument. Data were collected through direct interaction with the respondents after explaining the purpose of the study.

4.6 Measurement of Variables

The study measured two latent constructs: Human Capital and Economic Reintegration. Human Capital was assessed using five observed indicators (HC1–HC5), while Economic Reintegration was measured using five observed indicators (ER1–ER5).

4.7 Data Analysis

The collected data were analysed using IBM SPSS Statistics 20 and IBM SPSS Statistics 20 and IBM SPSS AMOS 22. Structural Equation Modelling (SEM) was employed to test the proposed hypothesis and examine the influence of Human Capital on Economic Reintegration. Model fit was evaluated using commonly accepted fit indices, including $\chi^2/\text{degrees of freedom}$, GFI, AGFI, NFI, IFI, TLI, CFI, and RMSEA.

V. RESULTS AND DISCUSSION

The migration-related characteristics are presented in this section. Understanding the respondents' profile offers a valuable insight into the background information and helps interpret the findings of the study.

5.1 Demographic and migration characteristics

The characteristics examined include gender, age, educational qualification, country of migration, duration of stay in the Gulf, employment type, and reason for return. Table 5.1 summarises the demographic profile of returnees.

Table 5.1 Demographic and migration characteristics of the respondents

Variable	Category	Frequency	Percentage
Age group	Young age	213	52.9
	Middle age	100	24.8
	Old age	90	22.3
Gender	Male	374	92.8
	Female	29	7.2
Educational qualification	Above SSLC	314	77.9
	Below SSLC	89	22.1
Country of destination	GCC Countries	383	95
	Non GCC Countries	20	5
Reasons for return	Lost job	120	29.8
	Low wages	105	26.1
	Illness/ accident	89	22.1
	Home sickness	72	17.9
	Others	17	4.2

Source: Primary data

The demographic table reflects that the majority of the respondents were young and middle-aged return migrants, pointing to the fact that return migration is increasingly occurring among economically active individuals rather than retired migrants. This pattern may be attributed to recent labour market changes in Gulf countries, including employment restructuring, contract completion, and economic uncertainties. The sample was overwhelmingly male, reflecting the long-established pattern of male-dominated labour migration from Kerala to Gulf countries. Furthermore, the high proportion of respondents with education above SSLC suggests that most return migrants possess a basic formal education qualification, which enabling them to adapt to the local labour market after return. The overwhelming concentration of migrants returning from GCC countries reflects the historical dependence of Kerala's migration on the Gulf region. Finally, job loss and low wages emerged as the principal reasons for return, indicating that economic factors remain the dominant drivers of return migration.

5.2 Reliability Analysis

Before testing the structural model, it is essential to assess the reliability of the measurement scales. Cronbach's Alpha value of 0.70 or above indicates acceptable reliability (Hair et al., 2019). The results showed that both constructs exhibited high internal consistency. Human Capital recorded a Cronbach's Alpha of 0.888, while Economic Reintegration recorded 0.874. These values are suitable for further analysis.

Table 5.2 Reliability Analysis

Construct	Number of items	Cronbach's alpha
Human capital	5	0.888
Economic reintegration	5	0.874

Source: primary data

The Cronbach's Alpha values for both Human Capital (0.888) and Economic Reintegration (0.874) just above the recommended threshold of 0.70, favours strong internal consistency among the measurement items. Therefore, the constructs were considered is appropriate for Confirmatory Factor Analysis (CFA) and Structural Equation Modelling (SEM).

5.3 Confirmatory Factor Analysis (CFA)

Confirmatory Factor Analysis (CFA) was conducted to assess whether the adequacy of the observed indicators is useful to measure their respective latent constructs. Measurement model of SEM consisted of two latent variables, namely Human Capital and Economic Reintegration, each measured using five observed indicators. The standardised factor loadings of all items reached the recommended threshold of 0.70. Therefore, the measurement model yielded sufficient construct validity and was identified suitable for subsequent structural model analysis.

Table 5.3 Standardised Factor Loadings

Construct	Item	Standardized loading
Human capital	HC1	0.761
	HC2	0.844
	HC3	0.751
	HC4	0.791
	HC5	0.795
Economic reintegration	ER1	0.747
	ER2	0.799
	ER3	0.740
	ER4	0.765
	ER5	0.760

Source: primary data

As shown in Table 5.3, all standardized factor loadings ranged from 0.740 to 0.844, indicates that all measurement items properly represented their respective underlying latent constructs and confirms the robustness of the measurement model for further procedures through Structural Equation Modelling (SEM).

5.4 Convergent Validity

Convergent validity was evaluated by utilizing Composite Reliability (CR) and Average Variance Extracted (AVE). Composite Reliability evaluates the internal consistency of the measurement items, while Average Variance Extracted measures the proportion of a construct explains the variance of its indicators. CR value of 0.70 or above and an AVE value of 0.50 or above indicate satisfactory convergent validity (Hair et al., 2019){Citation}. The results demonstrated that both constructs satisfied the recommended thresholds, confirming adequate convergent validity.

Table 5.4 CR and AVE of human capital and economic reintegration

Construct	Composite Reliability (CR)	Average Variance Extracted (AVE)	Decision
Human capital	0.892	0.623	Convergent validity established
Economic reintegration	0.874	0.581	Convergent validity established

Source: primary data

The table 5.4 highlights the convergent validity of the measurement model was measured using Composite Reliability (CR) and Average Variance Extracted (AVE). The results indicate that the Human Capital construct achieved a CR of 0.892 and an AVE of 0.623, while the Economic Reintegration construct recorded a CR of 0.874 and an AVE of 0.581. Since all CR values and all AVE values were in the acceptable range, both constructs demonstrated suitable convergent validity. Therefore, the measurement model was regarded appropriate tool for subsequent structural model analysis.

