

Original Article

# Understanding the Financial Behaviour of Migrating Badaga Community

Nitin Rajesh

Harvest International School, Karnataka, India.

Corresponding Author : [itsnitinrajesh@gmail.com](mailto:itsnitinrajesh@gmail.com)

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**Abstract** - Since the past few years, many tribal communities have been migrating to India. One of the communities is the Badaga community, which originated in Nilgiri Hills, Tamil Nadu, India. This study aims to understand the financial factors that are driving migration among the Badaga community and to understand how one can develop targeted interventions to improve the community's well-being. A quantitative survey was conducted with 50 participants originating from various villages in the Nilgiri Hills, now mostly residing outside the Nilgiri Hills. Participants ranged in age from 18 to 65 years and represented a broad spectrum of socio-economic statuses. Data was collected using a structured survey distributed via Google Forms and through in-person interviews utilizing a snowball sampling technique. The study found that financial stability, educational opportunities, and employment prospects are the primary drivers of migration. Over the past decade, there has been a significant increase in educational attainment and a shift from agricultural to salaried income. It can be used to address the specific needs of the Badaga community that was studied in this research.

**Keywords** - Badaga communities, Literacy, Financial factors, Migrations, Nilgiris.

## 1. Introduction

Migration can be defined as the movement of people from one geographical location to another, whether it involves a permanent or a temporary relocation. It plays a significant role in shaping societies and economies worldwide, influencing demographic patterns, cultural diversity, and labor markets. People move internally or externally to different locations seeking economic stability, children's education quality, housing and living conditions, healthcare facilities, climate and environment, and personal aspirations [1]. External migration refers to the movement of people from one country to another for permanent relocation. It takes place in two forms: immigration and emigration.

According to recent data from the United Nations, in 2020, the number of international migrants worldwide – reached 281 million, equating to 3.6 percent of the world population [2]. Furthermore, according to the statistics of the UN World Migration Report, the global estimate — US, UAE, and Saudi Arabia were the top three countries where they migrated, whereas India, China, and Mexico were the top three countries where people migrated from [2]. Migration rates have been falling in the past several decades, calling into question the extent to which high rates of geographic mobility are still calling into question the extent to which high rates of geographic mobility are still a distinguishing characteristic of the U.S. economy [3]. On the other hand, internal migration refers to the

movement of people from one region to another in the same country. It also consists of two main forms of migration: out-migration and in-migration. According to a study in 2021, it was found that 46.4% of male migrants moved from rural areas whereas 53.6% of male migrants moved from urban areas to rural areas. The main reasons for migration among male migrants were mainly due to better employment (22.8%), looking for better employment or transfer or proximity to place of work (20.1%), migration of parent of earning member of the family (17.5%) and because of loss of job or close of unit (6.7%). It was also found that among the female migrants, 89% of them moved from rural areas to urban areas, but only 11% of female migrants moved from urban areas to rural areas (cite) [1].

The causes of internal migration in India consist of two types of factors: pull factors and push factors. Pull factors for migration within India can be attributed to the search for better employment, education, and better quality of life, as urban areas attract many from rural areas for this reason. Push factors are lack of security, marriage and disaster-induced factors [8]. According to Census 2011, the number of internal migrants (both inter-state and within-state) in India was at 45.36 crore, making up 37% of the country's population. Tribals are scattered over large areas in the country, mainly in hilly areas, which are endowed with minerals and forest resources. The tribal migration in India



is distress-driven and increasing in trend (Mahapatra, 2018). The census data on the migration of STs is a very recent inclusion, and its scope is limited and trapped in constitutional provisions [4]. According to a study in 2010, a continuous fall in tea prices was also another factor of the migration of people from the hills to the nearby plain districts viz., Coimbatore, Erode and Tirupur [5].

**2. Materials and Methods**

**2.1. Aim of the Study**

This case study is crucial for understanding the impact of India’s geographical and economic transformation on its people. It is also important as the number of people from the Badaga community migrating has increased significantly while the reasons for migrating have remained the same for the past 10 years.

The present work is based on a quantitative approach. The data were collected from 50 households in Ooty, migrant households in South India and Abroad.

**2.2. Tools Used**

The present work is based on data collection through a quantitative survey instrument. Four standardized scales have been used to measure this study.

These four groups used to measure are:

1. Financial Literacy
2. Financial Behavior
3. Financial Decision Making
4. Migration

To ensure a thorough and accurate collection of data, the survey was administered using Google Forms. Google Forms is a versatile survey software developed by Google that allows for the creation, distribution, and analysis of surveys.

This platform was chosen for its ease of use, wide accessibility, and robust features, which facilitate efficient data gathering and management. By employing Google Forms, respondents were able to conveniently complete the survey online, ensuring a broad reach and enhancing the reliability of the collected data.

