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# Rural-Urban Dynamics in the International Migration of Students from Kerala, India

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## Abstract

The migration of youth from Kerala seeking higher education abroad has been rising significantly in recent years. This study explored the dynamics of international student migration from Kerala, focusing on rural and urban variations on push and pull factors, significant influences, and the challenges confronted by migrating students and their families in both host and home countries. The study was conducted using cross-sectional data gathered from 200 students from Kerala who are currently studying abroad. The results indicated that urban students were primarily pulled by the better employment and income prospects abroad, superior quality of overseas education, exposure to international culture, favorable policies in destination countries for international students, and ease of securing permanent residency. In contrast, rural students were more strongly pushed by the high levels of educational unemployment in Kerala, inadequate higher education facilities, and peer pressure.

The most pressing issues encountered by overseas students in their host countries included the high cost of living, delay in getting permanent residency, low-paid part-time work, financial hardships, academic challenges, discrimination and racism, and language barriers. However, financial hardships, low-paid part-time work, academic challenges, discrimination and racism, and language barriers were more severely felt by rural students. Furthermore, the challenges these students face have been further worsened by recent policy changes enacted by the governments of Canada and the UK regarding international students. The families of overseas students in Kerala experienced serious issues such as huge debt liability, financial strain, loan default, increased household responsibilities, depression, and anxiety. These issues were more acute for families of rural students, except for increased household responsibilities. The insights from this study, along with proposed recommendations, could guide policymakers and educational institutions in both host and home countries in formulating specific interventions to address the issues confronted by the overseas students.

**Keywords:** International Student Migration, Overseas Education, Push and Pull Factors, Rural-Urban Differences, Host Country Challenges, Issues of Families of Overseas Students.

## 1. Introduction

The migration of youth from developing countries seeking higher education has become a notable aspect of international migration in recent times. Due to the rising globalisation of higher education, heightened ambitions of youth regarding their careers and lives and the perceived advantages of obtaining foreign qualifications in the job market, a significant number of students are now opting to pursue their higher education abroad. The number of overseas students worldwide increased from 2.5 million in 2002 to an estimated 6.9 million in 2022, a 176 percent rise over the last 20 years (UNESCO Institute of Statistics, 2024). The number of Indian students moving abroad to study has increased twentyfold between 2000 and 2024. The UNESCO Institute of Statistics estimated that 66,713 Indian students were studying abroad in 2000, which increased to 1.33 million in 2024. Student migration from Kerala was modest within a growing diaspora between 2000 and 2018. But from 2018 to 2023, overseas student migration surged dramatically, doubling from approximately 129,763 in 2018 to about 250,000 in 2023. The proportion of overseas student

migration has increased significantly, rising from 6 percent of total migrants from Kerala in 2018 to 11.3 percent in 2023 (Kerala Migration Survey, 2023).

The current surge in international student migration from India can be attributed in large part to the internationalisation of higher education. Additionally, India's middle class is growing and can now afford international university courses (Kumar et al., 2009). In India, numerous social, economic, and political factors, such as a large population, inadequate job opportunities, a rigid education system, globalisation, and growing consumerism, contribute to migration. Other factors that drive people to migrate include political instability, bureaucratic hurdles, poverty, economic downturns, political turmoil, rising crime rates, widespread corruption, familial motivations, a low standard of the education system, and poor infrastructural facilities. These issues create a sense of insecurity among individuals, prompting them to relocate to better environments. Conversely, the host country provides abundant opportunities, political stability, personal freedoms, a developed economy, and improved living conditions, which attract skilled individuals. On a personal level, influences from family,

individual preferences, and career aspirations can be other motivating factors taken into account for overseas migration (Dubey & Mallah, 2015). The main drivers of India's rise in overseas postgraduate enrolment include expanding tertiary enrolment, rising earnings, and economic prosperity (British Council, 2014).

International education, particularly the movement of students across borders, has emerged as a promising avenue for recruiting the skilled workforce for the future in many advanced nations (Tremblay, 2002). Policies for overseas students have also evolved into a tool in the global competition for competent individuals. It is accomplished through a process known as "two-step migration," which involves first luring in foreign students and then retaining them as skilled labourers for home markets (OECD, 2010). Many developed nations have altered their policy to attract highly qualified migrants by increasing the mobility of students. Among the governmental initiatives implemented to attract international students were the ability to work while studying, easy access to visas, and an extended period to search for work following graduation (Waters et al., 2011). Fakunle (2021) asserted that educational, aspirational, experiential, and financial factors are the main drivers of international students' decision to study overseas. Personal goals and the pursuit of better opportunities are major factors in the decision of many students from underdeveloped countries to study abroad. For some, it is the poor quality of education in their nation (Bhandari et al., 2018). The main reason individuals leave India for other countries is their desire to work in a better environment that utilizes new, cutting-edge technology (Hercog & Van De Laar, 2017). Studying overseas is a crucial part of social mobility and professional progress for Asian families. Families have a significant influence on students' migration decisions (Waters, 2006; Huang & Yeoh, 2005). Families' social capital might affect migration by generating opportunities or obstacles (Ackers, 2008; Brooks & Waters, 2011).

