



USAID | **BANGLADESH**
FROM THE AMERICAN PEOPLE

GENDER CONSIDERATIONS IN MIGRATION AND REMITTANCES IN BANGLADESH

GREATER ACCESS TO TRADE EXPANSION (GATE) PROJECT
UNDER THE WOMEN IN DEVELOPMENT IQC

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EXECUTIVE SUMMARY

This report was produced for USAID/Bangladesh by the GATE Project, Development & Training Services, Inc. (dTS), under a task order of the USAID Office of Women in Development. The objective of this study is to (a) review and track ongoing and planned research or program activities on remittances; (b) review ongoing projects on in- and out-migration and its impact; (c) provide a gender perspective on donor projects and studies; and (d) formulate possible programs and recommendations that USAID/Bangladesh can consider to promote remittances as a development tool, with a particular emphasis on women's experiences as migrants and receivers of remittances.

Migration has become an increasingly important strategy for sustaining livelihoods for migrant workers as well as the families and communities that they leave behind in their home countries. According to the International Organization for Migration (IOM), the global flow of migration has more than doubled since the 1970s, rising to 191 million in 2005. The United Nations International Research and Training Institute on the Advancement of Women reports that women now make up more than half of migrants globally.¹ By 2005, remittances surpassed US\$170 billion, rivaling development aid received by many countries; and the current remittances figure has reached US\$276 billion.²

A body of sociological and anthropological literature illustrates that the migration process is uniquely gendered, determining who migrates, under what circumstances, and with what resources. Data also suggest that the gender of the migrating worker has important implications for remittances to families who stay behind in the home country. For example, several studies have noted that women remit a higher proportion of their wages than men do. Other studies suggest that women are more likely to remit money than men when it is spent on basic needs such as food or clothing and less than men when remittances are expended on businesses or to repay loans.

Migration also has the potential to change the role that women play as providers and caregivers constructing new identities for women in sending and receiving communities. For example, when a husband migrates, the wife who stays behind may find herself acting as the head of the household and exercising increased decision-making. Studies show that women and men's relative control over resources significantly affects household consumption. As a result, a shift in household structure and authority may affect the well-being of family members who remain in the home country and intergenerational transmission of wealth. Conversely, those who stay often bear the burden of increased workloads and shoulder the responsibility to repay debts assumed in order to send the migrant abroad. Female-headed households are more likely to be poor if, over time, they comprise fewer wage earners and self employed and/or unemployed members.

The complex nature of gender, remittances, and poverty notwithstanding, it is important that governments and donors understand the gendered dynamics of migration both within the household in the home countries as well as abroad in host countries. To develop effective programs, development practitioners must design projects that reflect the needs, abilities, and interests of those who migrate as well as those who remain. Using a gender lens in design, implementation, and monitoring will enable the

establishment of programs and policies that incorporate women migrants as actors and remitters in the host country or women householders as remittance recipients and household and community decision-makers in the home country.

Drawing on current literature, interviews, and a stakeholder roundtable discussion in Dhaka on August 7, 2007, this report provides a brief overview of gender-differentiated issues related to migration, repatriation, and use of remittances. The second section of the report provides an overview of gender and migration issues. The third section examines gender-specific considerations related to Bangladeshi migration, repatriation, and remittances. The fourth section reviews lessons learned and current policies and programs on migration in other countries; and the final section suggests new research, programs, or other initiatives that USAID/Bangladesh might consider to address policy or program gaps.

KEY FINDINGS

- **Data Limitations.** Data on migration in Bangladesh are poor. The Bureau of Manpower, Employment and Training (BMET)—the department within the Ministry of Expatriate Welfare and Overseas Employment that is responsible for tracking overseas employment—collects data on the number of Bangladeshis working abroad. Although the bureau keeps gender-disaggregated statistics on temporary migrants, the data are not available in published sources (e.g., the Bureau of Statistics' reports).
- **Prevalence and Magnitude of Migrant Remittances.** In Bangladesh, a labor-surplus country, individuals from both poor and middle-class families have used migration (both long and short term) as an economic strategy to improve their own lives and those of their families. Migration has kept the unemployment rate virtually unchanged since the 1980s, even though the growth rate of the labor force is nearly double that of population growth. Migrants' remittances are an important source of foreign exchange earnings for Bangladesh. In 2004-05 remittances constituted 44 percent of export receipts.³ In comparison, foreign aid was only 39 percent of the amount of remittances. In 2006-07, remittances increased by 25 percent over the previous year, rising to nearly \$6 billion.⁴
- **Restrictions on Women's Migration.** Traditionally, Bangladeshi women have been less likely to migrate than men. This reluctance may be due to a combination of socio-cultural norms concerning women's mobility, government regulations that restrict female migration out of a desire to protect women from abusive situations, as well as the costs and risks associated with migration. Over the last decade, the Government of Bangladesh (GOB) has espoused different approaches toward female migration. In 1991, the government lifted the ban on unskilled women's migration but then re-imposed it in 1998 on the grounds that the restriction was the best way to protect women from labor rights violations. The effect of the GOB's bans has been to slow women's labor migration but not to stem it altogether. Many women continue to migrate for employment, but the process remains undocumented since the Bangladesh government has banned unskilled female migration. The ban was partially lifted in 2002 by allowing the

migration of female domestic workers under certain conditions; through a notification in 2005, the government then relaxed those conditions.

- **Characteristics of Women Migrants.** A 2005 study noted that more than 75 percent of female migrant workers were under the age of 30, with rural migrants slightly younger than urban ones.⁵ Fifty percent of female migrants were married, while 16 percent were unmarried, 25 percent divorced/deserted, and 9 percent widowed. Female migrants are more likely to be unmarried, divorced, or widowed compared with the national population. With regard to education and skills, more than half the rural female migrants were illiterate, while 37 percent of urban female migrants were illiterate. Most illiterate women were employed as domestic workers. Other migrant workers found employment in garment factories in the host countries. Women migrants tend to be concentrated in a few receiving countries, while male migrants are more dispersed. Network theory—the idea that women will migrate where other women from their village reside—is one reason for this geographic concentration. The fact that in 61 percent of villages surveyed, all female migrants went to a single destination supports this theory.
- **Terms and Conditions of Work.** Working conditions are hard, hours are long, and employers retain substantial control over the migrants.⁶ Many workers, both men and women, report experiencing both verbal and physical abuse. In the Middle East, domestic workers are exempt from most national labor laws. Although Bangladeshi Missions abroad have a role to play in safeguarding the rights of workers, many women migrants were unaware of the existence of a Mission in the country in which they were working. Migrants earn disproportionately lower wages than native-born workers and women earn lower wages than men. Despite the tenuous nature of their employment, the International Labor Organization (ILO) reports that both men and women working in Kuwait remit as much as 73 percent of their basic wages home as remittances.^{7*} In addition, the ILO emphasizes that Bangladeshi domestic servants in the Gulf States frequently receive the lowest remuneration.
- **Remittance Channels.** More than 80 percent of the migrant women used official channels to send money either by check or wire transfer.⁸ At least 32 percent also used informal channels (friends or other carriers), which is lower than the percent of men who rely on informal channels. Men are more likely to rely on friends or on the *hundi* system—a loose network of traders who settle transfers among themselves. Sending remittances to Bangladesh is neither easy nor inexpensive. Many banks and money transfer services charge a flat fee that is more expensive the smaller the amount sent. More stringent controls on remittance flows due to concerns about the funds flowing to illicit activities or terrorists have increased the costs of formally transmitting monies. To gain access to the growing market for remittances, three private commercial banks, in 2006, entered into an agreement with Western Union to facilitate speedy and accountable income transfers.

