

Female Migrant Workers' Remittances and Contribution to the National Economy:

An Exploratory Research



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List of Abbreviations

BAIRA:	Bangladesh Association of International Recruiting Agencies
BMET:	Bureau of Manpower, Employment and Training
BOESL:	Bangladesh Overseas Employment Services Limited
BOMSA:	Bangladesh Ovibashi Mohila Sramik Association
DEMO:	District Employment and Manpower Office
IOM:	International Organization for Migration
MoEWOE:	Ministry of Expatriates' Welfare and Overseas Employment
MoU:	Memorandum of Understanding
MOFA:	Ministry of Foreign Affairs
NGO:	Non Government Organization
RA:	Recruitment or Recruiting Agency
SAARC:	South Asian Association for Regional Cooperation
UN:	United Nations
WARBE:	WARBE Development Foundation

*Cover Photos: Newly built house of a returnee female migrant at Rangpur Sadar.
Credit: Uttam Kumar Das.*

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Executive Summary

This research report is produced on the basis of the findings of field survey, which was carried out as an integral part of the initiatives of BOMSA and WARBE Development Foundation. The research included the response of cross-section of female workers and their family members from 6 selected upazilas of 4 districts (Narayanganj, Manikganj, Rangpur and Jessore districts) in Bangladesh. It has applied qualitative methods and tools to extract all relevant information from both primary and secondary sources to explain its set objectives. All the collated information is systematically analyzed in the research with special focus on “Female Migrant Workers’ Remittances and Contribution to the National Economy of Bangladesh”.

Key findings:

- The emigration of female migrant workers still drives under the Emigration Ordinance, 1982 that covers the procedural and regulatory aspects of labor migration in abroad but it doesn't have any provision to punish an employer or recruiting agent who violates an agreement or contract with the migrant workers. It doesn't provide any guarantee of rights and protection for migrant workers that requires to standardize in line with international standards
- Bangladesh is still maintaining the average 24.8% growth rates in remittances, which is better than Srilanka (22.1%) and India (15.3%). The increase of remittances is helping in promotion of local and development by providing an alternative way to investment.
- Female contribution to the remittance is more than their male counterpart because they remit on average 72% of her income to the home against the men who remit 45% to 50% of their income. Therefore, it is clear that in spite of low proportion of female migrants' workers in abroad, the flow of remittances (by female migrant workers) have a significant effect on their families as well as in the national economy.
- The regular flow of remittance contributes to change the economic hardship of 62% families and remaining 38% families are still in the process of overcoming their economic hardship.
- Remittance of the female migrant workers usually uses for the repayment of family loan (32.61%), followed by family consumption (31.52%) and investment in small business or buying of agricultural land (26.09%). A small portion of remittances also use in family welfare (i.e. education of children, health care and participation in social events etc.). It also denotes that the use of remittance in productive purpose rather than using consumption and loan repayment may contributes to improve economic status of the female migrants workers families.
- The earning of more than 81% female migrant workers is below 10,000 BDT/month and the majority of their earning they can send to their families because of their living

cost mostly bears by household owner (i.e. >95% female workers involved with house based works) that may have a significant contribution to our national economy.

- The majority of the female migrants' workers use the bank as means of sending remittances to their families that have significant contribution to our national economy.

Chapter One

INTRODUCTION

1.0 Introduction

Bangladesh is a major country of origin for migrant workers.¹ It is estimated that more than seven million Bangladeshis are now working or living in abroad and only 4.47% of them are female. All these migrant workers are contributing hugely to national economy through transferring remittance in Bangladesh. The official remittance to Bangladesh was US\$ 12.20 Billion in 2011 that makes it eighth largest remittances recipient country in the world². There are some predictions that Bangladesh could double the flow of the remittance provided dramatic enchantment of the skills of the potential migrant workers, exploring new overseas job markets, and increasing flow of remittances in official channels.

However, the development impact of remittances in the recipient economy is largely dependent on the pattern of uses by the beneficiaries. In most cases, first-round remittances effects on economic development of the migrant worker's households. It also makes an additional flow of money to the recipient households to spend on higher consumption, better access to education and health services, improved housing and living conditions, and employment of resources in productive activities. And at the end, workers' remittances complement national saving to form a bigger pool of resources available for investment. Therefore, the uses of remittances in consumption and investment have a short and long term socio-economic benefits for the migrant's households that ultimately go beyond to affect the community and national economy as a whole.

1.2 Background

Bangladesh is defined as a densely populated country that facilitates the flow of working labor migration to other countries. The present form of labor migration from Bangladesh mainly began in the 1970s to cater to the labor needs of the Middle Eastern countries. Gradually, working labour migration expanded to the newly industrialized countries of Southeast Asia. This migration takes place on the basis of specific job contracts for a specific duration. Almost all of those who participate in this labour market return to Bangladesh on completion of their contracts. A very important feature of labour migration is that they regularly transfer remittance during their works to Bangladesh and contributes to our national economy. It has become a valuable and inexpensive source of foreign exchange available for

¹ The term migrant workers refers to a person who is to be engaged, is engaged or has been engaged in a remunerated activity in a State of which he or she is not a national (Art 2 of the International Convention on the Protection of the Rights of All Migrant Workers and Members of their Families, 1990.

² World Bank, 2010, p-58

economic development of the country. It is reported that more than 25% of Bangladesh's foreign exchange earnings is derived from the remittances of the migrant workers.

Therefore, the sector has huge potentials to extend opportunity for migrant workers in the Middle Eastern, West European, African and North American countries. In spite of huge demand of working labour, Bangladesh is still facing challenges due to low skills of the migrant workers, lack of capacity in both public and private sector in managing the migration sector, and lack of regulatory framework and other measures (i.e., administrative and judicial) in preventing and prosecuting the growing trends of exploitations and abuses in migration processes among others.³The existing institutions (i.e. Ministry of Expatriates Welfare and Overseas Employment, Bureau of Manpower and Training, and District Employment and Manpower Office etc.) also have their own limitations with regard to required manpower, capacity, technological, and other logistical aspects to better manage the sector. Through Bangladesh has recently⁴ ratified the vital international instrument "International Convention on the Protection of the Rights of All Migrant Workers and Members of their Families, 1990", the protection of rights of the migrants workers, particularly female migrants and their family members are still on the paper. In recent years, the demand of female migrant workers has been increased gradually in Middle Eastern countries and so it requires examining the effectiveness of female migrant workers' remittances and its contribution to the national economy of Bangladesh.

Considering the ground reality, this research is undertaken as integral part of the project "Promoting Safe Migration and Local Development in Eight Districts in Bangladesh", which is being implemented jointly by Bangladesh Obhibashi Mohila Sramik Association (BOMSA) and WARBE Development Foundation (WARBE) with the financial support of the European Commission and Danish Church Aid. The project aims to "promote safe migration and local development in Bangladesh" and as supplementary to this aim, an exploratory research on "Female Migrant Workers' Remittances and Contribution to the National Economy" was carried out in six upazillas of four specific districts in Bangladesh.

1.3 Objective of the Research:

The overall objective of the research is to define the development perspectives of female migrant workers and their economic contribution to the economy of Bangladesh. This will be achieved through:

1. determining the effectiveness of remittances and contribution by female migrant workers to the national economy in selected six upazillas under four districts.
2. identifying the value addition of remittances in the social, economic, political and cultural context.

³ Uttam Kumar Das, "Streamlining the Migration Sector," The Daily Star, 18 December 2009; link: <http://www.thedailystar.net/newDesign/news-details.php?nid=118114>.

⁴ 24 August 2011.

3. identifying the importance of recognizing the work migrants do as well as great asset to the country that the remittances from abroad give.
4. evaluating social cost of female migrant workers in relation to remittances.

1.4 Scope of the Research

The present research is specially focused on the effectiveness of female migrant worker's remittances and its contribution to their own families and to the national economy. This also defined the socio-economic, political and cultural context of the female migration workers in specific targeted areas where the remittances added values in their family lives through a change in consumption and investment. It also refers an impact of remittance on the lives and respect of the female migrants' workers in the social spheres of Bangladesh.

1.5 Methodology and Sources of Information

The research significantly applied qualitative methods and tools to extract all relevant information from both primary and secondary sources. The primary information was collected through the following methods:

Methods	Target audience/Area	No. of Respondents/ Sessions
Field observation	Study sites (Rupganj in Narayangonj, Singair in Manikgonj, Mithapukur and Sadar Upazilla in Rangpur, Sharsha and Sadar Upazilla in Jessore District)	-
Interviews	Migrant workers and their family members, community people, civil society organizations, local government representatives, government officials, officials of banks working with remittances in six selected areas	92
Focus Group Discussion (FGD)	Returned female migrant workers and family members of female migrants	10

Data analysis and presentation

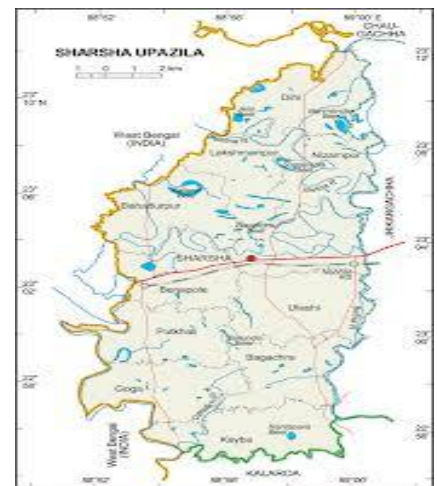
The collated data and information on specific issues were systematically analyzed by using normal statistical methods. The analytical findings of each component are then presented in a sequential framework.

followed by agricultural laborer, wage laborer, industries, service and others.