The influence of a personal and family background of students, factors related to the university, their social connections, and their preferred living environment are all considered when relocating abroad. The type of institution and area of study serve as significant indicators of students' inclination to study overseas. The primary advantages associated with studying abroad for students include access to higher-quality education and expertise in a specialisation not offered in their home country. Additionally, there are improved opportunities for students to remain in the host country post-studies and a more favourable process for obtaining a permanent residency (Hercog & Van De Laar, 2017). Overseas migration for educational purposes is, therefore, one of the easiest ways to acquire Permanent Residency (PR) and better employment in developed nations. People also believed that studying abroad is crucial for fostering intercultural competency, which will improve future job prospects (Shaftel et al., 2007; Cubilo et al., 2006; Cant, 2004).

Kerala has been acclaimed for its development model and its achievement of high human development metrics in India, even in the absence of industrial-focused economic growth and notable increases in State Gross Domestic Product (SGDP). Kerala boasts the highest literacy rate in India and has made remarkable strides in education, healthcare, gender equality, and social equity. Despite these substantial advancements, Kerala encounters key issues, including increasing educated unemployment, a low per capita income, a shortage of high-paying jobs for educated persons, and a growing trend of out-migration for employment (Rajan & Percot, 2016). Migration decisions of students are also greatly influenced by issues with Kerala's educational system, such as low educational

standards, outdated curriculum, and a lack of career-focused courses (Skariah & Sivarenjini, 2024). The leading reasons for overseas migration of students from Kerala for higher studies include outdated educational programmes, inadequate skill development, and difficulty in finding appropriate employment, poor research facilities in higher education institutions, and a combination of institutional and infrastructural issues within higher education (George & Pious, 2023).

Migrant students encountered difficulties at nearly every stage during their journey from their home country to their destination and throughout their studies (Khanal & Gaulee, 2019). International students faced socio-cultural obstacles such as language difficulties, feelings of isolation, discrimination, racism, and culture shock. These challenges impeded students' ability to adapt and succeed academically over time (Ge & Durst, 2019). International students reported language hurdles, financial difficulties, and academic requirements as reasons for discontinuing their studies (Pineda et al., 2022). Overseas students confronted academic difficulties related to methods of teaching, university curricula, and the accents of teachers (Alavi & Mansor, 2011). As they adjust to their new academic environment, international students experience greater challenges in their first year. Consequently, the experience of a new environment and adjusting to a different university heightened feelings of alienation among international students (Burdett & Crossman, 2012). There is an increasing trend in the decline of mental health among college students, with more individuals reporting signs of poor mental well-being and serious psychological issues (Collishaw et al., 2010; Stallman, 2012; Twenge et al., 2010). Feelings of loneliness and homesickness are some of the initial emotional challenges that international students face after arriving (Shah et al., 2019).

### 1.1 Research Questions and Hypotheses

The review of existing literature indicated that many studies have been conducted on the factors driving students from underdeveloped nations to migrate overseas for higher education, as well as the challenges faced by these students in their host countries. However, no serious study has been conducted that examines the influences on students from different residential backgrounds—urban versus rural—in their pursuit of education abroad, nor the issues encountered by the families of these students in their home countries. This study seeks to close this gap by thoroughly investigating the particular pull and push factors that affect students' choices to study overseas and how these factors vary between urban and rural youth and also explores the challenges and issues encountered by these students in their host countries as well as their families in their home country. Thus, this study aims to address the following research questions:

1. In what ways do students from urban and rural regions of Kerala differ in their motivations, decision-making factors, and perceived benefits of pursuing education overseas?
2. How are the migration choices of students from rural and urban backgrounds shaped by institutional, social, and economic factors?
3. What problems and challenges do migrant students from Kerala face in host countries, what issues do their families experience in their home countries, and how do these vary based on their residential backgrounds?

The proposed hypotheses of the study are as follows:

- H01 There is no significant difference in the motivations, decision-making factors, and perceived benefits of studying abroad between students from urban and rural areas of Kerala.
- H02 There is no significant difference in the average total expenses for pursuing higher education abroad between rural and urban students.
- H03 There is no significant difference in the average loan amount taken for higher education abroad between students from rural and urban areas.
- H04 There is no significant difference in the issues and challenges faced by migrant students from Kerala in their host countries and the problems experienced by their families in their home countries, based on their residential backgrounds.

By comparing the migration of international students from urban and rural areas, the study sheds light on the disparities in the factors that prompted these students to migrate abroad, as well as the challenges encountered by these students in their host countries and the issues faced by their parents in their home countries, which are frequently neglected in migration studies. The insights gained from this study can assist policymakers and educational institutions in developing specific interventions, like scholarships, enhanced informational materials, and better guidance and support for the students. They can also initiate measures to address the issues faced by these students in the host countries and their families at home. The inferences from this study could help higher education institutions in the home country in enhancing the quality and employability of their curricula, thereby reducing overseas student migration or better equipping those who wish to study abroad.