**2.3. Sample Information**

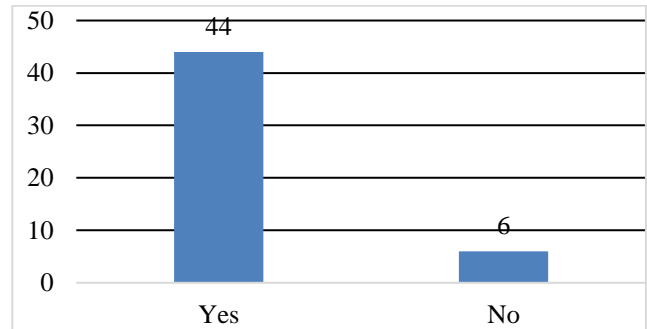
A purposive sampling and snowballing technique has been used to select these households. The Badagas of the Nilgiris have mostly been migrating to the nearby cities, especially Coimbatore, Bangalore, and Chennai. Coimbatore comprises more of the migrant Badagas than other districts. In the second stage, the migrant households from nearby cities were chosen based on the concentration of the migrant Badaga population. In the next stage, the migrant households from other countries like America and Dubai were chosen based on the concentration of the migrant Badaga population.

**Table 1. Demographic distribution of the sample group (Total number of respondents = 50)**

Age	Percentage% (Number)
20-30	24% (12)
31-40	40% (20)
41-50	22% (11)
51-60	10% (5)
60+	4% (2)
<b>Education Qualification</b>	
High School	4% (2)
Undergraduate	42% (21)
Masters	52% (26)
PhD	2% (1)
<b>Years lived in Nilgiri Hills</b>	
0	0% (0)
1-5	4% (2)
6-10	4% (2)
11-20	42% (21)
21-30	36% (18)
31-40	8% (4)
40+	6% (3)
Formal sector (Includes, Govt. departments, PSUs, and MNCs.)	48% (24)
Informal sector (Includes small businesses, farmers, and laborers.)	20% (10)
Self-employed	16% (8)
Homemaker	16% (8)
<b>Current Location</b>	
Ooty/Nilgiris	24% (12)
Coimbatore	16% (8)
T1 City (Ex, Bengaluru, Delhi, Chennai, Hyderabad)	32% (16)
T2 City (Ex: Kochi, Lucknow, Mysuru)	6% (3)
T3 City (Ex: Madurai, Vijayawada)	6% (3)
Foreign (Outside India)	16% (8)

**3. Results and Discussion**

The results of this study provide a comprehensive overview of migration patterns and financial behavior within the Badaga community, offering valuable insights and implications for further research.



**Fig. 1 Graphic representation of the number of people who have received any formal financial education or training**

In Figure 1, it can be observed that about 88% (44) of the respondents have not received any formal financial education or training, and only 12% (6) of the respondents have received it. Hence, the majority of the people are lacking financial training or education.

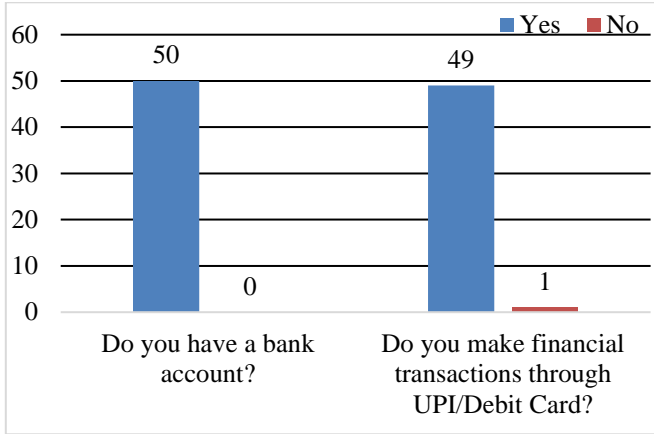


Fig. 2 Graphic representation of the number of people who have a bank account and make financial transactions through UPI/Debit Card

In Figure 2, it can be observed that everyone who is in the survey has a bank account. It can also be observed that about 98% (49) of the respondents make financial transactions through UPI/Debit Card, and only 2% (1) of the respondents do not.