Area-4: Rangpur Sadar Upazila, Rangpur: R. Sadar Upazila is located in Rangpur District. It covers 359.48 sq. km land area. The total population of this upazila is 718,203 where male comprises 51.07% and female 48.93%. The average literacy rate is 61.0% while female literacy (58.3%) is also lower the male (63.6%). This upazila contains 12 Unions, 139 Mauzas and 308 villages. The main occupations of the people are agriculture followed by agricultural laborer, wage laborer, industries, commerce, service and others.



Area-5: Sharsha Upazila, Jessore: This Upazila is located in Jessore District. It covers total area of 336.34 sq. km. It covers 336.28 sq. km land area. The total population of this upazila is 341,328 where male comprises 49.82% and female 50.18%. The average literacy rate is 49.8% while female literacy (48.0%) is also lower the male (51.6%). This upazila contains 11 Unions, 130 Mauzas and 168 villages. The main occupations of the people are agriculture followed by wage laborer, agricultural laborer, industries, commerce, service and others.



Area-6: Jessore Sadar Upazila, Jessore: Jessore Sadar Upazila is located in Jessore District. It covers total area of 336.34 sq. km. It covers 435.22 sq. km land area. The total population of this upazila is 742,898 where male comprises 51.19% and female 48.81%. The average literacy rate is 63.8% while female literacy (60.6%) is also lower the male (66.8%). This upazila contains 16 Unions, 237 Mauzas and 256 villages. The main occupations of the people are agriculture followed by wage laborer, agricultural laborer, industries, commerce, service and others.



1.7 Limitations of the Study

The study has been undertaken over a limited span of time (21 working days in total). It has also undertaken with a limited number of respondents, e.g. 92 who were available on the scheduled dates for interviews/FGDs. It has covered the issue of economic contribution of female migrants and related matters.

Chapter Two

PERSPECTIVES OF FEMALE LABOUR MIGRATION FROM BANGLADESH

2.0 FEMALE LABOUR MIGRATION

In Bangladesh, female migrants make up a low proportion of labour migrants. Officially the flow of female migration is started in 1991. Until 2003, only 1% of Bangladeshi labour migrants were female. This number has increased to 3% in 2011 but it is still represent a small proportion in relation to overall Bangladeshi migrant flows. According to record of the Bureau of Manpower, Employment and Training (BMET), a total of 182,558 female migrated to more than 18 countries. The major destinations are Lebanon, the United Arab Emirates (UAE), Kingdom of Saudi Arabia (KSA), Jordan, Kuwait and Malaysia.⁵ Only in 2011, a total of 30,579 female migrated with overseas jobs (Table-1). According to non-governmental estimates, females constitute about 15 of the migrant workers. Female migrants' jobs included: doctor, nurse, medical technician, cleaner, housemaid, garment worker and factory workers.⁶

⁵ BMET Statistics, annexed in the report.

⁶ Kazi Abul Kalam, Deputy Secretary, MoEWOE, presentation at a workshop on Female Migrant Workers organized by Bangladesh Legal Aid and Services Trust (BLAST) and BOMSA, March 2012.

Table-1: Percentage of female migrants (1991-2011)

Year	Women Migrants		Total numbers of Migrants
	Total	%	
1991	2189	1.488	147,131
1992	1907	1.014	188,124
1993	1793	0.733	244,508
1994	1995	1.876	106,326
1995	1612	0.86	187,543
1996	1994	0.942	211,714
1997	1762	0.763	231,077
1998	939	0.351	267,667
1999	366	0.136	268,182
2000	454	0.204	222,696
2001	659	0.653	100,965
2002	1216	0.54	225,216
2003	2353	0.926	254,190
2004	11,259	4.125	272,958
2005	13,570	4.636	292,702
2006	18,045	5.985	301,516
2007	19,094	2.293	832,609
2008	20,842	2.382	875,055
2009	22,224	4.676	475,278
2010	27,706	7.091	390,702
2011	30,579	5.383	568,062
Total	182,558	2.371	7,699,951

However, the low, but steadily increasing participation of female migrants workers can be attributed to two factors, which are as follow:

- Government policy; and
- Social factors.

Government Policy:

Female migrant workers started to take part in the global contractual labour market since 1980 in a very small proportion. During the early years, female migrants mostly consisted of doctors, nurses and teachers. However migration of semi-skilled and low-skilled women workers is a new phenomenon and the number of women workers from Bangladesh remains rather low. But when the semi- and low-skilled female workers started migrating in 1980, the governments put partial or complete bans on female migration as a measure of protection. In 2003 the Government of Bangladesh finally withdrew its restriction on the migration of semi- and low skilled female migrant workers. The Overseas Employment Policy of Bangladesh,

2006 recognized the equal right of male and female to migrate for employment in abroad. The change in GoB policy has made a causal shift in the numbers of female migrant workers. It is noted here that from 1991 to 2003, the flow of female migrant worker represented less than 1% of all migrants' workers. The result of policy changes, the number of female migrant workers has steadily increased reaching more than 5% in 2010 (Table-1).

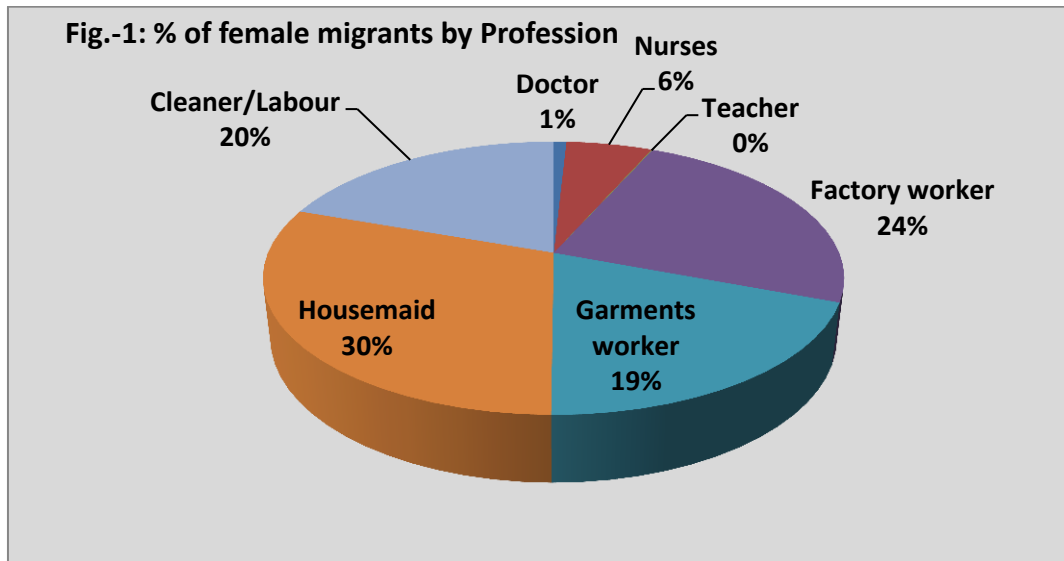


Figure-1: Percentage of Female Migrant workers by Profession.

Social Factors:

Societal factors, particular male domination in making female's decisions have a great impact on female labour migration. Women roles are traditionally confined to domestic works and reproduction. But in recent years, the women who gains access to available information and education that enable them to claim more rights and freedoms than the traditional women, particularly in participation of earning activities. It is a fact that earning women are able to take part in family decisions.

However, it is common view that less and/or uneducated female migrant workers have to face severe abusive and exploitative situation in abroad and it contributes to restrict them to migrate for work. In some cases, the issue of female labour migration is stigmatized. In such a situation, female migration for works has been discouraged in Bangladesh.

Regarding this, the government has no specific policy or program to address the social restrictions that deeply rooted in our traditional society. There are some NGOs and community based organizations working on safe migration and development issues that encouraging female migrant's worker and their families to gain economic benefits through safe migration.

2.1 Recruitment Process

The labour migration (exporting) sector in Bangladesh is primarily run by the private sector. There are nearly 800 Recruiting Agencies (RA) who are mainly responsible for procuring overseas jobs and processing the visa on behalf of the individuals. At the same time, they also facilitated the training options, required medical check-ups, and travel arrangements. More than 70 to 75 percent of the migrants manage their job offers through their relatives or known persons. Persons already employed in the host country arrange visas for their relatives, friends or known ones through their contacts. The licensed agents, on the payment of a fee, facilitate their travel formalities, procuring BMET clearance, etc.⁷

The RA reportedly manages about 21 to 25 percent of overseas job offers through their connections and agents. The share of the public sector in this regard is about only 1 percent.⁸ However, whatever way the job offer is managed, a migrant worker is required to have prior approval of the Government before departure from the country. On behalf of the Government, the Bureau of Manpower, Employment and Training (BMET)⁹ is responsible for scrutinizing and authorizing the job offer and required migration of individual. The Director General of BMET serves as the Registrar of Emigrants¹⁰ in the country. The major responsibility of BMET is to regulate emigration with overseas job. The main legal instrument is the Emigration Ordinance, 1982 and supplementing Rules.