### 1.2 Theoretical Framework

The growing trend of overseas student migration can be best understood through the lens of push-pull and human capital theories, which offer better insights into students' decisions to migrate. The push-pull paradigm, introduced by Lee (1966), emphasised how unfavourable conditions in the home country (push factors) along with attractive features of the host country (pull factors) influence migration choices. This dual viewpoint aids in distinguishing how regional circumstances and worldwide opportunities influence students' decisions to migrate. Simultaneously, Becker's human capital theory (1964) viewed education as an investment that raises future earnings and productivity of individuals. According to this framework, students decide to study overseas when the anticipated benefits (such as increased earnings, improved job opportunities, and learning new skills) outweigh the total costs. Thus, investing in overseas education is regarded as an investment in human capital. When combined, these theories provide a comprehensive framework for analysing how students from various socioeconomic and geographic backgrounds, particularly those from both urban and rural regions of Kerala, make informed decisions to seek higher education abroad in pursuit of greater economic prospects.

## 2. Materials and Methods

### 2.1 Research Design

The study used a cross-sectional empirical approach to examine the factors contributing to the international migration of students from Kerala for higher education, with a focus on rural-urban disparities. The study seeks to explore the main socioeconomic and institutional determinants that influence students' decisions to study abroad, comparing rural and urban differences based on push and pull factors and identifying the problems and challenges faced by migrant students in the host nation and their families in the home country.

### 2.2 Method of Data Collection

This study is based on primary data gathered from 200 students who left Kerala to pursue higher education abroad using a structured questionnaire. The sample consisted of 100 students, each from rural and urban areas, studying abroad. The study employed a stratified purposive sampling strategy to ensure representation from both rural and urban locations. The survey collected information on economic, educational, familial, and personal traits in addition to migration-related topics like post-study plans, sources of funding, destination nations and the issues and challenges confronted by them in the host nation and their families in the home country.

### 2.3 Method of Data Analysis

The gathered primary data were meticulously categorised and entered for analysis using SPSS. A combination of descriptive and inferential statistical techniques was utilised to interpret the results of the study. Descriptive statistics, including means, standard deviations, percentages, and frequencies, were employed to summarise the socio-economic and demographic characteristics, along with other key variables of the study. Cross-tabulation was employed to explore the relationship between categorical variables, while the chi-square test assessed the statistical significance of the relationships among selected variables. The means of two distinct groups were compared through the independent samples t-test. These statistical techniques enabled a thorough analysis of the data and offered insights into the connections and trends pertinent to the study's objectives.

## 3 Results and Discussion

### 3.1 Socio-Economic Profile of Overseas Students

The dataset included 200 students from Kerala who are currently studying abroad, evenly selecting 100 each from rural and urban areas. The age distribution of the students indicates that the majority of international students (56.5%) fall within the 20-22 age bracket, suggesting that they relocated to pursue higher education following their undergraduate studies (Table 1). A considerable proportion (68%) of these students originates from rural areas. Around 26 percent of the students studying overseas are younger than 20 years old, and all of them have finished their Plus Two education before seeking higher education abroad, with a higher representation (38%) from urban areas compared to rural areas (14%). The association between the age of these overseas students and their residential background is statistically significant, with a chi-square statistic value of 16.636, which is significant at the 1 percent level of significance.

Table 1: Socio-Economic Profile of Overseas Students

Variables	Category	Place of Residence		Total
		Rural	Urban	
Age	Below 20 Years	14 (14%)	38 (38%)	52 (26%)
	20 - 22 Years	69 (69%)	44 (44%)	113 (56.5%)
	22 Years& Above	17 (17%)	18 (18%)	35 (17.5%)
Gender	Male	63 (63%)	60 (60%)	123 (61.5%)
	Female	37 (37%)	40 (40%)	77 (38.5%)
Social Classification	General	83 (83%)	89 (89%)	172 (86%)
	Other Backward Classes	17 (17%)	11 (11%)	28 (14%)
Religion	Hindu	6 (6%)	8 (8%)	14 (7%)
	Christian	92 (92%)	90 (90%)	182 (91%)
	Muslim	2 (2%)	2 (2%)	4 (2%)
Educational Qualification	Plus Two	14 (14%)	38 (38%)	52 (26%)
	Graduate	69 (69%)	44 (44%)	113(56.5%)
	Postgraduate	17 (17%)	18 (18%)	35 (17.5%)
Economic Classification	Above Poverty Line	79 (79%)	90 (90%)	169 (84.5%)
	Below Poverty Line	21 (21%)	10 (10%)	31 (15.5%)

Source: Primary data

The ratio of overseas students by gender shows that a significant majority are male, accounting for 61.5 percent. The proportion of female students pursuing higher education abroad is slightly higher in the urban region, with 40 percent, as compared to the rural region, with 37 percent. The social classification of international students from Kerala reveals that a vast majority (86%) belong to the general category, with a slightly higher percentage found in urban areas. However, the proportion of Other Backward Classes (OBC) students pursuing higher education overseas is still very low, though their numbers are noticeably higher in rural areas than in urban areas (Table 1).