Footnotes, page: 6

* Basic wages exclude living expenses, bonuses, housing, and health-care expenditures.

- **Composition of Remittance Uses.** On the receiving end, families spend approximately 56 percent of remittances on consumption, healthcare, and/or education expenses. More than 18 percent of remittances go toward repaying debt incurred to finance migration. Nearly 70 percent of families were able to repay their loans despite the high interest rates. Investment in economic ventures was low—constituting between 1 and 5 percent of remittance use.⁹
- **Government Promotion of Savings Instruments.** To promote remittances put toward income-generating ventures, the GOB has developed a number of new savings instruments to attract remittances and encourage their use for local development initiatives (in some cases replacing or leveraging government spending). Such instruments include non-resident foreign currency deposits where migrants can deposit funds; U.S. dollar three-year bonds; as well as tax holidays and exemptions for non-resident Bangladeshis.

There are a number of policy/program actions which emanate from these findings to support gender-responsive migration and remittance programs in Bangladesh:

- Initiate activities to train government and Ngo staff to collect sex-disaggregated data on migrants and remitters.
- Build the capacity of universities and government policy offices to analyze data effectively for gender issues.
- Create government policies that support female migration and inform migrants of their rights.
- Develop interagency coordination on migration and set up a one-stop migration hub for processing and sharing information.
- Improve stakeholder dialogues with receiving countries focusing on cooperative agreements and labor laws.
- Consider setting up training centers to meet specific skills required by receiving countries.
- Reduce the cost of sending remittances.
- Increase the productive uses of remittances and work with home town associations (HTAs) on community investments.

ABBREVIATIONS

BBS	Bangladesh Bureau of Statistics
BMET	Bureau of Manpower, Employment and Training
DFID	Department for International Development
dTS	Development & Training Services, Inc.
GATE	Greater Access to Trade Expansion (Project)
GOB	Government of Bangladesh
HTA	Home Town Association
INSTRAW	International Research and Training Institute for the Advancement of Women
ILO	International Labor Organization
IOM	International Organization for Migration
MDW	Migrant domestic workers
MFI	Micro-finance institution
NGO	Nongovernmental organization
SAARC	South Asian Association for Regional Cooperation
SLBFE	Sri Lankan Bureau of Foreign Employment
USAID	United States Agency for International Development

INTRODUCTION

BACKGROUND

Migration is an increasingly important strategy for sustaining livelihoods for migrant workers as well as the families and communities that they leave behind in their home countries. According to the International Organization for Migration (IOM), the global flow of migration reached 191 million in 2005. The majority of migrants are from developing countries where their economies are in transition or experiencing stabilization and adjustment. Recent figures reveal that more than 60 percent of migrants are from the developing world.¹⁰ The United Nations International Research and Training Institute on the Advancement of Women reports that women now constitute more than half of migrants globally.¹¹ By 2005, remittances surpassed US\$170 billion, rivaling development aid received by many countries; and the current remittances figure has reached US\$276 billion.¹²

Migration has always played an important role in changing one's fortunes, improving the future for one's children, or protecting one's life. In Bangladesh, a labor-surplus country, migration (both long and short term) has been used as an economic strategy to improve the lives and prospects of poor and middle-class families alike.

International migration has therefore served to reduce unemployment by acting as a conduit for Bangladeshis of working age. Migration has kept the unemployment rate virtually unchanged since the 1980s—even though the growth rate of the labor force nearly doubled that of the population growth rate.

Migrants' remittances contribute to a household's economy as well as the nation's foreign exchange earnings. In 2004/2005, remittances constituted 44 percent of export receipts.¹³ In comparison, foreign aid was only 39 percent of the amount of remittances. Remittances generate foreign exchange reserves equal to about nearly 8 percent of Gross Domestic Product.¹⁴

The money that migrants send back to their families can be used to meet household needs and basic consumption needs, saved for future needs, or channeled into productive businesses or community ventures. However, how families use remittances depends on the family's poverty level, the types of services set up by governments or agencies to help families save or invest funds, as well as the links between the diaspora community and country of origin. Use of remittances also depends on the duration of migration, types of job in which migrants are engaged in host countries, nature of migration (legal or illegal), and the prudence of remittances managers at home.¹⁵

As Bangladesh continues to experience external labor migration—which increases foreign reserves and channels remittances to improve the livelihoods of poor Bangladeshis—the government might want to consider strategies to improve the migration experience for short- and long-term migrants; improve transmission and use of remittances; and generate better understanding of the gender differential outcomes of migration and the responses needed to address these differences.

METHODOLOGY

Drawing on current literature, interviews, and a stakeholder roundtable discussion, this report provides a brief overview of gender-differentiated issues related to migration, repatriation, and use of remittances. A brief questionnaire was distributed to donors, government officials, and civil society groups that work on migration issues to solicit information on their programs and the gaps needing to be addressed (see Annex A). A list of the stakeholders interviewed is provided in Annex B.

NOTES ON DATA SOURCES

Data on women migrants from Bangladesh is poor and incomplete. The Bureau of Manpower, Employment and Training (BMET)—under the Ministry of Expatriate Welfare and Overseas Employment—is responsible for tracking overseas employment and collecting data on the number of Bangladeshis working abroad. Although BMET internally disaggregates statistics for temporary labor migrants by sex, its published data do not provide immigration data by sex of the migrant. From BMET internal data, more than 64,000 women laborers migrated temporarily outside the country over the last three decades, but this represents only a small proportion of actual women’s migration.¹⁶ Many migrants do not apply for work visas, and they convert student or tourist visas into work visas upon arriving in the host country. Moreover, migration for Bangladeshi women is a complex process in the context of socio-cultural barriers including *Purdah*, sometimes impeded by legal restrictions; therefore, many women migrants may use informal channels to migrate—further obscuring the true numbers of female migrants.

The Bangladesh Central Bank data on the receipt of remittances is not disaggregated by the sex of the migrant. Furthermore, the Bangladesh Bureau of Statistics (BBS), which publishes the Household Income and Expenditure Survey and the Labor Force Survey at regular intervals, does not record which family member went to what country. Similarly, annual information on remittances does not profile the remitters. Consequently, little is garnered from national survey instruments about the gender dimensions of migration or its use as a livelihood strategy.

GENDER AND MIGRATION: AN OVERVIEW

Over time there has been a feminization of migration; and a body of sociological and anthropological literature illustrates that the migration process is strongly gendered, determining who migrates, under what circumstances, and with what resources. Yet, much of the economic analysis of migration fails to distinguish or explore any gendered patterns and, with few exceptions, tends to concentrate largely on the experience of male migrants. Gender plays a dominant role in determining who migrates, when it occurs, under what circumstances, and with what resources.¹⁷

Typically, migrants seek opportunities in higher income economies, where employment is comparatively plentiful and wages are higher. Despite these opportunities, migrants are uniquely vulnerable and face contingent rights to secure employment, housing, healthcare, and other state transfers.¹⁸ Migrants tend to cluster in informal and insecure employment and are frequently considered flexible and strongly expendable labor.