2.2 Existing Laws and Policies for the protection of Migrants workers

Bangladesh has introduced a numbers of laws and policies as safeguards of the migrant. These laws and policies contain some specific procedural and regulatory provisions of labour migration. These are as follows:

2.2.1 The Emigration Ordinance, 1982

This Ordinance was adopted with a primary aim of regulating emigration of citizen with recruitment of a job abroad. It covers the procedural and regulatory aspects of labor migration.

⁷ International Organization for Migration (IOM), *Recruitment and Placement of Bangladeshi Migrant Workers: Evaluation of the Process*. November 2002.

⁸ Government has established Bangladesh Overseas Employment Services Limited (BOESL).

⁹ The predecessor of BMET, the Employment Exchange Offices was established back in 1944. It was renamed as in 1976 whose prime responsibility is the welfare of migrant workers, their safety and security abroad and their rehabilitation upon return. Technical Training Centers are under the supervision of BMET. It's line ministry is the Ministry of Expatriates Welfare and Overseas Employment (MEWOE). General activities of BMET: Provide institution-based vocational and technical training in different employable trades, process foreign demands for recruitment of Bangladeshi workers, collect and disseminate labour market information, regulate private recruiting agents, welfare of migrant workers abroad, and registration of job seekers for overseas employment market in the computer database network. Taken from booklet on *Skill Training Activities of BMET*.

¹⁰ Section 3 of the Emigration Ordinance, 1982.

The Ordinance highlights the following basic provisions:

- Emigration through officially declared ports or places [Section 7(1)].
- Emigration with a valid demand, recruit or attempt to recruit [Section 7(2)].
- Travel with a valid travel document [Section 7(3)].
- Prohibition of emigration of certain category of person or class of person in public interest [Section 8(1)].
- Priors permission of the Government to recruit for overseas employment or related advertisement [Section 9(1) and 9(2)].
- Issuance of license to engage, recruits, or assist any person to emigrate [Section 10(1), and 13].
- Appearance before the Registrar of Emigration (i.e., Director General of BMET or authorized officer) to furnish information regarding terms of job contract and related matters [Section 11(1)].
- Registration of emigrants residing abroad [Section 12(1)].
- Cancellation and withdrawal of license for misconduct [Section 14 and 15].
- Inspection of Recruitment Agencies [Section 17].
- Punishment for unlawful emigration (one year simple imprisonment or fine not exceeding Taka 5,000 or both [Section 20].
- Penalty for fraudulently inducing to emigrate (imprisonment for five years) [Section 21].

In spite of above mentioned provisions, the Ordinance is now considered as a outdated one given the emergence of complexities and new developments with regard to managing labour migration. The major limitations in the instrument are defined as followings:

- No provision to punish an employer or recruiting agent who violates an agreement or contract with migrant workers.
- No guarantee of rights and protection for migrant workers, and corresponding redress mechanism.
- No mechanism to check fraudulent practices of recruiting agencies and their allies.
- Limited scope to protect undocumented migration and/or the cost of migration due to illegal visa procurement by *dalals*.
- Provision violating right to refusal to continue to work (Section 24).
- Lack of effective monitoring mechanism.

2.2.2 International Instruments and Obligations to Bangladesh

The International Convention to Protect the Rights of All Migrant Workers and Members of Their Families, 1990 (thereafter, the Convention) is considered as a human rights instrument. It has drawn rights heavily from the Universal Declaration of Human Rights, 1948, International Covenant on Civil and Political Rights, 1966, and International Covenant on Economic, Social and Cultural Rights, 1966 among others. The Convention creates new

grounds by extending protection to migrant workers and members of their families globally. It is considered as an effective human rights instrument- it goes beyond simply applying existing human rights legislation to a specific category of individuals.

The Convention has come into force on 1 July 2003. The adoption of this instrument is viewed as “...how the international community conceives of the application of human rights in its provisions for equality of treatment between different groups of migrant workers: male and female, documented and undocumented, and also between the nationals and non-nationals.”¹¹ As of 20 May 2012, the number of signatories to the instrument stood at 31 (including Bangladesh) while number of ratifying State parties was 45. The Convention has incorporated rights of migrant workers under two main categories: human rights of all migrant workers and members of their families (Part III)ⁱⁱ, and other rights of migrant workers and members of their families who are documented or in a regular situation (Part IV), (in addition to Part III). The human rights are applicable to all migrant workers irrespective of their legal status, while other rights are applicable only to migrant workers in a regular situation. However, the Convention does not exclude undocumented workers totally. It has provided provisions for the “just treatment” for those who are in an undocumented or irregular situation. At the same time, the instrument seeks to draw the attention of the international community to the growing trend of dehumanization of the migrant workers and members of their families as well.

The Convention which has drawn inspiration from ILO principles and standards prescribes aims to “...inform, caution, and deter individuals from embarking on perilous journeys that may end in uncertainty and discrimination in the receiving states.”¹¹The Convention provides following rights to migrant workers (and members of their families):

- Right to life (Art. 9);
- Freedom of movement (Art. 8); [*except for those are provided by law for national security, public order, public health and public morals etc*].
- Right to equality (Art. 7);
- Prohibition against cruel, inhuman or degrading treatment or punishment (Art. 10);
- Freedom from slavery or servitude and forced or compulsory labour (Art. 11);
- Freedom from arbitrary expulsion (Art. 22);
- Right to privacy (Art. 14); etc.

¹¹ Rights in Part III of the Convention are applicable for all migrant workers- both documented and non-documented, while rights under Part IV (in addition to Part III) are applicable for documented workers.

Obligations to Bangladesh as State Parties

Bangladesh has also obligations to perform specific responsibility as state to the Convention. It bears two types of responsibilities, which are as follows:

- A. As a *migrant workers* sending country, the obligations are:
1. Allow its citizens seeking employment abroad and their return to the country (Art. 8);
 2. Pre-departure information on the working conditions and other requirements (Art. 37);
 3. Facilitate the exercise of the political rights by the migrant workers in the country of origin (Art. 41);
 4. Provide adequate consular services (Art. 65);
 5. Regulate recruitment procedures, which includes prevention of abuse in the recruitment practices (Art. 66);
 6. Facilitate return of migrant workers (Art. 67); etc.
- B. As *receiving States* (if a party to the Convention): the obligations are:
1. Ensure liberty and security of person of the migrant workers (Art 16); *if deprived of shall be treated with humanity and with respect for inherent dignity of the human persons* (Art. 17);
 2. Avoid arbitrary deprivation of property (Art. 15);
 3. Ensure safe working and living condition (Art. 70);
 4. Ensure equal status with regard to access to court and tribunals (Art. 18);
 5. Allow association and trade union activities (Art. 26);
 6. Right to be recognized as a person before the law (Art. 24);
 7. Facilitate family reunification (Art. 44); etc.

Bangladesh Perspective

The major legal instrument, the Emigration Ordinance, 1982 (complemented by three Rules), does not have sufficient scope to protect the rights of the migrant workers. There is lack of remedial measures. Therefore, there is a growing acknowledgement for adoption of a comprehensive legal framework to manage the migration sector efficiently (i.e. along with a law penalizing human trafficking in the form of labour migration and related exploitations). The ratification to the Convention by Bangladesh would contribute to the streamlining the administrative and legal frameworks and measures and initiating related institutional mechanisms among others. However, only ratification will bring no benefit if it is not adopted in the domestic legislation and implemented progressively. In fact, there will be no additional obligations (other than the Constitutional and other obligations already in place) on Bangladesh, because of ratification of the Convention.

The Constitution of Bangladesh guarantees following rights for the citizens (*some are for non-citizens as well*). Among them, mentionable ones are:

1. Equal protection of law (Art. 31);
2. Right to life and liberty (Art. 32);
3. Safeguards as to arrest and detention (Art. 33);
4. Prohibition of forced labour (Art. 34);
5. Protection in respect of trial and punishment (Art. 35);
6. Freedom of thought, conscience and religion (Art. 39 and 41);

There is a remedial mechanism as well if one is deprived of those rights [i.e., Right to enforcement of these rights (Art. 44)]. As a citizen of Bangladesh, wherever one goes (as a migrant worker) s/he is entitled to have the Constitutional protection of respective rights; the State (Bangladesh) has a role here to ensure and facilitate the enjoyment and protection of those rights. In spite of legal provisions, state obligations and constitutional frameworks, the migrants' workers are often facing serious human rights violation during the involvement as working labour in abroad. Most of the cases, the migrant workers doesn't have adequate knowledge about the destination country, even they don't understand about the legal procedures of migration and this extend their difficulties with linguistic problems, where they are unable to claim their legal rights as migrants.