5.5 Structural Model Fit Assessment

Once the measurement model has been validated then the structural model was need to evaluate. Model fit was assessed using various goodness-of-fit indices, including Chi-square (CMIN/DF), Goodness-of-Fit Index (GFI), Adjusted Goodness-of-Fit Index (AGFI), Normed Fit Index (NFI), Incremental Fit Index (IFI), Tucker–Lewis Index (TLI), Comparative Fit Index (CFI), Root Mean Square Residual (RMR), and Root Mean Square Error of Approximation (RMSEA). The obtained values were compared with the recommended threshold values reported in the literature.

Table 5.5 Goodness of fit indices for the structural model

Fit index	Recommended value	Obtained value	Model fit
CMIN/DF	<3.00	1.859	Excellent
GFI	>0.90	0.97	Excellent
AGFI	>0.90	0.95	Excellent
NFI	>0.90	0.971	Excellent
IFI	>0.90	0.986	Excellent
TLI	>0.90	0.982	Excellent

CFI	>0.90	0.986	Excellent
RMR	<0.08	0.047	Good
RMSEA	<0.08	0.046	Excellent

Source: primary data

As presented in Table 5.5, all goodness-of-fit indices satisfied the fitted criteria. The Chi-square to degrees of freedom ratio ($CMIN/DF = 1.859$) indicated an excellent fit. Likewise, the values of GFI (0.970), AGFI (0.951), NFI (0.971), IFI (0.986), TLI (0.982), and CFI (0.986) above the acceptable threshold of 0.90. The RMR (0.047) and RMSEA (0.046) values were also within the acceptable limits. These results confirm that the structural model provides an excellent fit to the observed data and is appropriate for hypothesis testing.

5.6 Hypothesis Testing

Structural Equation Modelling (SEM) was employed to examine the proposed relationship between Human Capital and Economic Reintegration. The standardized and unstandardized regression estimates were necessary to analyse the significance of the hypothesized path. The given results indicate that Human Capital has a positive and statistically significant influence on Economic Reintegration.

Table 5.6 Hypothesis testing results

Hypothesis	Structural Path	Estimate	Standardised estimate	S. E	C.R	P value
H1	Human Capital → Economic reintegration	0.404	0.539	0.044	9.188	<0.001

Source: primary data

The structural model resulted that Human Capital has a positive and statistically significant effect on Economic Reintegration ($\beta = 0.539$, $B = 0.404$, $S.E. = 0.044$, $C.R. = 9.188$, $p < 0.001$). This finding indicates that advancement in the human capital of Gulf return migrants are associated with higher levels of economic reintegration. Therefore, Hypothesis H1 is supported. Furthermore, the coefficient of determination ($R^2 = 0.291$) point out that Human Capital explains 29.1% of the variance in Economic Reintegration. This suggests that while Human Capital is an important factor of Economic Reintegration, other factors were not involved in the present model may also influence the reintegration process. The results of this study demonstrate that Human Capital has a positive and statistically significant influence on the Economic Reintegration of Gulf return migrants in Malappuram district. The structural model revealed a significant positive relationship between Human Capital and Economic Reintegration ($\beta = 0.539$, $p < 0.001$), indicating that return migrants with an enhanced levels of knowledge, skills, work experience, and competencies are more likely to achieve successful economic reintegration.

5.7 Discussion

The findings support Becker's Human Capital Theory, which already argues that investments in education, training, skills, and work experience enhance an individual's efficiency and improve economic outcomes. In the context of Gulf return migration, the knowledge, technical skills, and professional experience acquired during overseas employment appear to facilitate access to employment, self-employment, and income-generating opportunities after return. Consequently, migrants possessing stronger human capital are better equipped to rebuild their economic lives and adapt to the local labour market.

The findings also suggest that Human Capital alone explains 29.1% of the variation in Economic Reintegration. Although this represents a meaningful contribution, it also indicates that other factors—such as access to finance, institutional support, labour market opportunities, social networks, and government policies—may influence the reintegration process. Future research may incorporate these variables to develop a more comprehensive explanation of the economic reintegration of return migrants.

Overall, the findings highlight the importance of strengthening the human capital of return migrants through skill development, recognition of overseas work experience, entrepreneurship training, career guidance, and continuous learning opportunities. Such interventions can improve their ability to secure sustainable livelihoods and contribute to local economic development.

VI. CONCLUSION AND POLICY IMPLICATION

Based on the findings, the study offers the following policy implications:

- Government agencies should strengthen skill development and reskilling programmes for Gulf return migrants.
- Entrepreneurship development programmes and financial literacy training should be expanded to encourage self-employment.
- Mechanisms should be developed to recognise overseas work experience and skills, improving migrants' access to suitable employment.
- Collaboration among government departments, financial institutions, and training agencies can enhance the economic reintegration process.
- Special support programmes should be introduced for vulnerable return migrants to improve their long-term livelihood opportunities.

This study examined the influence of Human Capital on the Economic Reintegration of Gulf return migrants in Malappuram district, Kerala, using Structural Equation Modelling (SEM). The findings revealed that Human Capital has a positive and statistically significant effect on Economic Reintegration. The results indicate that return migrants with higher levels of education, skills, knowledge, and work experience are more likely to achieve successful economic reintegration after returning from Gulf countries. The study also confirmed that the proposed structural model demonstrated a good fit with the observed data, supporting the validity of the research framework. Overall, the findings emphasize the critical role of Human Capital in promoting sustainable economic reintegration among return migrants. Future studies may extend this research by including additional determinants such as institutional support, social capital, financial inclusion, psychological well-being, and government policy interventions. Comparative studies across different districts or states, as well as longitudinal research, could provide a deeper understanding of the long-term economic reintegration of Gulf return migrants.

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