Many migrants find work in sectors that are poorly regulated and where statutory labor law does not apply or is inadequately enforced. Furthermore, those without documents are disproportionately vulnerable to predatory recruitment in the informal economy for low paying and often dangerous work.

Migration has a significant impact on individuals and households, separating families and changing economic opportunities for those who migrate and those who stay. Migration also has the potential to change the roles that women play as providers and caregivers, constructing new identities for women in home and host communities.

Gender considerations are also likely to shape the fortunes of migrants in the host country—determining how rapidly migrants are incorporated into labor markets; what types of labor markets they seek out or are eligible for; the types of visas and protective status they enjoy; and whether they experience any mobility to higher paying, higher status employment.

Boserup identified a series of gender-specific, push- and pull-factors, such as the availability of economic opportunities that drive men and women to migrate and socio-cultural factors that sanction or limit their mobility.¹⁹ In their studies of internal migration in Ecuador, Katz and Bravo-Ureta and others also found distinct gender dimensions to the migration decision; the presence or absence of male employment opportunities is likely to determine who migrates and when.²⁰ If male employment opportunities are plentiful locally, women are more likely to migrate, whereas if off farm-employment opportunities for men increase outside of the community, it is more likely that males will migrate.

Without a doubt, socio-cultural factors play an important role in shaping men's and women's migration patterns and trends and the research that interprets these trends. The literature on gender and migration is replete with examples of male migrants determining when and how to migrate, and women and children being swept along in the process, or brought to the host country once the male migrants have settled. Mincer developed a theory of the “tied mover” or “tied stayer,” where the migration decision rests on a determination of the net family costs and benefits of migration; where those who stay or move do so based on the joint calculus of family as opposed to private or individual benefit.²¹ It was assumed that women were disproportionately “tied movers,” accompanying spouses and facing reduced labor market options as a result of their joint migration decision.²² Such analyses subordinate women's roles in the migration decision and contribute to their invisibility as individuals who have participated actively in choosing whether, when, and how to migrate.

Regarding household dynamics, Afsar states that migrants' marital status, class, and fall-back position influence women's roles and status in the family.²³ Kabeer further states that women's specific gender roles within the family influence their choices and whether they face resistance from other family members in the migration decision-making and implementation process.²⁴ Kabeer also argues about women's agency in the migration decision-making process when she says:

Most women made their labour market decision in consultation with their families. The interactions between women's own preferences and those of other family members gave rise to rather different processes of decision-

making, some apparently cooperative and others conflictual, sometimes violently so.

Moreover, although men and women may be equally likely to migrate, women frequently remit a higher proportion of their wages in transfers and gifts to their home countries than men, and they do so at a significantly higher rate.²⁵ For example, Curran found that in Thailand, although both sons and daughters are equally likely to migrate, daughters are more likely to remit wages.²⁶ In their analysis of Salvadoran migrants to the Washington, DC area, Gammage and others found that women migrants remit higher proportions of their wages and demonstrate a greater propensity to save both in the home and host country.²⁷ De la Brière and others, through their research on migration in the Dominican Republic, found that men and women have different motivations for remitting and different expectations of return to their home community.²⁸ Young male migrants with a desire to return to their community of origin are motivated to remit by the desire to invest in their home town or community. In contrast, female migrants, with no intention of returning, are disproportionately motivated to remit by the desire to mitigate risk and offer a form of insurance against income fluctuations for the household in their home community. Other recent studies suggest that women remit more monies to distant family members than men do and remit more than men over time. Finally, studies suggest that women remit more money than men when the monies are spent on basic needs, such as food or clothing, and less than men when remittances are expended for business purposes or to repay loans.

The failure to incorporate a gendered focus in the analysis of migration and the sending and receipt of remittances—in combination with a disproportionate emphasis on the male migrant as the protagonist—results in a lack of attention to the experience of those who remain in the home country. Those staying behind may have shared in the migration decision. Furthermore, those who stay often bear the burden of increased workloads and shoulder the responsibility to repay debts assumed in sending the migrant abroad. Finally, changes in household structure brought about by migration may affect who holds decision-making authority over the use and allocation of the resources that migration can garner. These subtle changes in gender roles and responsibilities affect the environment in which development processes occur. Policies and programs designed to mitigate poverty, accelerate the investment of private and collective remittances, and diversify the income base of home communities will need to consider the impact of migration on individuals, households, and communities.

The temporary or permanent nature of migration decisions and the choice of who migrates affect household formation in both rural and urban areas. There is evidence that global migration has contributed to an increase in the number of female-headed and female-maintained households in a number of countries—this is particularly true in Latin America. This increase may indicate that even though both men and women migrate, more prime-age men are initially migrating than women. This is likely to result in a range of economic and socio-demographic outcomes.

Female-headed households, and those households where more women than men are engaged in remunerated activities, may be disproportionately more likely to be poor.²⁹ Female-headed households consistently report fewer wage earners and a higher number of self-employed and unemployed. Furthermore, domestic responsibilities in the

reproductive sector may restrict women's economic activities, increasing their dependence on remittances and limiting their capacity to secure economic well-being for themselves and their families.

The complex nature of gender and poverty notwithstanding, female-headed households may exhibit pronounced preferences to invest in household well-being. Studies from various countries indicate that women's and men's relative control over resources has significant and often gender-differentiated impacts on household consumption and expenditures.³⁰ Consequently, by changing household structure and decision-making authority, the income portfolio, the acquisition of debt, and the availability of savings, migration may affect the well-being of all members who remain in the home country and, as a result, the intergenerational transmission of poverty over time.

Migration precipitates changes in household structure, the age of household heads, the portfolio of income, the acquisition of debt, and the disposition of household resources; and has the potential to change decision-making authority within the household. Such changes in the home and host country have particular importance for the design of programs and projects intended to foster the productive use of remittances; encourage the investment of collective remittances in social projects such as schools and small public infrastructure; and, to bank the unbanked assets, particularly women who may disproportionately receive remittances but have had little exposure to banks and financial agencies. Without understanding the impact of migration on households in the home and host countries, development practitioners may design inappropriate programs and projects that fail to consider who remains and in which types of economic, social, and political activities they can participate. Moreover, without understanding the gendered nature of migration flows, development practitioners may fail to develop programs and projects that incorporate women migrants as actors and remitters in the host country or as remittance recipients in the home country.

GENDER AND MIGRATION IN BANGLADESH

Traditionally, Bangladeshi women have been less likely to migrate than men. This reluctance may be due to a combination of socio-cultural norms concerning women's mobility, government regulations that restrict female migration, and the costs and risks associated with migration. It was once thought that Bangladeshi women might migrate with their husbands but were less likely to migrate on their own. Increasingly, however, married and unmarried women are relocating to foreign countries to gain work experience and earn monies for their nuclear and extended families. To migrate, women must often navigate a complex bureaucracy of government ministries, paperwork, and costs prior to migrating.