2.2 Flow of Remittances in Bangladesh and its links with Economy

In spite of diverse problems of the Bangladeshi migrant workers, Bangladesh has gained a regular flow of remittances from the migrants workers in abroad. The increasing flow of remittances is not only supplementing the local development but also contributing to our national economy by adding currency reserve.

Table-2: Flow of Remittances to Bangladesh

Period	US\$ (Million)	TK. (Million)
1976-77	23.71	358.50
1986-87	676.40	21,362.50
1996-97	1475.40	63,042.80
2006-07	5978.50	412,855.10
2011-12	1220.00	976,000.00

Source: Bangladesh Bank

Bangladesh is still maintaining the average 24.8% growth rates in remittances, which is better than Sri Lanka (22.1%) and India (15.3%). The increase of remittances helps promote local and development by providing an alternative way to investment. Remittances also encourage economic growth when the migrants' worker families are used it for financing children's education and welfare expenses such as health care. The investment of individual's remittances in

child education and welfare expenses will increase labour productivity in the long term which in turn impacts positively on national economy and growth. It was justified by IOM that an increase in remittance by one million Taka would result in an increase in national income by Tk. 3.33 million. It concludes that remittance has a strong positive impact on GNP, consumption, investment and imports.

Different studies showed that women's contribution to the remittance is more than their male counterpart because they remit on average 72% of her income to the home against the men who remit 45% to 50% of their income. Therefore, it is clear that in spite of low proportion of female migrants' workers in abroad, the flow of remittances (by female migrant workers) have a significant effect on their families as well as in the national economy.

Chapter Three

EFFECTIVENESS OF FEMALE LABOUR MIGRATION AND REMITTANCES IN BANGLADESH: A REFLECTION OF STUDY AREAS

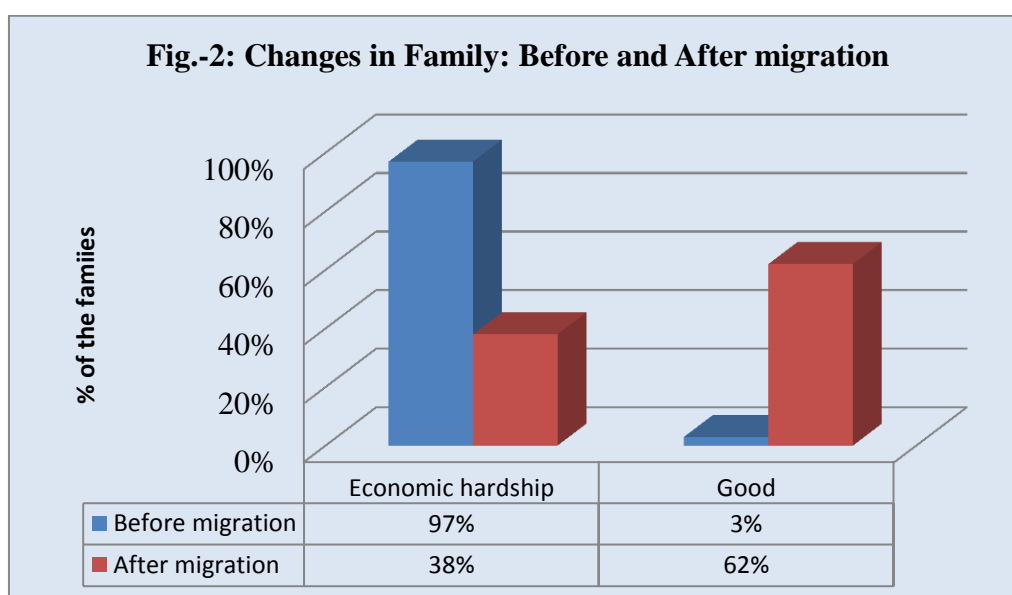
3.0 Introduction:

This section presents the findings of the fieldwork conducted among 92 female migrant workers (or their family members) in six upazilas under four districts in Bangladesh. The findings initially highlight the profile of the female migrants' workers, their earning and the flow of remittances to the families. Then, this will analyze the usable areas of remittances that contribute to our national economy.

3.1 Socio-Demographic Profile of the Female Migrant workers

3.1.1 Family Background:

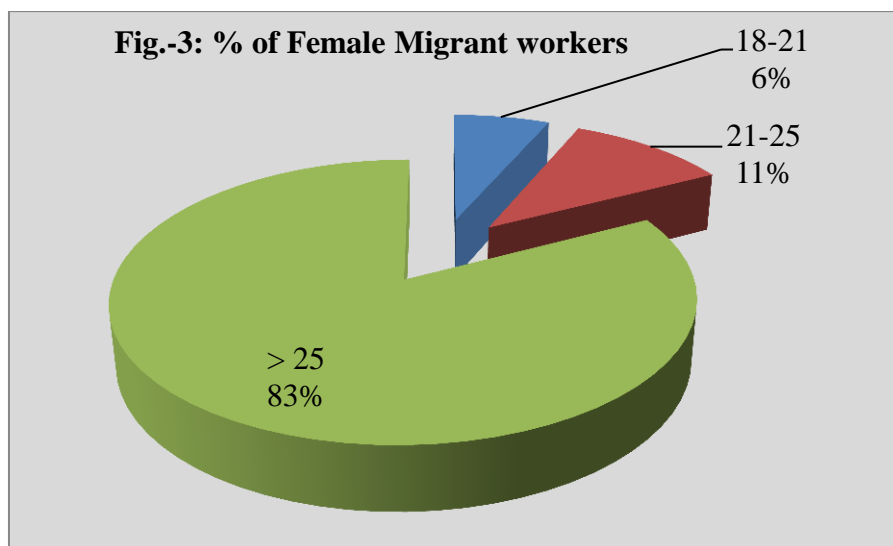
The socio-economic condition of the female migrant workers was not good before the migration. The findings reveal that 97% female migrant workers faced economic hardship in their families whereas only 3% families were economically solvent before migration (Figure-2). During discussion, most of them noted that they were motivated to migrate by other migrant family members, relatives and people from the locality. They are strongly recognized that they migrated only for changing the economic hardship of their family.



In spite of position changes in majority families (62%), there are still 38% female migrant workers families facing economic hardship after migration. They are still bearing hope for overcoming their existing situation. It is pointed out that the money that they sent to their families mostly used in repaying the family loan and family expenditures that's why they were unable to change the socio-economic condition of the family to such level of their expectation.

3.1.2 Age and education status of the Female Migrant Workers:

The findings reveal that most of the female migrant workers (83%) are in the age of more than 25 years. Only 11% female migrant workers age are ranging from 21 to 25 years while 6% of them are between 18-21 years of age.



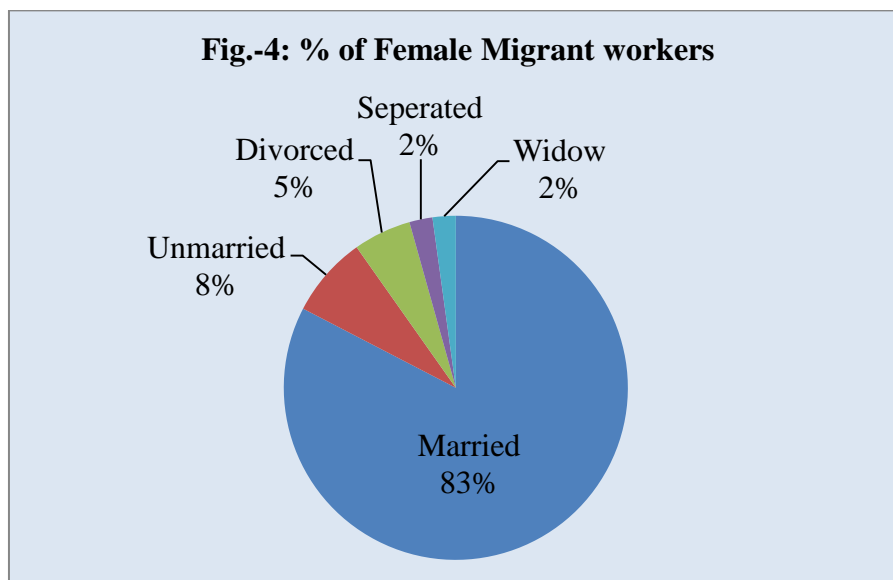
Considering the education status, it is reveals that 61.95% female migrant workers have had no formal educational qualifications. Only 25% female migrant workers completed up to primary level of education and remaining 13.04% completed secondary level of education at the time of their migration (Figure-3). If we analyze the Upaazila-wise educational status of the femal migrant workers, it id found clearly defined that highest no. of female migrant workers moves from Singai Upazila who have no education, followed by R. Sadar, Mithapukur & J. Sadar, Rupganj and Sharsha (Table-3). The status represents the major flow of unskilled and uneducated female migrant workers from Bangladesh.