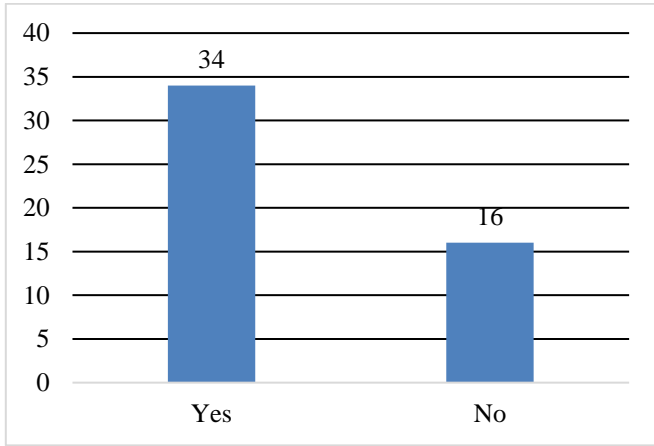


Fig. 3 Graphic representation of the number of people who have loans or debts

In Figure 3, it can be observed that about 68% (34) of the respondents have loans or debts, and only 32% (16) of the respondents do not have either.

In Figure 4, it can be observed that about 30% (15) people save 1-10% of their income, 26% (13) of the respondents save 11-20% of their income, whereas 12% (6) of the respondents save 21-30% of their income and 12% (6) of the respondents save 30+ % their income. It can also be observed that 20% (10) of the respondents do not save their income.

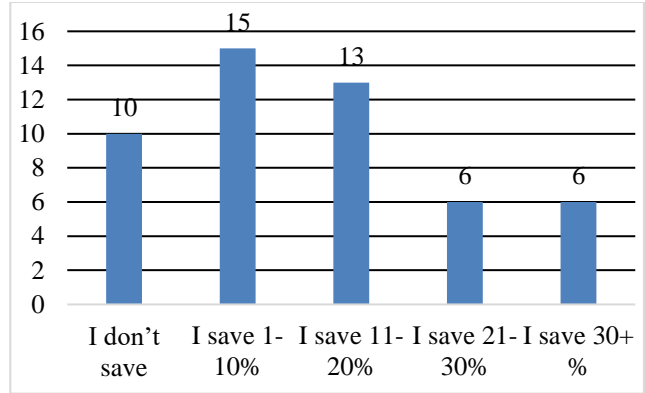


Fig. 4 Graphic representation of the distribution of the amount of money people save

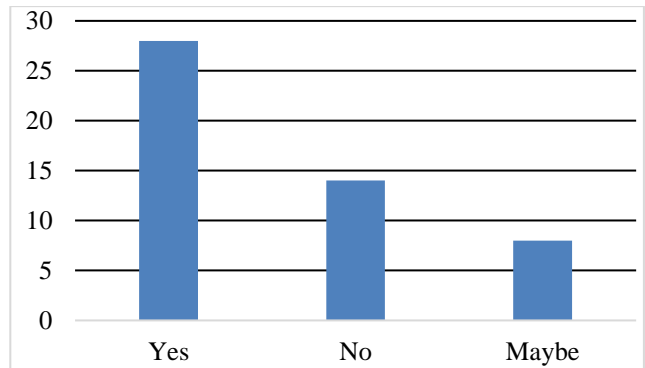


Fig. 5 Graphic representation of the distribution of the people who have or do not have a monthly budget for household expenses

In Figure 5, it can be observed that about 56% (28) of the respondents have not received any formal financial education or training, and only 28% (14) of the respondents have received it. It can also be observed that around 16% (8) may or may not have a monthly budget.

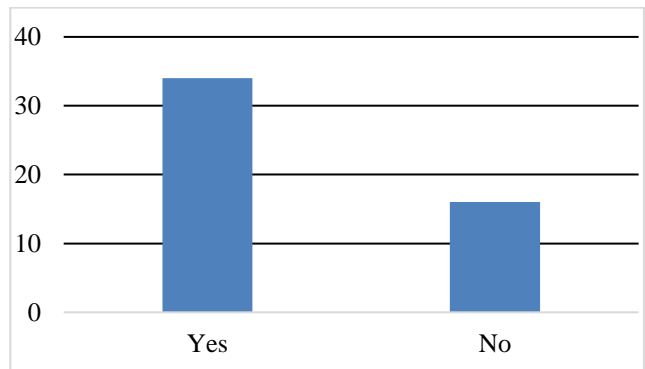


Fig. 6 Graphic representation of the number of people who have a savings plan for emergencies or future expenses

In Figure 6, it can be observed that about 88% (44) of the respondents have not received any formal financial education or training, and only 12% (6) of the respondents have received it. Hence, the majority of the people are lacking financial training or education.