MAJOR CONSTRAINTS OF FEMALE MIGRATION

The government's approach to female migration has vacillated over the last 26 years. The government imposed a ban on semi-skilled and unskilled female migration in 1981 and it lasted for a decade. In 1991, the government lifted the ban on skilled women's migration but then re-imposed it in 1998 on female professionals and skilled workers—such as nurses, typists, secretariat assistants, garment/factory workers—along with the

unskilled and semi-skilled domestic aides or cleaners on the grounds that the restriction was the best approach to protect women from labor rights violations.* Civil society organizations, as well as the Bangladesh Association of International Recruiting Agencies, opposed the government decision and asked it to withdraw the ban on female migration, considering the demand for labor from receiving countries and employment needs of Bangladeshi female workers.

Ostensibly, concerns about the vulnerability of women as migrants motivated these bans. However, the ban has not halted women's migration but rather slowed it and even fostered numerous illegal channels of migration and increased women's vulnerability. Many women do not register as labor migrants but instead migrate with family members or as part of family reunification. Others migrate on their own through informal channels.

Official data report that less than 2 percent of all labor migrants are women. Siddique (2003) observes, "[These] figures do not give a true picture of female migration from Bangladesh. Many women continue to migrate for employment, but the process remains undocumented. Almost all women of the unskilled and semi-skilled categories migrate unofficially, since the Bangladesh government has banned unskilled female migration." Furthermore, a 2005 study, examining undocumented female migration, estimated that at least 437,020 women have migrated—a number that far surpasses the official statistic of 13,000.³¹ The fluctuation in the government's attitude toward female migration may have contributed to the undercounting of female migration.

In addition to the outright restrictions on women's migration, navigating the bureaucracy to legally migrate may deter many women from pursuing formal migration. Many different agencies are involved in processing migration documents. Fifty-seven percent of women reported obtaining work visas from a recruiting agency, while 18 percent purchased them from an individual recruiter and 18 percent went through neighbors, relatives, or a friend who was already abroad.³² Few women went through government agencies or a public company. Navigating the proper procedures is not only time consuming for the individual but also for companies wanting to recruit Bangladeshi women. The International Research and Training Institute for the Advancement of Women (INSTRAW) study goes on to note that recruiting women workers was time-consuming and expensive because after obtaining permits, women migrants must be cleared by the BMET, Ministry of Labor, and the labor attaché in the host country.³³

DEMOGRAPHIC CHARACTERISTICS OF MIGRANTS

The INSTRAW study reveals that a majority of women migrants (between three-quarters and four-fifths) were under the age of 30, with rural migrants being slightly younger than urban ones. The majority of women workers migrated from greater Dhaka, as well as surrounding rural districts, such as Munshinganj, Manikganj, and Chandpur. In comparison, male migrants were primarily from Sylhet, Chittagong, Noakhali, and Comilla. The majority of female migrants were Muslim. In Jessore, the number of female migrants surpassed male migrants.³⁴

Non-Muslim women in the INSTRAW study reported taking Muslim surnames to hide their religious identity while applying for migration. This may indicate that Muslim

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* The ban has been relaxed, but the remaining restrictions are unevenly applied.

women had an advantage in migrating to predominately Muslim countries in the Middle East and Malaysia; it may also suggest a possible bias against non-Muslims in the recruitment process in Bangladesh.

Fifty percent of female migrants were married, while 15.5 percent were unmarried, 25 percent divorced/deserted, and 9 percent widowed. Female migrants are more likely to be unmarried, divorced, or widowed compared with the national population. Regarding education and skills, more than half of the rural women migrants were illiterate, while 37 percent of urban women were illiterate. Most illiterate women were employed as domestic workers. The average level of education of female migrant workers in the garment industry was 5.2 years, and 85 percent had experience working in Bangladesh's ready-made garment factories.³⁵

The INSTRAW report also evaluated the costs and benefits of women's short-term international migration and found that 56 percent of families experienced positive economic results, 26.5 percent experienced negative results, and 15.5 percent experienced mixed results. The social effects of short-term international migration were also mixed—for example, children's educational opportunities increased in some instances and decreased in others. Most women reported greater confidence after migration. Migration also changed relationships, causing some marriages to fail and spurring some women to leave abusive relationships.

DESTINATIONS FOR MIGRANTS

The demand for labor in the Middle East fuels substantial flows of migrant workers from Bangladesh. In 2000, 65 percent of all migrants leaving Bangladesh sought visas in Saudi Arabia. Data indicate that 35 percent of Bangladeshis immigrating into the United States in the 1990s were women, and almost 50 percent of recent Bangladeshi arrivals in the United Kingdom were women.³⁶ Sixty percent of female migrants have gone to the Middle East and South East Asia, especially Malaysia, as domestic workers. In addition, women migrants have traveled to the United Arab Emirates, Malaysia, Bahrain, Kuwait, Saudi Arabia, Oman, and Singapore. In analyzing BMET data, Afsar (2007b) estimated that Gulf Cooperating Council countries alone absorbed 80 percent of Bangladeshi women's labor during 1991–2006. Women typically migrate to the receiving countries mentioned above, while men migrate to a greater number of receiving countries. The network theory—the idea that women will migrate where other women from their village reside—explains one reason for this geographic concentration; in 61 percent of the villages surveyed in the study, all the female migrants went to a single destination.

WORKING CONDITIONS

Working conditions are hard, hours are long, and employers retain substantial control over the migrants.³⁷ Sixty-six percent of factory workers and about 50 percent of garment workers reported official work days ranging from 8–10 hours. Domestic workers were most vulnerable to excessive work hours, with up to 75 percent of them working as long as 15–18 hours per day. Few domestic workers have a weekly holiday. In the Middle East, domestic workers are exempt from most national labor laws.

Migrant workers rights are limited. In some countries, women are subjected to mandatory pregnancy and HIV/AIDS tests each year. If either of the test results is

positive, employers assume no responsibility, and the female workers are deported home.³⁸ Eighty percent of Bangladeshi women and 86 percent of men in Kuwait reported that their sponsor or employer held their passports.³⁹ While workers may receive living assistance, healthcare, and bonuses, their receipt of these benefits is erratic and inconsistent. Many workers, both men and women report experiencing both verbal and physical abuse.

Migrant workers earn disproportionately lower wages than native-born workers, and women earn lower wages than men. A recent report from the International Labor Organization (ILO) emphasizes that Bangladeshi domestic servants in the Gulf States frequently receive the lowest remuneration.⁴⁰ With the same level of education, working hours, and length of service, a female migrant worker earns 44 percent of a Bangladeshi male worker in the United Arab Emirate's garment sector—evidence of a blatant gender-based wage differential, which is much higher than that of the home country.⁴¹ The ILO (2003) also reports that despite the tenuous nature of their employment, both men and women working in Kuwait remit as much as 73 percent of their basic wages* home as remittances.

Although Bangladeshi Missions abroad have a role to play in safeguarding the rights of workers, many women migrants are unaware of the existence of a Mission in the host country. When women have petitioned the Missions for assistance, in many cases, the Missions successfully intervened. However, in other cases, women's problems were unresolved. Some attribute this to varying attitudes among Mission staff, which can prompt a range of responses. Migrant workers are as likely to get sent back to Bangladesh as they are to receive support in fighting for their rights in the host country.