Table-3: Upazila-wise educational status of the female migrant workers

Education of Female Migrant workers	Distribution of samples (N=92)						Total (%)
	Rupganj (%)	Singair (%)	Mithapukur (%)	R. Sadar	Sharsha (%)	J. Sadar (%)	
No Education	8.70	16.30	9.78	11.96	5.43	9.78	61.96
Grade I - V	4.35	-	2.17	2.17	9.78	6.52	25.00
Grade VI - VIII	-	-	2.17	1.09	2.17	-	5.43
Grade VIII & above	3.26	-	2.17	2.17	-	-	7.61
Total =	16.30	16.30	16.30	17.39	17.39	16.30	100.00

3.1.3 Marital Status:

Most of the female migrants' workers are found as married that contains 82.60% of the total respondents. Only 7.60% is defined as unmarried and remaining 9.78% as divorced separated and widowed (Figure-4). The status reveals the trend of early marriage among the female migrant workers that makes them as victim of divorced, separation and widows within their 30 years age limits.



On the other hand, there are defined 41 families who have only one to two children and the remaining families contain more than two children. Only five female migrant workers have had no children as they leave the country either before their marriage or before passage a year of their marriages. Those who got married stayed three to five years in their villages otherwise children could have been more in numbers.

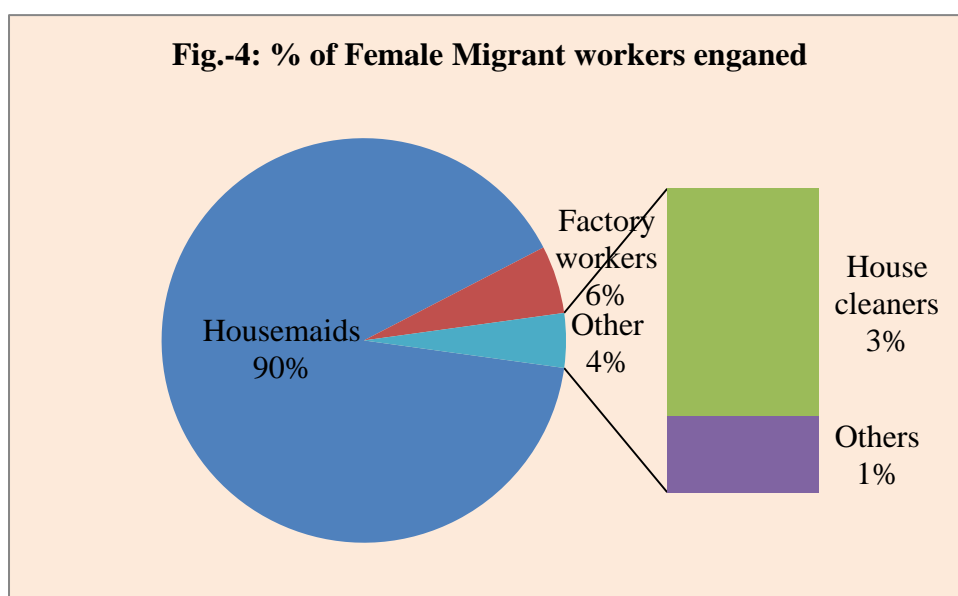
3.2 Skills and working status of the Female Migrant workers

It has been defined that skills of the female migrant workers are very important to get respectable works in destination countries. As the majority of female migrants' workers have no formal education, they are often migrating from Bangladesh as unskilled labour. The

findings reveals that only 18.47% female migrant workers has received training but majority of them (81.52%) have had no formal skill on their assigned works. Most of the non-trained female workers were moved from R. Sadar, followed by Rupganj, J. Sadar, Singair, Sharsha and Mithapupur upazila (Table-4).

Table-4: Upazila-wise skill (training) status of the female migrant workers

Training of Female Migrant workers	Distribution of samples (N=92)						Total (%)
	Rupganj (%)	Singair (%)	Mithapukur (%)	R. Sadar (%)	Sharsha (%)	J. Sadar (%)	
Trained	1.09	3.26	6.52	1.09	4.35	2.17	18.48
No training	15.22	13.04	9.78	16.30	13.04	14.13	81.52



On the other hand, female migrant workers are reported to be engaged mainly in three main categories of works, such as:

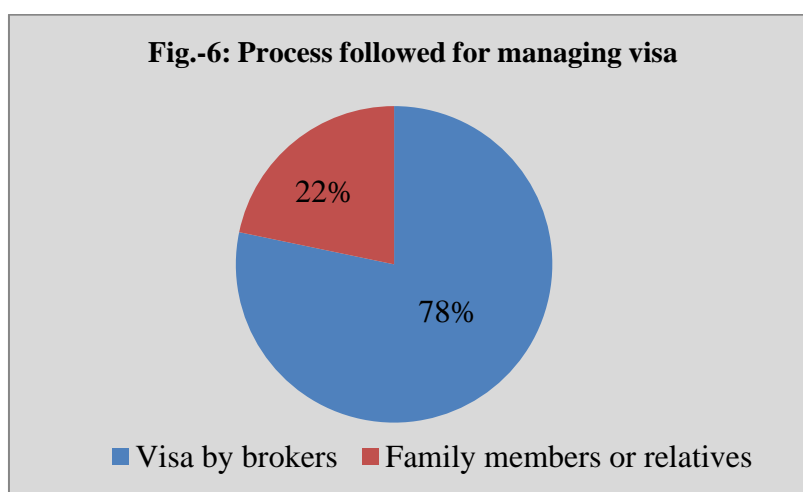
- Household services as housemaids
- Factory workers as labourers
- House Cleaners

The findings reveal that most of the female migrant workers (92.21%) are engaged as housemaids while a few are as labourers in the factories and cleaners in the houses. Among the female workers, 90.22% are serving as housemaids, 5.43% are working in the factory whereas 3.26% are serving as cleaners and remaining 1.09% others (Figure-5). The Upazila-wise status of the engaged female workers reveals that majority of the migrants female worker in Sharsha Upazila worked as housemaid, followed by Singai and R. Sadar, J. Sadar, Mithapukur and Rupganj Upazila (Table-5).

Table-5: Upazila-wise work (involvement) status of the female migrant workers

Involvement of female migrant workers	Distribution of samples (N=92)						Total (%)
	Rupganj (%)	Singair (%)	Mithapukur (%)	R. Sadar (%)	Sharsha (%)	J. Sadar (%)	
Housemaid	13.04	16.30	13.04	16.30	17.39	14.13	90.22
Factory Workers	2.17	-	2.17	-	-	1.09	5.43
Cleaner	-	-	1.09	1.09	-	1.09	3.26
Others	1.09	-	-	-	-	-	1.09

Due to low skills and education of the female migrant workers, most often they have to depend on male family members or brokers to get the visa of the destination countries. In some cases, the family members and their relatives, who are staying in abroad helped them to get visa.

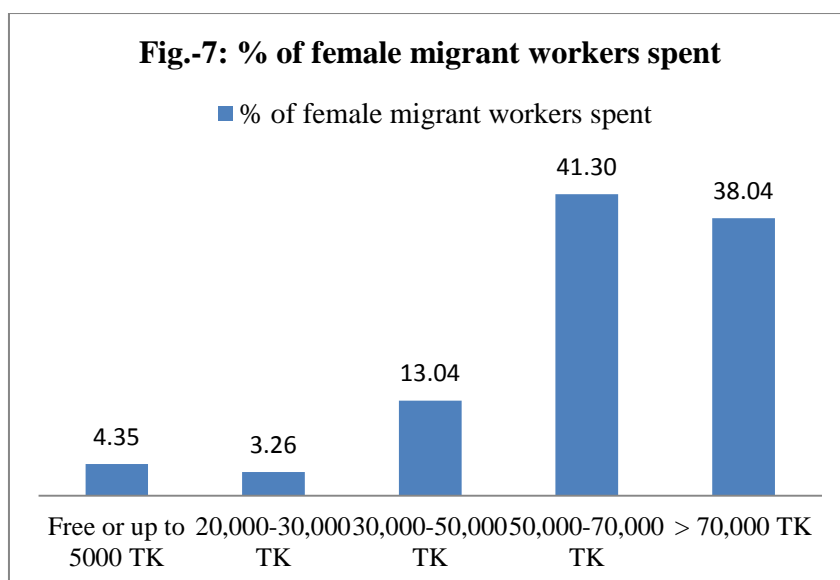


The study findings reveal that the majority of female migrant workers (78.26%) managed their visas by the brokers with a certain amount of money as a charge. And, only 21.74% are managed by the family members or relatives (Figure-6).

3.3 Cost effectiveness of Female worker's Migration

3.3.1 Cost for Migration:

The calculative cost of female migration is lesser than the cost of male migration. In the sample areas, out of 92 respondents, four workers spent no cost to BDT 5,000, three workers spent BDT 20,000 to 30,000, 12 workers spent BDT 30,000 to 50,000, 38 workers spent 50,000 to 70,000 and 35 workers spent BDT 70,000 to above as a cost for migration.



In percentage, 4.34% of female migrant workers are getting opportunity to go abroad either free of cost or spending up to BDT 5,000, 3.26% spent BDT 20,000 to 30,000, 16.30% spent BDT 30,000 to 50,000, 43.47% spent BDT 50,000 to 70,000 and 38.04% spent BDT 70,000 or above (Figure-7). On the other hand, Upazila-wise status of money spent by the female migrant workers reveals that the highest money spent (>70,000 TK) by the majority of the female workers in Sharsha, followed by R. Sadar and Rupganj Upzila. And, the second highest level of money spent by the female workers in Mithapukur upazila (Table-6). The status reflects that about 80% of female workers have had to spend more than 50,000 TK, which is too expensive in relation to their level of earning.