A notable observation is that an overwhelming majority of the international students (91%) fall into the Christian communities. The percentage of students from Hindu and Muslim communities is comparatively low, making up 7 percent and 2 percent, respectively (Table 1). This pattern is consistent in both rural and urban areas. The likely explanations for this trend within Christian communities may stem from the fact that Christian families, particularly those in the middle class, value education more than possession of wealth, and they exhibit a greater preference for migration, as evident from the history of Kerala, in contrast to other religious groups. Furthermore, many Christian families have established ties in these nations where the students pursue their education, as relatives or even family members reside there.

The majority of students who migrated abroad had a graduate degree, making up 56.5% of the total, with a higher percentage in rural regions (69%) compared to urban areas (44%). Those who finished their higher secondary education represented 26 percent, and this group is more prevalent in urban settings. The proportion of postgraduate students among those studying overseas was low at 17.5 percent, showing little variation between the two regions (Table 1). The relationship between students' educational attainment before migrating abroad and their residential location is statistically significant, as the chi-square statistic value stands at 13.190, which is significant at a 1 percent significance level.

The economic categorisation of international students hailing from Kerala reveals that a significant majority (84.5%) fall into the Above Poverty Line classification, indicating that the trend of pursuing higher education abroad primarily originates from affluent families, as the total expenses of study are only

manageable for them. Their number is dominant in the urban region. Conversely, the percentage of students studying abroad from Below Poverty Line families is noticeably higher in rural regions, with 21 percent, as compared to urban regions, with 10 percent (Table 1). This evidence suggests that economically disadvantaged households in rural areas are also making genuine efforts to enhance their social and economic status through attaining quality education. The association between the economic classification of overseas students and the place of residence is statistically significant, as the value of the chi-square statistic is 4.619, which is significant at a 5 percent level of significance.

### 3.2 Factors Driving Students' Migration to Pursue Higher Education Abroad

The primary factors motivating students to migrate abroad for higher education, as identified by the study, were better employment and income prospects abroad (85.5%), growing educated unemployment in Kerala (82%), high quality of overseas education (76.5%), inadequate higher education facilities in Kerala (62.5%), migration networks and peer influence (57%), scholarships and easy access to finance (56.5%), high social status and aspiration (55%), language and cultural exposure (54%), and favourable policy and permanent residency opportunities (33%). Among these driving factors, high quality of overseas education, inadequate higher education facilities in Kerala, scholarships and easy access to finance, language and cultural exposure, and favourable policy and permanent residency opportunities were very dominant factors that boosted the students from the urban settings to migrate abroad to seek higher education. In contrast, growing educated unemployment in Kerala, better employment and income prospects abroad, elevated social status and aspiration, migration networks, and peer influence were more significant motivators for students from rural areas seeking higher education overseas (Table 2). The relationship between factors influencing students' decisions to migrate internationally for education and their residential location is statistically significant, with a chi-square value of 33.797, indicating significance at the 1 percent level.



**Table 2: Reasons for the Migration of Students Abroad for Higher Studies**

Reasons for student migration	Place of Residence		Total
	Rural	Urban	
High Quality of Education Abroad	65 (65%)	88 (88%)	153 (76.5%)
Better Employment and Income Prospects	92 (92%)	79 (79%)	171 (85.5%)
High Social Status and Aspiration	64 (64%)	46 (46%)	110 (55%)
Inadequate Higher Education Facilities at Home	52 (52%)	73 (73%)	125 (62.5%)
Growing Educated Unemployment	86 (86%)	78 (78%)	82 (82%)
Migration Networks and Peer Influence	63 (63%)	51 (51%)	114 (57%)
Scholarships and Easy Access to Finance	51 (51%)	62 (62%)	113 (56.5%)
Favourable Policy and PR Opportunities	26 (26%)	40 (40%)	66 (33%)
Language and Cultural Exposure	52 (52%)	56 (56%)	108 (54%)

**Source: Primary data**

Moreover, the choice of students from Kerala to seek higher education overseas is heavily influenced by a host of influencers, which vary in their effects depending on their residential background, rural or urban. These influencers encompass family, friends, agents, educational institutions, social media, etc. The prominent influencers of students' decisions to study abroad, reported by international students, are peer pressure (63.5%), family influence (54%), guidance from education consultants and agents (40.5%), social media and online platforms (34%), and the role of academic institutions and teachers (14%). Among these

influencers, peer influence and family dynamics were found to be particularly significant in the decisions of rural students to study abroad. In contrast, urban students were mainly motivated by the influence of education consultants and agents, social media and digital platforms, and academic institutions and teachers for seeking overseas education (Table 3). The relationship between key influencers on students' decisions to migrate for higher education and their residential background is statistically significant, with a chi-square statistic of 32.698, which is significant at the 1 percent level.