CHANNELS OF REMITTANCES, USE PATTERNS, AND IMPACTS

In 2006-07, remittances totaled approximately \$6 billion, an increase of 25 percent over the previous year. More than 80 percent of the migrant women used official channels to send money by check or wire transfer.⁴² At least 32 percent of women also used informal channels (friends, other carriers) at times, but this is lower than the percent of men who used informal channels. Men are more likely to rely on friends or on the *hundi* system—a loose network of traders who settle transfers among themselves.

Sending remittances to Bangladesh can be costly. Many banks and money transfer services charge a flat fee that makes it expensive to send small amounts. Concerns about the funds flowing to illicit activities or terrorists have led to more stringent controls on remittance flows and an increase in the costs of formally transmitting monies. To attract remittances through formal channels, the GOB has developed several new savings instruments that may also spur local development or substitute for government spending. These instruments include non-resident foreign currency deposits where migrants can deposit funds; U.S. dollar three-year bonds; as well as tax holidays and exemptions for non-resident Bangladeshis.

Yet, the demand for well-regulated, inexpensive, accessible remittance services exists. To gain access to the growing market for remittances, in 2006, three private commercial banks entered into an agreement with Western Union to facilitate speedy and

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* Basic wages exclude living expenses, bonuses, housing, and healthcare expenditures.

accountable income transfers. Nevertheless, a significant portion of remittance transfers for the poor remain untapped.

Families used approximately 56 percent of remittances for consumption, healthcare, and/or education expenses. A compilation of remittance use patterns by Byrun and Kuddus reveals nearly 40 percent being spent for consumption, 10 percent for health and education, and around 10 percent for financing the migration of other family members.⁴³ More than 18 percent of remittances were spent to repay the loans incurred to finance migration. Nearly 70 percent of families repaid their loans despite the high interest rates. Investment in economic ventures was low—comprising approximately up to 4.75 percent of remittance use.⁴⁴ However, other estimates suggest that nearly 20 percent of remittances sent by female migrants are used for productive purposes.^{45*}

Gender differences in the use pattern may also be partly explained by the fact that the average duration of migration overseas is less than two years for women workers compared with six-plus years for men. Other factors underlying the different use of remittances are the size of remittances sent by the two groups; and, more important, the household's ability to generate savings after meeting subsistence needs, which mostly depends on the extent of the household's debt liability and prudence of the person managing the funds.^{46†}

Use patterns of remittances impact the poverty situation, local economy, and other development parameters. Research has revealed both direct and indirect effects of migration and remittances, including a contribution to family income; a cushion against income erosion; and the provision of money for crises and for investment in education and improved water and sanitation.⁴⁷ Afsar also highlighted some multiplier effects of remittances—from the expansion in the construction sector to an increase in fruits and vegetable business and exports, information communication technology use, transportation, and others.⁴⁸ Empirical research by the People's Participation and Research Center finds that remittances increase demand at the local level, which supports Afsar's finding.⁴⁹ Anecdotal evidence also suggests trickle down effects of remittances, including the generation of employment opportunity in areas such as Sylhet, which experienced wealth accumulation.⁵⁰

Overseas migration also involves huge costs; apart from economic costs, there are also opportunity costs, costs associated with and resulting from migrating, and psychological costs that are difficult to measure. Furthermore, one must not discount the problems of physical separation between husbands and wives; the risk of a psychosomatic disorder; and problems with caregivers for children, particularly in the case of women's migration and women's extended roles in the absence of their male spouses.⁵¹ Given the perennial problems of the high cost involved in overseas migration and the risk of

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* This includes the purchase of land or a house; repairing, building, and extending a house; savings; and other investment. This expenditure doubled in the case of male migrants (Afsar et al., 2002; Mushid et al., 2000). The purchase of land or home improvement is included because many income-generating activities are conducted at home sites in rural Bangladesh.

† Note that remittances sent by women workers are less than half of male workers; although as a proportion of overseas income, women's remittances are nearly 15 percent higher than men's.

trafficking and being cheated, it is important to examine the government's policies and regulatory measures to address these problems.

GOVERNMENT REGULATION, POLICIES, AND OVERSIGHT ON MIGRATION

The Emigration Ordinance of 1982 is the primary law regulating migration. The ordinance and subsequent administrative decrees focus on procedural issues rather than the welfare of Bangladeshi migrants. The law enables the government to specify minimum standards for wages and working conditions in the host country acceptable for Bangladeshi workers and recruiters. However, as of 2005, the law had never been operationalized. Another weakness of the ordinance is that migrant workers do not have the right to seek legal redress directly. Only a government official can lodge provisions for violations of the ordinance. To streamline the recruitment process and to provide some welfare measures to the migrant workers, the government issued important rules in 2002 under the Ordinance, which includes Emigration Rules, 2002 (S.R.O. No. 370-Law/2002); Rules for Conduct and Licensing of Recruiting Agencies (S.R.O. No. 371-Law/2002); and The Wage Earners Welfare Fund Rules (S.R.O. No. 372-Law/2002). Still, the 1982 Ordinance lacks any consideration of female migrants and their well-being in the destination country. The recently published Bangladesh Overseas Employment Policy in the November 5, 2006 Gazette, tries to overcome these weaknesses by focusing on three areas: promotion of temporary labor migration, protection of migration workers, and maximization of benefits of overseas employment. However, it does not have a vision for migration as a development nexus or for mainstreaming migration in the country's development agenda and poverty reduction strategy.⁵²

STAKEHOLDER ACTIVITIES

Stakeholders have been developing programs, policies, and initiatives to redress some of the problems that migrants face throughout their experience working abroad and then repatriating. Several of these programs, often on trafficking or anti-trafficking activities, have a gender-specific focus. Many other programs focus on migration broadly, without integrating gender considerations into their efforts. Many of the stakeholders interviewed expressed the need for increased workforce/vocational training for Bangladeshi workers to compete with other low-income countries in attracting recruiters. Others expressed the need for workforce training upon repatriating. Some mentioned the need for pre-departure trainings for migrants, particularly concerning their rights. Several stakeholders also noted the need for better government monitoring and enforcement of migrant labor rights. Although the government has activities in place, several stakeholders questioned the breadth of the activities and their actual implementation.

Many stakeholders are interested in programs that can ease the transaction costs of remitting and create avenues for families of migrants to save more of their remittances for productive investments. However, others caution that because such a high proportion of remittances are channeled into basic needs and cushioning families against greater poverty, that the ability to do this may be limited.