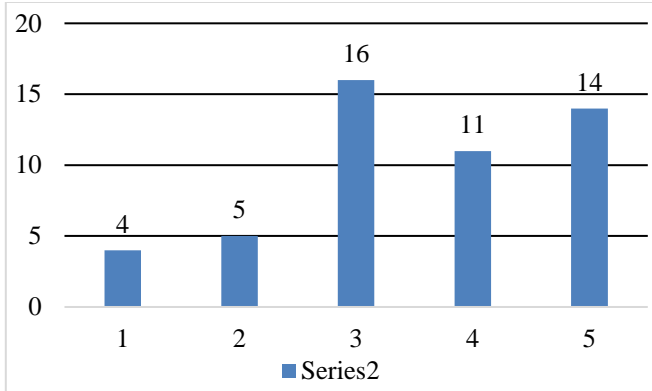


Fig. 7 Graphic representation of the different ratings of how influential financial stability is for families’ decisions to migrate

In Figure 7, it can be observed that there are 0.18% (9) of the respondents who have a low influence of financial stability for their decision to migrate, whereas 50% (25) of the respondents have a high influence of financial stability for their decisions. It can also be observed that 0.32% (16) of the respondents have a moderate influence.

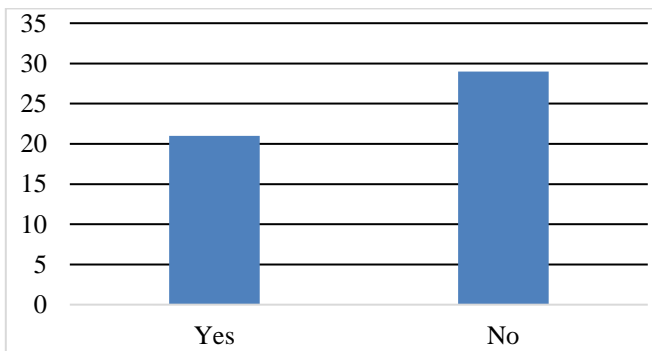


Fig. 8 Graphic representation of the number of people who wish to have financial resources more accessible in their village

In Figure 8, it can be observed that about 42% (21) of the respondents wish to have financial resources more accessible in their village, but 58% (29) of the respondents do not wish to. Over the past decade, significant changes have occurred in the financial and educational landscape of the Badaga community in the Nilgiri Hills. According to the survey, it was noticed that even though the community members receive no formal financial education, financial tools such as bank accounts, UPI, and debit cards are now widely used.

It was also observed that most individuals have a budget and a savings plan, yet around 70% of them have debts or loans [Figures 3 and 5] Furthermore, it can be seen that financial stability plays a crucial role in migration decisions for the majority. Although opinions are split on the need for more financial services, indicating that the primary concerns are related to education and employment opportunities. Migration has had a profound impact on educational attainment within the community. As migration increased, so did the levels of education among the people. In 2014, a research paper was

written by P. Shanmugam, who was an Assistant Professor in the Department of Economics at Bharathiar University, to study the migration of the Badaga community, which is also the aim of this study. Comparing the current (2024) survey with a study from 2014 [5], the following can be observed: In 2014, the highest educational attainments were largely confined to high school graduates, with 57% having a graduate degree and none holding a master’s degree. However, by 2024, the community saw a dramatic shift, with 52% holding master’s degrees, 42% being graduates, and only 4% having a high school education as their highest level of education. This shift underscores the importance of migration in improving educational outcomes.

The reasons for migration have also evolved. While employment remained the primary driver in both 2014 (57%) and 2024 (76%), there has been a significant rise in migration for health (from 13% to 46%) and studies (from 12% to 52%). This shift highlights the growing importance of health and education as factors influencing migration decisions. Additionally, the sources of income have shifted markedly over the years. In 2014, agriculture was the dominant source of income for 61% of the community, followed closely by salaried positions (60%). By 2024, the reliance on agriculture had drastically decreased to 8%, while salaried income had risen to 72%. This transition reflects a broader economic shift within the community, moving away from traditional agricultural livelihoods towards more stable and diverse income sources.

#### 4. Conclusion

The primary aim of this study was to study and understand the reasons, mostly financial – financial literacy, behavior and decision-making, for the migration of the Badaga community. The present study concludes that the large-scale migration that has taken place in the Badaga community, where job opportunities, education and health facilities were the dominant driving force of migration. Further, a reasonable tea price, higher and better educational institutions, and good job opportunities in the Nilgiris may reduce the migration of Badagas in the near future. The findings from this study have several practical implications. It can be used to address the specific needs of the Badaga community that was studied in this research. These findings can also be applied to similar tribal and rural communities across India, addressing migration-related challenges. Furthermore, this data can be utilized by local governments and NGOs to create targeted employment and educational opportunities that are aligned with the unique cultural and economic contexts of the Badaga community, which may reduce the migration of the community. Additionally, comparative studies with other tribal communities could provide a better understanding of the driving migration factors in rural India. Despite the valuable contributions of this study, certain limitations must be acknowledged. Participants in the survey might overestimate or

underestimate their financial status or behavior. Hence, the reliance on self-reported data through surveys and interviews may introduce biases. Moreover, the study's focus on only one

small community limits the general applicability of the findings to other regions or demographic groups in rural India.

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