Table-6: Upazila-wise status of money spent by the female migrant workers

Female migrant workers spent (TK)	Distribution of samples (N=92)						Total (%)
	Rupganj (%)	Singair (%)	Mithapukur (%)	R. Sadar (%)	Sharsha (%)	J. Sadar (%)	
Free or up to 5000	-	-	-	1.09	1.09	2.17	4.35
20,000-30,000	1.09	-	1.09	1.09	-	-	3.26
30,000-50,000	3.26	5.43	1.09	1.09	1.09	1.09	13.04
50,000-70,000	4.35	8.70	13.04	4.35	5.43	5.43	41.30
> 70,000	7.61	2.17	2.17	8.70	9.78	7.61	38.04

3.3.2 Female migrants' worker's earning:

The earning of a female migrant worker is less compare to that of a male counterpart. It is hard to believe but reality is that many female migrant workers are earning less than the housemaids working at Dhaka or other cities in Bangladesh. Some 38.04% are earning no amount of money to BDT 5,000 per month, 43.48% are earning BDT 6,000 to 10,000, 11.96% are earning between BDT 11,000 to 15,000, 2.17% are earning between 16,000 to

20,000 and 4.35% are earning more than BDT 20,000 (Figure-8). The status also reveals that majority of female workers in Singair, followed by Mithapukur, Sharsha and R. Sadar earned below 5000 TK/month (Table-7).

Female migrant workers earning can also be measured calculating 12 months in a year. In a year 43.47% workers are earning no amount of money to BDT 60,000, 40.21% earned BDT 80,000 to 1,20,000, 8.69% earned BDT 1,32,000 to 1,80,000 and 5.43% earned BDT 1,92,000 to 2,40,000. Therefore, it is clearly reveals that female migrant workers earning is very low and it requires average 4-5 months to recovery their spent amount in migration. It is happening only because of low skills and education of the female migrant workers.

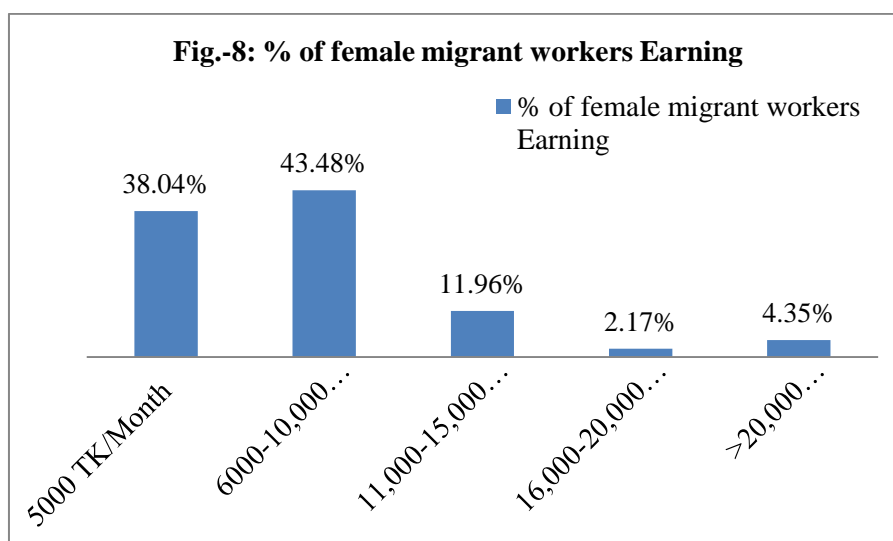


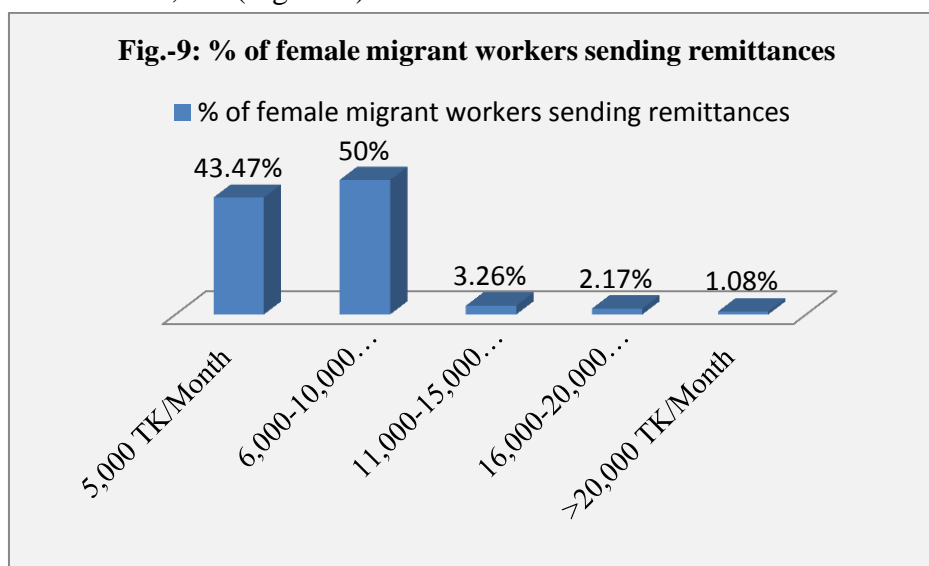
Table-7: Upazila-wise status of female migrant workers earning

Female migrant workers earning (TK)	Distribution of samples (N=92)						Total (%)
	Rupganj (%)	Singair (%)	Mithapukur (%)	R. Sadar (%)	Sharsha (%)	J. Sadar (%)	
0-5,000	3.26	10.87	9.78	5.43	7.61	1.09	38.04
6,000-10,000	4.35	5.43	4.35	7.61	7.61	14.13	43.48
11,000-15,000	7.61	-	2.17	2.17	-	-	11.96
16,000-20,000	1.09	-	-	-	1.09	-	2.17
20,000 and above	-	-	-	2.17	1.09	1.09	4.35

3.3.3 Female migrant worker's Remittances:

As in most cases, female migrant workers are working as housemaids and cleaners they are getting the opportunity to live in the houses and homesteads they are serving. As a result, they did have to spend any extra amount of money for their livelihoods. Moreover, the

employers bear the cost of their maintenances. Consequently, they can send the entire amount of money as remittance to their respective families. On an average, 43.47% workers are sending no amount of money to BDT 5,000, 50% are sending BDT 6,000 to 10,000, 3.26% are sending BDT 11,000 to 15,000, 2.17% are sending BDT 16,000 to 20,000 and 1.08% are sending BDT above 20,000 (Figure-9).



If monthly remittance is converted to a yearly amount of remittance then it is seen that 43.47% workers are sending no amount of money to BDT 60,000, 50% are sending BDT 80,000 to 1,20,000, 3.26% are sending BDT 1,32,000 to 1,80,000, 2.17% are sending BDT 1,92,000 to 2,40,000 and 1.09% are sending above BDT 2,40,000. The analysis of Upazila-wise remittance status of the female migrant workers demonstrates the majority of the female workers in Sharsha and Singair, followed by Jessore Sadar sent the lowest amount (TK) remittances to Bangladesh. But the flow of remittances in Mithapukur and Rangpur Sadar were comparative better than other areas. There is found highest level (20,000+ TK) of remittance sender female migrant worker in R. Sadar (Table-8). It shows that the flow and the level of remittances (TK) depends on the skilled works of the female migrant workers.

Table-8: Upazila-wise remittance status (TK) of the female migrant workers

Female migrant worker's Remittances (TK)	Distribution of samples (N=92)						Total (%)
	Rupganj (%)	Singair (%)	Mithapukur (%)	R. Sadar (%)	Sharsha (%)	J. Sadar (%)	
5,000 and above	4.35	9.78	4.35	5.43	9.78	8.70	43.47
6,000-10,000	9.78	5.43	10.87	10.87	6.52	6.52	50.00
11,000-15,000	1.09	1.09	-	-	1.09	-	3.26
16,000-20,000	1.09	-	-	-	-	1.09	2.17
20,000 and above	-	-	-	1.09	-	-	1.09

Therefore, the above mentioned analysis clearly reveals that female migrant workers earn low monthly income as part of their involvement as unskilled labour in the field of Household services as housemaids and house clearers. It has a reflection on their low remittances. Most of the cases, the remittances of the female migrant workers used in household consumption and repayment of the loan with a little savings. It mostly contributes to the welfare of the female migrant households and their family members. In spite of limited contribution of female migrant workers' remittances, it has a wider impact on the national economy by creating inflow of money to Bangladesh.