Table 2 describes the remittance-related initiatives of key stakeholders in Bangladesh.*

Table 2. Stakeholder Activities Focused on Remittance Issues

Organization	Type of Organization	Focus/ Mandate	Issue	Activities
Organization: Research and Migratory Movements	Type of Organization: University	Focus / Mandate: <ul style="list-style-type: none"> • Research/ advocacy 	Issue: <ul style="list-style-type: none"> • Safe migration 	Activities: <ul style="list-style-type: none"> • Awareness campaigns on safe migration/anti-trafficking
Organization: Bangladesh Institute for Development Studies	Type of Organization: Public research institute	Focus / Mandate: <ul style="list-style-type: none"> • Research 	Issue: <ul style="list-style-type: none"> • Migration, remittances, and development 	Activities: <ul style="list-style-type: none"> • Research and dissemination through seminars and conferences
Organization: International Organization on Migration	Type of Organization: Development partner	Focus / Mandate: <ul style="list-style-type: none"> • Research/ advocacy 	Issue: <ul style="list-style-type: none"> • Safe migration • Remittances • Migrant health • Skills training • Capacity building (e.g., government officials training) 	Activities: <ul style="list-style-type: none"> • Booklets on destination countries • How to channel remittances • Migration health services • Training of government officials to address challenges • Collaborating with government in repatriation of migrants • Arranging regional dialogue to address violence and health issues
Organization: Welfare Association of Returnee Bangladeshi Employees	Type of Organization: NGO	Focus / Mandate: <ul style="list-style-type: none"> • Advocacy/ programs 	Issue: <ul style="list-style-type: none"> • Safe migration • Reintegration • Livelihoods • Migrant savings • Safe migration • Gender-sensitive migration 	Activities: <ul style="list-style-type: none"> • Awareness raising • Pre-departure briefings • Skills building • Livelihood training • Training on savings and investment • Advocacy on gender and migration
Organization: Bangladesh	Type of Organization: NGO	Focus / Mandate: <ul style="list-style-type: none"> • Networking 	Issue: <ul style="list-style-type: none"> • Safe migration 	Activities: <ul style="list-style-type: none"> • Information

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* Note that some of the stakeholders (e.g., the Bangladesh National Women's Lawyer Association and the United Nations Development Fund for Women) do not work on remittances; and yet, by virtue of their work on other fields of gender equity and safe migration, their work is likely to have an impact on remittances; and hence, they are included in the table. On the other hand, the Bangladesh Bank and the national banks under its aegis and private banks are directly involved in attracting remittances. However, they are not included because they do not have any gender-based work agenda.

Ovibashi Mohila Shramik Association		with both returnee and potential women migrants for safe migration and reintegration	<ul style="list-style-type: none"> • Reintegration • Livelihoods • Migrant forum 	<p>dissemination and awareness raising for safe migration</p> <ul style="list-style-type: none"> • Pre-departure briefing • Skills development training and counseling • Credit and support for livelihood • Networking to form migrants' forum
Organization: Bangladesh National Women's Lawyer Association	Type of Organization: NGO	Focus / Mandate: <ul style="list-style-type: none"> • Basic needs • Legal intervention • Shelter 	Issue: <ul style="list-style-type: none"> • Anti-trafficking and victims of trafficking 	Activities: <ul style="list-style-type: none"> • Basic needs • Shelter for trafficked women • Schooling • Advocacy
Organization: United Nations Development Fund for Women	Type of Organization: Development partner	Focus / Mandate: <ul style="list-style-type: none"> • Training, research and collaboration with government 	Issue: <ul style="list-style-type: none"> • Gender equity and safe migration issues 	Activities: <ul style="list-style-type: none"> • Developing code of conduct for treating migrant labor with Ministry of Women's and Children's Affairs and Ministry of Foreign Affairs
Organization: Asian Development Bank	Type of Organization: Donor	Focus / Mandate: <ul style="list-style-type: none"> • Research 	Issue: <ul style="list-style-type: none"> • Improving remittance flows 	Activities: <ul style="list-style-type: none"> • Study and dissemination
Organization: Department for International Development	Type of Organization: Donor	Focus / Mandate: <ul style="list-style-type: none"> • Research/ programs 	Issue: <ul style="list-style-type: none"> • Improving remittance flows 	Activities: <ul style="list-style-type: none"> • Develop faster and cheaper remittance services • Challenge fund to stimulate development of new services • Inform consumers about remittance products
Organization: Bureau of Manpower Employment and Training	Type of Organization: Government entity (under Ministry of Expatriates Welfare and Overseas Employment)	Focus / Mandate: <ul style="list-style-type: none"> • Regulating recruiting agencies • Research/ program 	Issue: <ul style="list-style-type: none"> • Training • Registering recruiting agencies and migrants • Maintaining migrants data base • Educate migrants children 	Activities: <ul style="list-style-type: none"> • Workforce training • One-stop service center • Low-cost housing • Pre-departure briefing

Source: Stakeholder interviews (October 2006–June 2007).

LESSONS LEARNED—MIGRATION PROGRAMS AROUND THE WORLD

Governments worldwide have used various, creative policies and approaches to facilitate migration, capture remittances, and stimulate local and national investment. The Philippines and Sri Lanka have developed training programs to certify migrants' skills and facilitate their migration and absorption into host-country economies (see Box 1). These programs have encouraged migration, particularly by women, and act as recruitment conduits enabling prospective employees to find work abroad and employers to recruit qualified workers.

Box 1. Training Programs for Women Migrant Workers in Sri Lanka

The majority of migrants from Sri Lanka are women, making up approximately 70 percent of migrants living abroad. Almost 95 percent of these workers are employed in the Middle East.

The Sri Lankan Bureau of Foreign Employment (SLBFE), the agency for overseas employment administration, is responsible for managing migration flows and collecting data on migrant workers. The SLBFE is a semi-autonomous government body that was set up in 1986. Its responsibilities include

- setting standards for and negotiating contracts of employment;
- entering into agreements with relevant foreign authorities, employers, and employment agencies in order to formalize recruitment agreements;
- formulating and implementing a model contract of employment, which ensures fair wages and standards of employment;
- examining the authenticity of documentation issued to Sri Lankan recruits outside Sri Lanka;
- supporting the welfare and protection of Sri Lankans employed outside Sri Lanka; and
- providing assistance to Sri Lankans going abroad for employment.

The SLBFE organizes training courses in industrial sewing and domestic service. These training programs are mainly designed for female domestic workers, and many are compulsory. The SLBFE certifies its trainees for prospective employers. They also provide one-day refresher training programs for repeat migrants.

In 1996, the SLBFE made pre-departure training compulsory for domestic workers, and a training certificate became a mandatory requirement for registering with the SLBFE. In early 2000, 25 training centers existed throughout Sri Lanka—the majority of which were run by SLBFE. Malsiri and Jayasunder (2001) reported that, in 1999 alone, SLBFE trained almost 5,000 women monthly, totalling 36,841.

Apart from skills training for women, SLBFE also arranges language training to ensure a basic knowledge of English and Arabic; provides information about migration status and rights; runs financial management courses, including information on banking and savings; and supplies literature on personal health and wellbeing and strategies to overcome disorientation and loneliness, culture shock, anxiety, and psychological distress.

Source: Malsiri and Jayasunder, 2001.

Several countries that rely on migrant workers have expanded their labor laws to regulate and provide coverage and legal redress for migrant domestic workers (see Box 2). Other countries have developed standard contracts for hiring migrant domestic workers (MDWs) that must be used by all employers and agencies. In 2003, Jordan's Ministry of Labor and the United Nations Development Fund for Women developed a "Special Working Contract for Non-Jordanian Domestic Workers." The contract is the only binding document acceptable for securing a work visa to enter the country. Jordan has also established a hotline for MDWs to call to report mistreatment, including physical or sexual harassment or abuse.