**Table 3: Key Influencers in Students' Decision to Migrate for Higher Studies**

Key influencers	Place of Residence		Total
	Rural	Urban	
Family	57 (57%)	51 (51%)	108 (54%)
Peer	72 (72%)	55 (55%)	127 (63.5%)
Education Consultants & Agents	32 (32%)	49 (49%)	81 (40.5%)
Social Media and Digital Platforms	22 (22%)	46 (46%)	68 (34%)
Academic Institutions and Teachers	11 (11%)	17 (17%)	28 (14%)

**Source: Primary data**

The results of the study indicate that the phenomenal rise in migration of youth from Kerala seeking higher education abroad is due to a combination of push factors in the state and pull factors in the host country, in line with the push-pull theory of Everett Lee. The constraints of Kerala's higher education system, characterised by outdated academic programmes and curricula, a deficiency in practical skills and real-world experience, and weak industry-academia collaborations, which hinder the moulding of students into a skilled workforce and securing good employment, push the students to seek opportunities overseas. Furthermore, the economic climate in Kerala, marked by a high level of educated unemployment and scarce job openings, compels students to look for options abroad. On the other hand, the attractive prospects of high-quality education, enhanced job opportunities, and a better standard of living in foreign countries serve as pull factors to study abroad. These students from Kerala perceived securing a foreign degree as an investment in human capital, enabling them to acquire knowledge, international exposure, skill sets, and other competencies that boost their productivity, employability, and potential future earnings. In this light, the findings of this study reinforce Becker's human capital theory. A degree obtained from abroad increases job prospects and the investment returns as the students get employment in the country where they study (Varghese, 2019). The obtaining of a degree from a foreign nation

is regarded as an investment in securing employment in the host nation or a third country following graduation. Besides, many host nations honour degrees earned domestically by permitting students to remain in the nation after completing their studies and giving them preferential treatment when they seek permanent residency (Waters et al., 2011). The study found that push factors are more influential in the rural areas, while pull factors are dominant in the urban areas, which compelled these students to leave Kerala in pursuit of higher education overseas and thereby obtain a lucrative job in the destination country.

The availability of post-study visa options and job prospects is considered the key element affecting students' choices of a country for study (Varghese, 2017). This is reflected in the drop in student numbers to the UK following changes to the post-study visa regulations, as well as the significant rise in student flow after the country liberalised these rules in 2019 (Varghese, 2019). The surge in student migration from Kerala to other countries can also be linked to widespread international education fairs, IELTS coaching centres, and media promotions, all of which motivated students to move abroad for higher studies. Moreover, the availability of affordable education loans with lenient collateral criteria from public sector banks through the priority sector lending scheme has made studying abroad an economically viable choice even for

those from economically disadvantaged backgrounds seeking higher education abroad.

### 3.3 Studying Abroad: Courses, Institutions, Destination and Financial Details

Students from Kerala are increasingly seeking education abroad through various academic and vocational programmes, driven by the demands of the global job market, cost considerations, immigration possibilities, and the quality of educational institutions. A significant proportion of students (40.5%) have chosen to study science and research disciplines (postgraduate and research programs in physics, chemistry, mathematics, etc.), followed by business management courses (MBA, M.Com, MSc in business analytics, etc.). Other popular fields of study include health sciences, encompassing degrees such as MBBS/MD,

nursing, and pharmacy programmes. Additionally, students are enrolling in Engineering and Technology (such as MS in Computer Science, Data Science, Artificial Intelligence, etc.) and Social Sciences and Humanities courses (including MSW, MA in Political Science, Development Studies, Sociology, etc.). It has been observed that a higher percentage of rural students are pursuing higher education abroad in fields like business management, health sciences, and social sciences and humanities. In contrast, urban students predominantly enrol in science and research and engineering and technology courses (Table 4). The relationship between the choice of study fields among international students and their place of residence is statistically significant, as indicated by a chi-square statistic value of 19.721, which is significant at a 1 percent level.

**Table 4: Details of Students Studying Courses, Institutions and Destination Countries**

Variables	Category	Place of Residence		Total
		Rural	Urban	
Courses Studying	Health Sciences	16 (16%)	10 (10%)	26 (13%)
	Science & Research	33 (33%)	48 (48%)	81 (40.5%)
	Engineering & Technology	8 (8%)	22 (22%)	30 (15%)
	Business Management	29 (29%)	12 (12%)	41 (20.5%)
	Social Sciences & Humanities	14 (14%)	8 (8%)	22 (11%)
Studying Institutions	University	47 (47%)	66 (66%)	113 (56.5%)
	College	53 (53%)	34 (34%)	87 (43.5%)
Destination Countries	Canada	25 (25%)	46 (46%)	71 (35.5%)
	UK	58 (58%)	40 (40%)	98 (49%)
	Australia	4 (4%)	6 (6%)	10 (5%)
	Germany	10 (10%)	6 (6%)	16 (8%)
	Others	3 (3%)	2 (2%)	5 (2.5%)

Source: Primary data

The analysis of studying institutions indicates that the majority of students (56.5%) choose to study at universities abroad rather than at colleges. A significant proportion of these students (66%) were from urban regions rather than rural areas. Most of the overseas students hailing from rural areas tend to enrol in colleges (53%) compared to their urban counterparts. There is a statistically significant relationship between studying at institutions abroad and place of residence, as evidenced by a chi-square statistic value of 7.344, which is significant at the 1 percent significance level.

The destination country-wise analysis shows that nearly half of the students from Kerala (49%) pursue their studies in the UK, while Canada follows with 35.5 percent. Germany and Australia were the other main destination countries for study. A significant majority of students from rural areas (58%) study in the UK, whereas a large portion of urban students opt for higher education in Canada. The association between the choice of study destinations and students' places of residence is statistically significant, as the value of the chi-square statistic is 11.117, which is significant at a 5 percent level of significance.