3.3.4 Sending Mechanisms of the Remittances:

The majority of female migrants' workers (78%) send their remittances through Bank. A small section of female migrant workers send their remittances through the returning migrants workers to Bangladesh. But 9% didn't mention anything about their remittance sending mechanism to Bangladesh. During discussion, the returned female migrant workers pointed out that the majority of married women send their remittances to their husband and the unmarried women send to their parents or elder brother. On the other hand, upazila-wise status shows that the female migrant workers in Sharsha and Singair Upazila, followed by J. Sadar and Rupganj didn't explore any information about their remittance sending mechanisms (Table-9). It's may be the reflection of their fair feelings or family restrictions to share about the means of remittance flow to Bangladesh.

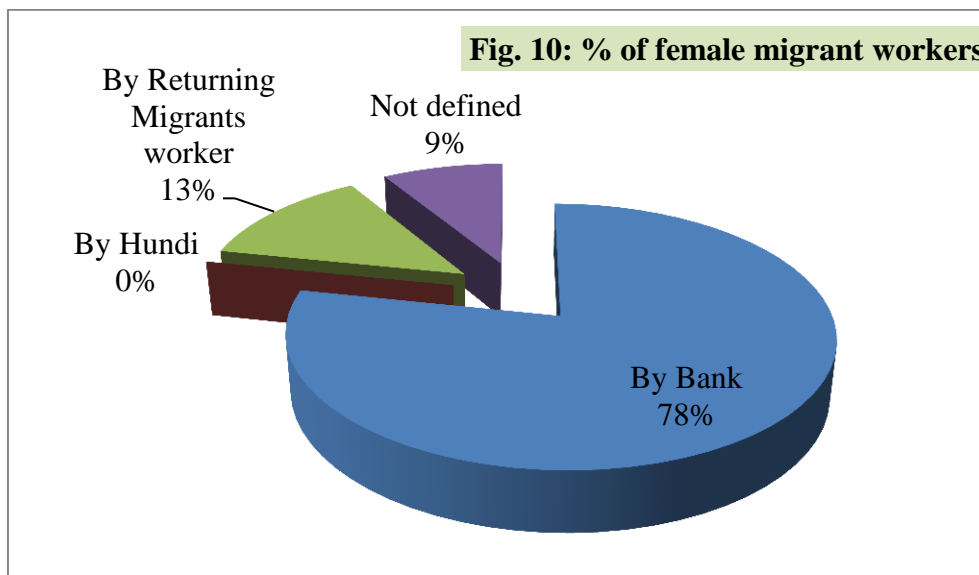


Table-9: Upazila-wise remittance sending mechanisms

Sending Mechanisms of the Remittances	Distribution of samples (N=92)						Total (%)
	Rupganj (%)	Singair (%)	Mithapukur (%)	R. Sadar (%)	Sharsha (%)	J. Sadar (%)	
By Bank	13.04	7.61	15.22	16.30	13.04	13.04	78.26
By Hundi	-	-	-	-	-	-	-
By Returning Migrants worker	2.17	4.35	-	-	4.35	2.17	13.04
Not defined	1.09	4.35	1.09	1.09	-	1.09	8.70

Chapter Four

ADDED VALUE OF REMITTANCES BY FEMALE MIGRANTS

4.0 Introduction

This section presents the family and social position of the female migrant workers and the roles of remittances in adding values to their works. This also highlights changing context of female migrant's works in the social, economic, political and cultural frame of Bangladesh in line with the reference of study areas.

4.1 Family and Social position of the Female Migrant workers

Female constitutes half of the population in Bangladesh. The proportion of female in overseas migration is about 3%, which is very low compared to their male counterpart. In spite of low proportion, the remittance flow from female migrant workers is comparatively higher than their male counterparts. Though, there are some risks factors in female migration process, however, the overseas jobs have been contributing positively in their economic and social empowerment, thus enhancing their bargaining power and facilitating to have a higher position in the family and community as well. From the survey under taken for this study it is revealed that the out migration has a positive impact on their individual and family position. Analyzing our sample it is found that 57% of the female migrants are successful. That means they have positive changes in their economic conditions and social positions.

According to the information of the sample respondents' families, the research reveals that 90% of the respondents went to avail an overseas job due to severe poverty. They had very limited options here given their education qualifications, skills, availability of jobs here. Also, they could earn more compare to the same job if was given in the home country. Since, the female migrant workers who worked as housemaids, food and accommodation are provided by the employees. Therefore, they don't have any expenses as migrant worker. They can remit the total amount of their earnings. Whereas the monthly salary of a housemaid and garment workers is respectively BDT 1,000 and 3,000 in Bangladesh, however, the salary is BDT 10,000 to 12,000 for the same works in Lebanon or Jordan. Most often, the female migrant workers send a major portion of their earning to their families in Bangladesh that significantly contributes to improve socio-economic status of their families. As income earner, the female migrant workers are valued in their family as well as in the community.

From the interview notes, migration has following impacts on a female life:

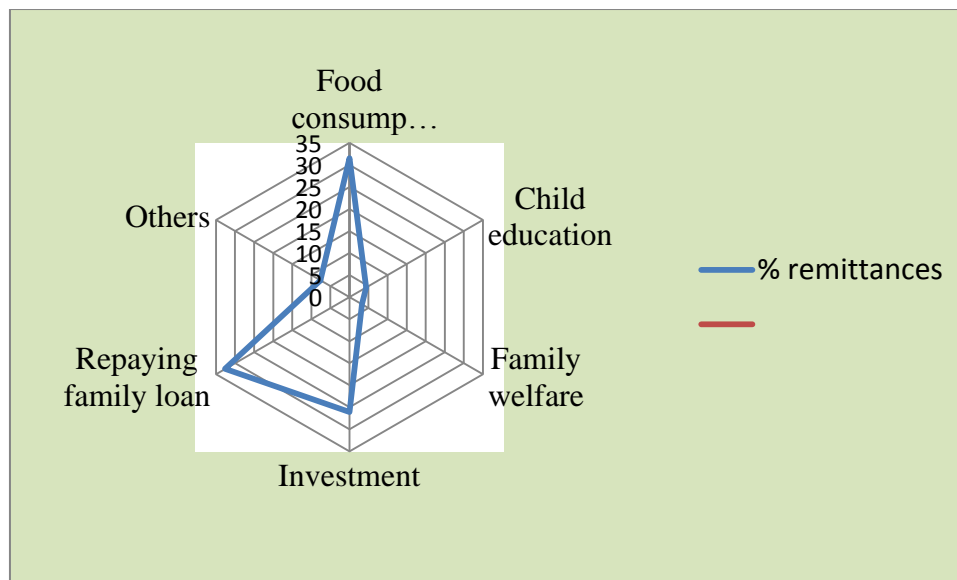
- Increase in earning, so that they have economic empowerment.
- Elevation of social position.
- They are now part of economic contribution to the nation through their remittances. This also included women into the economic activities of the nation.

During discussion, a Maleka (a female migrant worker) discussed about her initial struggle and changing situation:

Maleka aged 40 is a widow with two minor children. She was helpless and unable to bear the cost of children's education. In this situation, she managed to go the KSA with assistance of a relative who himself was a migrant workers. She regularly sent remittance to the family relatives as support to the welfare of her children.

4.2 Values and Usable areas of Remittances

The value of remittance of the female migrant workers depends to a large extent the way they are used. It is defined as a general perception that the remittance usually uses for the repayment of family loan (32.61%), followed by family consumption (31.52%) and investment in small business or buying of agricultural land (26.09%). A small portion of remittances also use in welfare (i.e. education of children, health care and participation in social events etc.). It is true that remittances are generally treated as income source of the migrant worker's family. During discussion, they strongly pointed out that they did not spend major share of the remittance in repaying loans and food consumption rather family welfare. Wherever the families get any opportunity for investment, the utilize it as per their ability, mainly in small business and buying agricultural land.



The regular flow of remittances increases the financial security of the female migrant worker's family. It contributes to improve social and economic status of the family and resulting the family members get access to societal events and gains respect from relatives, neighbors and other members in the society.

4.3 Changes in Lives of the Female Migrant workers

The status of lives of the female migrant workers significantly reveals that before migration most of them were in a difficult socio-economic condition. And, the regular flow of remittance contributes to change the overall status of their families. The changes can be analyzed in the following dimensions:

Social:

The findings of discussion with female migrants' workers and their family members pointed out that they have limited scope to participant in the social events because of the economic struggling for survival. The female migrant workers were not able to educate their children from the formal educational institution, most often they were engaged with the survival activities of the families. The struggling for managing regular family needs often restricts them to participate and enjoy the social events. This is not only isolates them from the social events but also limits their access to social rights. But the situation was significantly changed among majority of the female migrant worker's families, who sending regular remittance to their families. A significant portion of remittance is now using in maintaining their livelihood, children's education and welfare. The survival to subsistence status of livelihood and improved education and welfare support to the family members significantly contributes to their social acceptance and recognition. The family members are now gaining access to local government institutions (Union Parishads), Bank, schools, local markets and entertaining options that reflect their social up gradation.

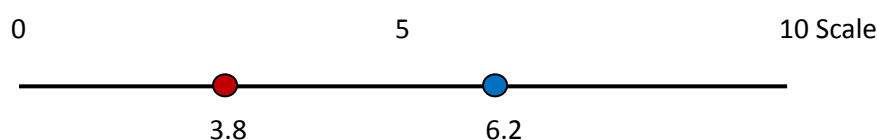


Figure-10: Changes of social status in Scale.