Box 2. Country Laws Concerning Migrant Labor

Coverage of migrant workers under the country's labor law implies that the Ministry of Labor has jurisdiction for violations of the law. In some countries, the Ministry of Labor collaborates with the Ministry of Women's Affairs or the Ministry of Social Welfare to ensure that gender-specific considerations are included in the law and implementation of relevant programs.

In Hong Kong, MDWs are covered under the employment ordinance, which provides one day of rest, public holidays, annual leave, one-month notice for termination, as well as payment of wages.

In South Africa, MDWs are covered under most key national labor laws, including those regarding wages, trade union formation, non-discrimination and equity, skills development, and an unemployment compensation scheme. MDWs are required to have a written contract that is aligned with national labor laws. Should an MDW have a complaint, he or she can appeal to government labor officials or join a labor union to seek redress. Moreover the coverage under the unemployment scheme lessens the threat of termination by employers.

In Italy, MDWs are provided the same benefits and protections as other workers—minimum wages, medical benefits, one day of rest per week, paid annual leave, 13-month salaries, participation in social pension funds, and severance pay. Discrimination is prohibited and enforced by law. Moreover, loss of employment by a legal MDW does not require that he or she leave Italy. MDWs are allowed to remain until the residence permit expires and may seek a new employer during that time. This removes the threat of deportation wielded by employers against MDWs.

Source: Robertson, 2005.

Worldwide, governments and banks have also used remittances to create new financial instruments, developing remittance-financed bonds and creating remittance-backed instruments as new sources of debt marketing. For example, Spain and Portugal's thriving credit unions were largely built on remittances sent home by migrants working in European countries in the 1960s and 1970s. Investment bankers, in a number of financial centers, have encouraged Turkey, the Philippines, and Brazil to develop creative measures to capture and capitalize on remittances. In August 2001, the Banco do Brasil issued \$300 million in five-year bonds, using forecasts of future remittances in yen from Brazil's 1 million expatriates living in Japan as collateral. Pakistan and India have also adopted this strategy: both have issued remittance bonds to boost foreign-currency reserves and recruit diaspora investment.⁵³ In Pakistan, migrant workers have been encouraged to use the Non-Repatriable Investment Scheme, which allows the diaspora to import machinery and equipment at concessional rates of duty to establish

manufacturing enterprises in Pakistan. Similarly, in India, migrant workers returning to their home countries are given preferential access to capital goods and raw material imports.

In looking for possible linkages between remittances and small and medium enterprises, Afsar wrote: “There is growing evidence that remittances can play a leading role if schemes are so designed as to invoke the interest of migrants to invest in home enterprises, thereby generating employment for his/her family members or relatives, earning additional income from investment property, or making necessary preparation for their return.”⁵⁴ For example, the Sankofa Foundation, a Ghanaian diaspora organization in the Netherlands has funneled its monies to a long-term, sustainable development project in rural Ghana. The Sanfoka poultry project mobilizes investments from Ghanaian migrants to fund start-up costs and training for women to raise poultry or operate rural businesses.

CONCLUSION AND RECOMMENDATIONS

Migration precipitates changes in household structure, family size and composition; level and extent of education and enrollment; the portfolio of income; the acquisition of debt; and, the disposition of household resources. It also has the potential to change decision-making authority within the household. Such changes in the home and host country have particular importance for designing programs and projects intended to foster the productive use of remittances; encouraging the investment of collective remittances in social projects such as schools and small public infrastructure; and, banking the un-banked—particularly women who may disproportionately receive remittances but who have had little exposure to banks and financial agencies. Literature on gender and migration also indicates that the monies women remit tend to be spent on basic needs rather than longer-term investment. Existing research suggests that women migrants’ lower income and shorter duration of migration in comparison with men’s—as well as a lack of prudent remittance managers at home—may be responsible for less productive use of their remittances.⁵⁵ However, whether such gender differentiated remittance use patterns hold even after controlling for the differences in the duration of migration and other factors needs to be studied. The role of government should be to facilitate, regulate, and manage migration but not to restrict or reduce it. To develop effective programs, development practitioners must understand the gendered dynamics of migration, both within households in the home and abroad in host countries. They must design projects that reflect the needs, abilities, and interests of those who remain behind.

Both women and men leave Bangladesh in search of greater economic opportunities abroad. Because of the lack of sex-disaggregated data and information about women’s experiences, policymakers currently have a more fulsome picture of the experience of male migrants than female migrants. Women, as well as men, leave their families to work abroad, send monies back, and gain both positive and negative experiences during their tenure in a receiving country.

Table 3 is a policy/program action matrix describing some key constraints for migrants and effective transmission of remittances, along with some ideas of how to overcome the impediments.

Table 3. Policy/Program Action Matrix for Gender-Sensitive Migration and Remittance Programs in Bangladesh

Constraints	Actions	Activities	Indicators	Responsible Agencies
<p>Constraints: Lack of data</p>	<p>Actions: Collect sex-disaggregated data of migrants and remitters</p>	<p>Activities:</p> <ul style="list-style-type: none"> • Train migration organizations to advocate for sex-disaggregated data • Train government officials on collection and analysis of sex-disaggregated data • Provide hardware and software support to computerize migrant database 	<p>Indicators:</p> <ul style="list-style-type: none"> • Data disaggregated by sex • Publication of sex-disaggregated statistics • Number and rank of officials in training on sex-disaggregated data 	<p>Responsible Agencies:</p> <ul style="list-style-type: none"> • USAID through training • NGOs • Bangladesh Overseas Employment and Services, Ltd. • BMET • BBS, Bangladesh Bank
<p>Constraints: Lack of know-how for gender-related analyses</p>	<p>Actions: Build cadre of policymakers who can analyze data effectively, hold focus groups, and ask meaningful questions</p>	<p>Activities:</p> <ul style="list-style-type: none"> • Train academics, students • Set up course(s) at universities • Train analysts throughout the government policy offices 	<p>Indicators:</p> <ul style="list-style-type: none"> • Number trained • Courses created • Number trained 	<p>Responsible Agencies:</p> <ul style="list-style-type: none"> • GOB • Universities • Donors • NGOs
<p>Constraints: Government policies that impede female migration</p>	<p>Actions: Promote effective implementation of the Overseas Employment Act, 2006 Mainstream migration with country's development agenda</p>	<p>Activities:</p> <ul style="list-style-type: none"> • Train NGOs and build capacity of government department, including government officials, for the implementation of the new law • Conduct a communications campaign about the importance of women's migration • Change the mindset of government and other stakeholders about the 	<p>Indicators:</p> <ul style="list-style-type: none"> • Number of media hits on this issue • Number of NGOs and others engaged in this advocacy • Regular research and monitoring of overseas labor market demand 	<p>Responsible Agencies:</p> <ul style="list-style-type: none"> • USAID through programs • Other donor agencies • All relevant ministries and departments involved in the migration process • NGOs • Research institutions and overseas diplomatic mission