**Table 5: Details of Total Study Costs, Loan Amounts, and Repayment Status**

Variables	Category	Place of Residence		Total
		Rural	Urban	
Total Study Costs (in ₹)	Below ₹ 10 lakhs	6 (6%)	4 (4%)	10 (5%)
	₹ 10 – 20 lakhs	27 (27%)	16 (16%)	43 (21.5%)
	₹ 21 – 30 lakhs	56 (56%)	54 (54%)	110 (55%)
	₹ 31 – 40 lakhs	11 (11%)	26 (26%)	37 (18.5%)
Loan Amount (in ₹)	₹ 10 – 20 lakhs	21 (21%)	13 (13%)	34 (17%)
	₹ 21 – 30 lakhs	61 (61%)	54 (54%)	115 (57.5%)
	Above ₹ 30 lakhs	18 (18%)	33 (33%)	51 (25.5%)
Loan Repayment Status	Prompt Repayment	22 (22%)	37 (37%)	59 (29.5%)
	Not Yet Started Repayment	20 (20%)	25 (25%)	45 (22.5%)
	Default	58 (58%)	38 (38%)	96 (48%)

Source: Primary data

The majority of students (55%) incurred a total study expenses between ₹ 21 – 30 lakhs, and their number is found to be almost the same in both regions. About 18.5 percent of students paid overall

study costs between ₹ 31- 40 lakhs, and most of these students belong to the urban areas. Approximately one-fourth of the

students (26.5%) spent ₹20 lakhs or less on their total study expenses, with a significant portion of these students hailing from rural areas (Table 5). A statistically significant relationship exists between the overall study expenses and the places of residence of students, as evidenced by a chi-square statistic value of 12.002, which is significant at the 5 percent level.

The results from the independent samples t-test indicate that the average total cost for higher education abroad is higher for urban

students (₹24,40,000) compared to rural students (₹22,40,000), with the difference being statistically significant ( $t = -1.989$ ,  $df = 198$ ,  $p = 0.05$ ). Likewise, the findings from the independent samples t-test demonstrate that the average loan amount taken by urban students (₹22,50,000) is significantly greater than their counterparts in the rural areas (₹20,40,000) ( $t = -2.548$ ,  $df = 198$ ,  $p = 0.05$ ).

**Table 6: Independent Samples t-test for Total Study Costs and Loan Amount**

Variables	Place of Residence	Total No. Observations	Mean (₹)	Std. Deviation	t-value	Df	p-value
Total Study Costs	Rural	100	₹ 22,40,000	699840.613	-1.989	198	.048*
	Urban	100	₹ 24,40,000	732324.133			
Loan Amount	Rural	100	₹ 20,40,000	519323.569	-2.548	198	.012*
	Urban	100	₹22,50,000	619778.390			

Source: Primary Data; \*  $p < 0.05$

The findings related to the loan repayment status of students are very relevant, as nearly half of the students (48%) have defaulted in loan repayment, and a substantial majority of such students (58%) were from the rural areas. Around 23 percent of the students reported that they have not yet started repayment of their loan, and this group is more prevalent in urban areas (Table 5). Huge debt liability, low-paid part-time jobs, and high cost of living in the foreign country are the major reasons cited by these students for their default.

### 3.4 Issues and Challenges Faced by Migrant Students in the Host Nations and their Families in the Home Country

Students pursuing education abroad encounter a range of issues and challenges in their host countries, encompassing psychological, legal, academic, and financial aspects that may negatively affect their academic performance and overall well-being. The most significant issues reported by the students that

they face in the host country include the high cost of living (75.5%), delay in getting permanent residency (74%), low-paid part-time work (67%), financial hardships (59%), academic challenges (55.5%), discrimination and racism (47.5%), language barriers (43.5%), and unfavourable climate (26%). Among these challenges, both rural and urban students from Kerala equally experience the high cost of living and the delays in securing permanent residency. However, financial hardships, low-paid part-time work, academic challenges, discrimination and racism, as well as language barriers, are more severely felt by rural students compared to their urban counterparts. Conversely, issues related to unfavourable climate are more acute among the urban students (Table 7). The association between issues faced by migrant students in the host nation and their residential background is statistically significant, as the chi-square statistic value stands at 36.596, which is significant at the 1 percent level.

**Table 7: Issues Faced by Migrant Students in the Host Nations**

Issues Faced by Overseas Students	Place of Residence		Total
	Rural	Urban	
Delay in Getting Permanent Residency	75 (75%)	73 (73%)	148 (74%)
High Cost of Living	78 (78%)	77 (77%)	155 (77.5%)
Financial Hardships	70 (70%)	48 (48%)	118 (59%)
Academic Challenges	68 (68%)	43 (43%)	111 (55.5%)
Low-paid Part-time Work	74 (74%)	60 (60%)	134 (67%)
Language Barriers	55 (55%)	32 (32%)	87 (43.5%)
Discrimination and Racism	58 (58%)	37 (37%)	95 (47.5%)
Unfavourable Climate	22 (22%)	30 (30%)	52 (26%)

Source: Primary data

Further, families of students studying abroad face various problems in their home country, including feelings of separation distress, financial difficulties, social isolation, psychological struggles, and loneliness. These challenges can greatly affect the family's overall well-being as well as the academic achievements of students. The major issues confronted by families of overseas students in their home country, as identified by the study, cover increased household responsibilities (74.5%), huge debt liability (70.5%),

financial strain (58.5%), depression and anxiety (55%), loan default (48%), and family separation and emotional distress (44.5%). All these problems, except that of increased household responsibilities, are found to be more pronounced among the families of rural students compared to those of urban students (Table 8). There is a statistically significant association between the challenges encountered by families of migrant students in their home country and the places of residence of students, as indicated

by a chi-square statistic value of 23.955, which is significant at the

1 percent level.

**Table 8: Problems Faced by Families of Overseas Students in the Home Country**

Problems Faced by Families of Overseas Students	Place of Residence		Total
	Rural	Urban	
Financial Strain	66 (66%)	51 (51%)	117 (58.5%)
Family Separation and Emotional Distress	47 (47%)	42 (42%)	89 (44.5%)
Depression and Anxiety	70 (70%)	40 (40%)	110 (55%)
Increased Household Responsibilities	64 (64%)	85 (85%)	149 (74.5%)
Huge Debt Liability	76 (76%)	65(65%)	141 (70.5%)
Loan Default	58 (58%)	38 (38%)	96 (48%)

**Source: Primary data**

A significant majority of the international students from Kerala reported that their life in the host country is not happy on account of the financial struggles stemming from the low earnings from the part-time work and the excessive rise in living costs, leaving them with meagre surplus income to pay off the huge loan availed. The challenges faced by these students have been further worsened by the recent policy changes implemented by the governments of Canada and the UK regarding international students, which have shortened the post-study work duration and also imposed stringent conditions on securing permanent residency. The recent changes in policy for overseas students in Canada, which encompass limitations on study permits, heightened financial requirements, restrictions on credential recognition, and more stringent options for post-study work, along with similar developments in the UK like the ban on dependents, reduced duration of post-study stays, and new levies on overseas student fees, all introduced in 2024, have intensified the issues faced by students studying in both countries. Further, these policy changes have led to a significant drop in the number of students migrating to these countries.

The main financial difficulty encountered by international students is the tuition fees (Robertson et al., 2010 & Shah et al., 2019). Domestic students often pay less than overseas students in the majority of countries. Hence, international students appear to be a significant source of income for the host country because they pay the highest tuition fees (Cantwell, 2019). Overseas students in Canada experience financial hardships due to high rental costs and low-paid part-time employment (Shah et al., 2019). Newsome and Cooper (2016) also highlighted that foreign students in the UK reported experiencing financial difficulties. Many expressed concerns about exorbitant housing costs and moved to live with fellow students in a small room to combat their financial burdens.

The overseas students from urban areas are more likely to obtain lucrative jobs and permanent residency due to their enhanced soft skills, ability to adapt, and better networks and exposure than the rural students, who frequently find themselves trapped in low-wage and low-skill jobs, regardless of their academic credentials, resulting in an increasing disparity between rural and urban populations, even among the diaspora. Urban students, having more language proficiency and cultural exposure, tend to adjust more quickly to both academic and social environments in foreign countries. In contrast, students from rural areas frequently encounter more significant language challenges, cultural adjustment difficulties, and issues with academic integration, which can result in psychological strain and feelings of social isolation.

The primary source of funding for international education is educational loans, which put students and their families under

excessive financial burdens. The students faced numerous challenges, including financial difficulties, difficulties adjusting socially and psychologically and challenges associated with cultural integration (Skariah & Sivarenjini, 2024). International students often encountered socio-cultural challenges in their host countries. These students have been found to experience higher levels of stress as a result of these difficulties, particularly during their first and second years after arriving (Lorga et al., 2020; Kristiana et al., 2022). Common socio-cultural challenges that international students confronted include homesickness, feelings of loneliness, and social isolation (Cowley & Hyams-Ssekasi, 2018; Shah et al., 2019). Most of the families of overseas students experienced serious issues in the home country associated with financial hardships due to huge debt obligations and the struggle to repay them on account of the low inflow of foreign remittances, and also psychological distress linked to concerns about the challenging circumstances their children were facing in the host country.

#### 4. Conclusions

This study explored the dynamics of overseas student migration from Kerala, focusing on rural and urban variations on push and pull factors, motivations, and significant influences that drive youth to seek higher education abroad, as well as the problems and challenges migrant students from Kerala face in their host countries, along with the issues encountered by their families in their home country. The findings of the study suggest that urban students are largely pulled by the better employment and income prospects abroad, superior quality of overseas education, exposure to international culture, destination countries' favourable policy towards international students, and ease of securing permanent residency. On the other hand, rural students are more strongly pushed by the high rates of unemployment among educated individuals in Kerala, inadequate higher education facilities, and peer pressure. However, better employment and income prospects abroad remain the strongest pulling factor for students from both areas to leave the state to pursue higher education abroad.