Constraints	Actions	Activities	Indicators	Responsible Agencies
<p>Constraints: High level of bureaucracy/lack of coordination among ministries/frequent transfer</p>	<p>Actions: Develop interagency coordination on migration—involve Ministry of Labor, Women’s Ministry, and others</p> <p>Reduce bureaucracy and introduce more migrant-friendly environment</p> <p>Develop a cadre of trained and committed officers for migration management</p>	<p>importance of women’s migration</p> <p>Activities:</p> <ul style="list-style-type: none"> • Develop one-stop migration hub for meeting with migration officers, gathering information, securing visas • Use e-governance tools to increase efficiency and reduce lines of hierarchy • Ensure a minimum stay period • Introduce some kind of reward system or incentives for better performing officers • Create a hotline for help with migration 	<p>Indicators:</p> <ul style="list-style-type: none"> • Reduction in time from applying for migration to having documents completed, disaggregated by sex of the migrant • Number of calls logged and successful responses to hotline, disaggregated by sex of caller • Performance indicators 	<p>Responsible Agencies:</p> <ul style="list-style-type: none"> • GOB
<p>Constraints: Little protection for migrant workers in receiving countries</p>	<p>Actions: Develop cooperative agreements with receiving countries</p> <p>Work with receiving countries to improve their labor laws</p>	<p>Activities:</p> <ul style="list-style-type: none"> • Facilitate stakeholder dialogue with receiving countries regarding opportunities and challenges in cooperative agreements • Provide fast-track sourcing and incentives to countries with better labor laws for migrants • Use the South Asian Association for Regional Cooperation (SAARC) and other cooperative fora to advance these ideas 	<p>Indicators:</p> <ul style="list-style-type: none"> • Number of cooperative agreements forged • Number of laws changed in receiving countries 	<p>Responsible Agencies:</p> <ul style="list-style-type: none"> • GOB • USAID support to policy development • IOM

Constraints	Actions	Activities	Indicators	Responsible Agencies
<p>Constraints:</p> <p>Lack of information about individual rights—access to justice</p>	<p>Actions:</p> <p>Inform migrants about their rights</p>	<p>Activities:</p> <ul style="list-style-type: none"> • Pre-departure training for migrants about their rights— as part of one-stop hub • Hold trainings in districts with high female migration specifically (as well as those with high out-male migration). Use gender-specific messaging because male and female migrants work in different sectors • Take actions to keep women from being isolated 	<p>Indicators:</p> <ul style="list-style-type: none"> • Number of migrants who take part in pre-departure training, disaggregated by sex • Number of migrants that report satisfaction with training, disaggregated by sex • Number of trainings held in locations with high female or male migration, number of participants, disaggregated by sex 	<p>Responsible Agencies:</p> <ul style="list-style-type: none"> • USAID support to trainings • GOB • IOM
<p>Constraints:</p> <p>Lack of training for better jobs abroad and/or for work upon return</p>	<p>Actions:</p> <p>Conduct vocational training for women prior to departure and upon their return</p>	<p>Activities:</p> <ul style="list-style-type: none"> • Train women similar to how the Sri Lankan government does • Develop a pilot training project in locations with high female migration 	<p>Indicators:</p> <ul style="list-style-type: none"> • Number of women trained in vocational skills • Survey about the usefulness of such training 	<p>Responsible Agencies:</p> <ul style="list-style-type: none"> • NGOs • GOB • USAID through its programs
<p>Constraints:</p> <p>High transaction costs of remittances</p>	<p>Actions:</p> <p>Reduce transaction costs of remittances and simplify bureaucratic procedure for sending remittances through a formal channel</p>	<p>Activities:</p> <ul style="list-style-type: none"> • Create new financial instruments for remittances • Repeal laws so that micro-finance institutions (MFIs) can process remittances • Work with Grameen Bank to train women in rural areas to process remittances—based on the “phone lady” model • Simplify banking formalities 	<p>Indicators:</p> <ul style="list-style-type: none"> • Reduced costs and time of remitting, disaggregated by sex of migrant • Increased use of formal remittance channels • Repeal of law so that MFIs can process remittances • Number of women trained to process remittances in rural area 	<p>Responsible Agencies:</p> <ul style="list-style-type: none"> • Department for International Development (DFID) • GOB • USAID through pilot program • Grameen Bank • NGOs
<p>Constraints:</p> <p>Non-productive use of remittances</p>	<p>Actions:</p> <p>Increase productive</p>	<p>Activities:</p> <ul style="list-style-type: none"> • Train migrant and her/his family on 	<p>Indicators:</p> <ul style="list-style-type: none"> • Increase in savings among 	<p>Responsible Agencies:</p> <ul style="list-style-type: none"> • GOB • DFID

Constraints	Actions	Activities	Indicators	Responsible Agencies
	investments	<p>savings</p> <ul style="list-style-type: none"> • Train women who are sending a family member abroad on how to invest productively, as women are less likely to spend remittances on business ventures • Create incentives to save—portion of remittance taken and put in savings automatically, etc. • Work with Bangladesh diaspora to invest in development of their communities (e.g., the Ghanaian poultry project) • Discuss formation of diaspora hometown associations (HTAs) with migrants departing for higher-level, long-term jobs • Look at formation of women-only HTAs 	<p>families of migrants, disaggregated by sex of head of household</p> <ul style="list-style-type: none"> • Number of women trained to invest remittances productively • Number of HTAs that make productive investments in their communities • Formation of women-only HTAs 	<ul style="list-style-type: none"> • USAID • Bangladeshi diaspora organizations

ANNEX A. STAKEHOLDER QUESTIONNAIRE

Name:

Organization:

Stakeholder Questions

1. What factors assist or impede men and women's ability to migrate?
2. What factors assist or impede men and women's ability to transmit remittances?
3. Are there gender differences in the amounts and frequency of remittances sent? Do households that receive remittances differ from those that do not? (In key attributes such as size, headship, poverty rates.)
4. Do you collect data on remittances that would allow you to answer these questions?
5. How would you describe the projects that your organization is conducting on migration and remittances? (Check all that apply.)
 - Research
 - Capacity building/training
 - Awareness raising(human rights, migrants rights, other issues)
 - Policy advocacy
 - Technical assistance
 - Financial services/business development services
6. Could you describe the project(s) briefly?
7. Are gender considerations integrated into the project?
 - Yes
 - No
8. If yes, please describe how gender considerations are integrated.
9. If no, please describe why not.
10. What strategies/issues do you believe are most important in improving the migration experience and productive use of remittances in Bangladesh? (Please rank from 1–10, with 10 being the most important.)
 - ___ Protecting migrants' human and labor rights while abroad
 - ___ Ensuring access to healthcare while abroad
 - ___ Training potential migrants to meet foreign demands

- ___ Assisting returning migrants in reintegrating in Bangladesh
- ___ Easing transaction costs of remitting funds
- ___ Assisting families of migrants in channeling remittances productively
- ___ Researching issues surrounding Bangladeshi migration
- ___ Creating a more enabling national policy environment for migration
- ___ Other (please explain)

11. Where do you see the most agreement among donors on migration and remittance issues in Bangladesh?
12. Where do you see the greatest differences among strategies, priorities, etc.?
13. What are the greatest gaps/needs concerning migration and remittance that you think other donors could address?
14. Other comments or ideas on this subject.
15. Who else should we contact for this report?

ANNEX B. LIST OF STAKEHOLDERS INTERVIEWED

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