The most serious issues and challenges reported by the students that they face in the host country include the high cost of living, delay in getting permanent residency, low-paid part-time work, financial hardships, academic challenges, discrimination and racism, and language barriers. Among these challenges, both rural and urban students from Kerala equally experience the high cost of living and the delays in securing permanent residency. However, financial hardships, low-paid part-time work, academic challenges, discrimination and racism, as well as language barriers, are more severely felt by rural students compared to their urban



counterparts. The challenges faced by these students have been further worsened by the recent policy changes implemented by the governments of Canada and the UK regarding international students, which have shortened the post-study work duration and also imposed stringent conditions on securing permanent residency. The major issues confronted by families of overseas students in their home country cover increased household responsibilities, huge debt liability, financial strain, depression and anxiety, and loan default. Except for increased household responsibilities, these issues are more severe for families of rural students than for those of urban students.

## Recommendations

Based on the key findings, some policy recommendations are proposed to address the challenges related to international student migration from Kerala.

1. The ongoing trend of student migration from Kerala to pursue higher education abroad results in a loss of human capital and brain drain. Therefore, it is crucial to address this issue with care by implementing necessary policy strategies to lower the youth outflow from the state. The youth of Kerala possess significant potential and capabilities that could contribute to making Kerala a more prosperous state; thus, the state should harness this potential by reforming higher education curricula and generating abundant job opportunities locally.
2. The government of Kerala should prioritise the generation of additional job prospects within the state. Presently, the job market in Kerala is primarily confined to a few sectors, such as tourism, healthcare, and IT. The government needs to channel investments into the growth of other sectors like agriculture, manufacturing, and infrastructure. This approach will allow for a more varied job market, offering youngsters a wider array of employment choices within the state.
3. The education system in Kerala needs to be updated to align with the evolving demands of the job market. Currently, the focus of the education system is on theoretical knowledge and memorisation, which may not adequately prepare students for the job market. It is essential to revise the curriculum to emphasise practical learning and hands-on experiences. The new curriculum should cover industry-relevant content, skill-imparting modules across various disciplines, enhanced campus-industry linkages, and compulsory internships, equipping the students with the necessary skills and knowledge to meet the demands of the labour market. This approach would enhance the employability of students pursuing higher education in the state, thereby reducing the risk of brain drain and human capital flight.
4. Many youth leave Kerala for other countries, attracted by the better quality of life those places offer. The government should invest in improving infrastructure, including housing, healthcare, and transportation, to enhance living conditions within the state. This improvement would encourage young people to remain in Kerala and decrease the outflow of human capital.
5. The government should promote and nurture research and development in the state. Currently, the research and development sector in Kerala is underdeveloped due to a lack of funding and poor quality of infrastructure. By investing in research and development, the state can create more job opportunities in the knowledge-based sectors such as biotechnology, nanotechnology, renewable energy, etc.
6. The government of India should institute interest subsidy programmes for students from economically disadvantaged backgrounds and for overseas students who face a huge debt burden. The Reserve Bank of India should also take measures to cap interest rates on educational loans and introduce flexible repayment options with extended moratorium periods tied to job availability after graduation.
7. The Government of Kerala should establish Kerala Global Student Portal - a centralised platform for monitoring student migration, providing support services, and gathering data for policy evaluation. Furthermore, the government should develop reintegration programmes for returnees that include entrepreneurial seed funding, career placement services, and academic fellowships to utilise their global experiences and exposure for local development.
8. The education institutions, including universities and colleges in host countries, ought to enhance mentorship programmes, buddy systems, and culturally competent counselling services to address the issues faced by international students related to language barriers, academic challenges, and psychological distress.
9. Host country governments must guarantee that part-time work regulations are favourable for students and provide sufficient income to cover basic living expenses and loan repayments. They should also increase flexibility in part-time jobs and post-study work policies by lifting minimum wage limits, extending the length of part-time work, and offering affordable student housing options through educational institutions and local governments by raising subsidies for student accommodation to alleviate financial burdens on migrant students and their families.
10. Governments in host countries should define and communicate permanent residency options and work visa procedures, ensuring that any policy changes do not affect international students currently enrolled in educational programmes. They ought to allow a post-study work period of at least two to three years for all international graduates, particularly in STEM and healthcare sectors, and recognise foreign qualifications and prior professional work experience when granting permanent residency, offering extra points to graduates from rural or underprivileged regions.
11. The host nation must strictly implement anti-discrimination legislation on campuses and in workplaces. It is essential to conduct compulsory orientation sessions for local students and staff to mitigate bias and encourage inclusivity. Moreover, access should be granted to legal support, counselling, and support groups for international students who are affected.

The future potential for research lies in analysing the socio-economic reintegration of overseas graduates returning to Kerala. By carrying out comparative studies on their employment prospects, entrepreneurial ventures, efficient use of skills, and differences in outcomes between rural and urban regions,

researchers can provide significant insights that can be utilised to guide the formulation of suitable reintegration policies and also harness their global experiences for state development.

## Conflict of Interest

The authors declare that there is no conflict of interest regarding the publication of this article.

## Data Availability

The primary data collected and analyzed in this study are not publicly available to protect the privacy and confidentiality of participants. However, anonymized datasets can be made available from the corresponding author upon reasonable request.

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