The findings of scale analysis based on the perception of the respondents reveals that the gaining of remittance contributes to improve the social status of the female migrant workers families by 3.8 to 6.2. They link up their gradation in scale with advancement of their livelihood, food consumption, dressing, and child's education and family relations with others.

Economic:

The economic status of the female migrants' workers family also improved with the assistance of regular flow of remittance. Earlier, it was mentioned that economic status of the 62% families changed with the support of remittance but 38% families are still in the process of change. The findings of discussion pointed out that potential use of remittance in productive areas most often contributes to improve economic status of the families, whereas use of maximum remittance in consumption and repayment of loan restricts their economic development process. It is also defined that when a married women becomes a migrant, the whole family depends on the earning of female migrants workers, and the regular flow of remittance makes the male members workless and idle to use the remittance in productive purposes rather than consumption.

Political:

As the remittance contributes to up gradation of social and economic status of the female migrant workers family, it provides an opportunity for the female migrant workers (whenever they return) or their family members (male) to take part in the decision making process at community level. Even as remittance earner, the female migrant workers also get opportunity to make the decision in their own family and able to influence others on their decisions. The overall process contributes to develop leadership quality among the female migrant workers to lead their decisions at family, social and political spheres for shaping their own futures.

Fatema is a returnee migrant and she went to Dubai in 2006. She worked there more than four years. She earns 12,000 per month from her job and sends the full amount. Before migration, her family financial condition was very poor. After migration she got married and running her own business (poultry firm) with her husband. She buys a land and made house of her own income. Now she is self-dependent. She was a candidate in Morapara Union Parishad Election in 2011.

Although she was failed in election, she will try in next year. She said her financial solvency improve because of her migration. She said if would work in Bangladesh how much I would earn.

Cultural:

The remittance earning of female migrants workers and their self-confidence in dealing with difficult surrounds (as part of their involvement in abroad) contributes to change in their treatment. Most of them are now treating as “family asset” while they were treated as “family burden” before earning. As earning member, most of the returned female migrants’ workers claimed that they are able to take rest and visit different interesting places in the locality without family restriction.

During discussion, it was defined that female migrant workers most often helped their poor relatives, neighbor and others needy people in the village. They also support poor female in the neighboring village, who seeks their support for education of their children and marriage ceremony of the girls in the poor families. As an example:

Maleka is a returnee migrant who help her neighbor where she lived and now most of the village members are migrated with her help. The scenario of most migrant worker in this village is improved before migration. Maleka Begum is also successful returnee migrant in her family life and others. She went to Lebanon as a house servant. She earn 15,000 thousand per month from her job. Her family financial condition is good now it is possible for her income. Her contribution lots of her family, she buy land and make house etc. she also help their neighbor to send abroad for work.

Through there is defined a numbers of painful moment in the lives of female migrant workers in abroad, it is often stigmatized them whenever they returned and shared it with their family members. That’s why; most of the cases, the female migrants’ workers want to hide their exploitative or abusive moment of live that they faced in abroad as worker.

Chapter Five

Recommendation and Conclusion

5.0 Recommendation and Conclusion

5.1 Recommendations

The analysis of collected data and information led the research team to develop a number of recommended activities that could potentially be undertaken to address some of the challenges that still exist in Bangladesh in order to make a greater contribution of female migrant workers with a regular flow of remittances.

Recommendation-1: Standardization of National laws and policies in line of International instruments.

- Ensure that a comprehensive national legal framework is adopted in light with the Migrant Workers' Convention with a guarantee for protection of rights, dignity and security of migrant workers;
- Ensure that visa managing procedures are easy and cost effective for the female migrants' workers to avoid the role of middleman or brokers.
- Ensure that female migrant workers get special protection and social insurance frameworks and mechanisms through the government;
- Make sure the application of Legal Framework of the destination countries in the cases of exploitation and abuse of female migrant workers. Keep a strong negotiate to defend the position of domestic workers under respective labour law of destination countries;
- Ensure effective monitoring of the functions of the relevant government agencies Recruitment Agencies (RA) to improve their accountability and transparency.
- Ensure that migrant worker have proper knowledge of laws about the migrated country before migration;

Recommendation-2: Functionality of the institutional mechanism.

- Strengthen the MoEWOE, BMET and DEMOs;
- Expand the networks of government services up to upazilla levels;
- Reduce the cost of migration of unskilled and semi-skilled workers.

Recommendation-3: Awareness, Training and Other Issues:

- Ensure that awareness raising on safe migration and skill training for the unskilled female migrant workers are taken as regular process as of grassroots level.
- Ensure that necessary actions are taken place for expanding the overseas job market through market research, pro-active diplomacy and other initiatives;
- Ensure that proper language; orientation on food and culture at the designation countries are included in the skill training curriculum;
- Ensure that there is a fix amount of fees for the services of organization (i.e., processing passport, BMET clearances, etc) for their assistance to the migrant workers

5.2 Conclusion

About half of the total population in Bangladesh is female but a very small portion of that are taking the challenge to be involved as unskilled or skilled workers in abroad. A numbers of socio-cultural barriers along with procedural complexities of the Government are denying the participation of female workers in the remittance earning process. The increasing demand of female workers in garments industries, households based works, nurses and other emerging service provisions gradually expanding opportunity for Bangladesh to gain more remittance by sending more female workers in the needful countries. This will not only resolve the livelihood struggle of the poor and extreme poor families but also contribute to our national economy by gaining more foreign currency. Regarding this, we should have to transform the vulnerable female into a potential and skillful female migrant worker that may contribute to our national economy as remittance earner rather as a dependent person.

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Annexure

Table: 1

Overseas Employment & Remittances from 1976 to 2011																									
Year	Name of the Country																			Misc. Clearance	Total Employment	Remittances ¹			
	KSA	UAE	Kuwait	Oman	Qatar	Bahrain	Lebanon	Jordan	Libya	Sudan	Malaysia	Singapore	S. Korea	UK	Italy	Japan	Egypt	Brunei	Mauritius			Iraq	Others	Million USD	Core Tk.
1976	217	1,989	643	113	1,221	335	-	-	173	-	-	-	-	-	-	-	-	-	-	-	-	1,396	6,067	23.71	31.53
1977	1,379	5,819	1,315	1,492	2,262	870	-	-	718	-	-	-	-	-	-	-	-	-	-	-	-	1,870	15,729	62.79	121.16
1978	3,212	7,512	2,243	2,877	1,303	762	-	-	2,394	-	23	-	-	-	-	-	-	-	-	-	-	2,483	22,009	106.90	165.59
1979	6,476	5,069	2,298	3,777	1,383	827	-	-	1,969	-	-	110	-	-	-	-	-	-	-	-	-	2,586	24,499	172.06	266.99
1980	8,695	4,947	3,687	4,745	1,455	1,351	-	-	2,976	-	3	385	-	-	-	-	-	-	-	-	-	1,929	30,073	301.33	482.95
1981	13,384	6,418	5,464	7,352	2,268	1,392	-	-	4,162	-	-	1,083	-	-	-	-	-	-	-	-	-	14,264	44,787	304.88	620.74
1982	16,294	6,863	7,244	8,248	6,252	2,837	-	-	2,071	-	-	331	-	-	-	-	-	-	-	-	-	13,422	62,762	490.77	1,176.64
1983	12,928	6,615	10,283	11,110	7,556	2,473	-	-	2,209	-	23	178	-	-	-	-	-	-	-	-	-	5,845	59,220	627.51	1,568.76
1984	20,399	5,185	5,627	10,448	2,726	2,300	-	-	3,386	-	-	718	-	-	-	-	-	-	-	-	-	5,925	56,714	500.00	1,265.49
1985	37,133	8,336	7,384	9,218	4,751	2,965	-	-	1,514	-	-	792	-	-	-	-	-	-	-	-	-	5,601	77,694	500.00	1,419.61
1986	27,235	8,790	10,286	6,255	4,847	2,597	-	-	3,111	-	530	25	-	-	-	-	-	-	-	-	-	4,982	66,616	576.20	1,732.85
1987	39,292	9,953	9,559	440	5,889	2,055	-	-	2,271	-	-	-	-	-	-	-	-	-	-	-	-	4,558	74,017	747.60	2,313.94
1988	27,622	13,437	6,524	2,219	7,390	3,268	-	-	2,759	-	2	-	-	-	-	-	-	-	-	-	-	4,900	68,121	763.90	2,423.99
1989	39,949	15,184	12,404	15,429	8,462	4,830	-	-	1,609	-	401	229	-	-	-	-	-	-	-	-	-	3,227	101,724	757.84	2,446.00
1990	57,486	8,307	5,957	13,980	7,672	4,563	-	-	471	-	1,385	776	-	-	-	-	-	-	-	-	-	3,217	103,814	781.54	2,691.63
1991	75,656	8,583	28,574	23,087	3,772	3,480	-	-	1,124	-	1,628	642	-	-	-	-	-	-	-	-	-	585	147,131	769.30	2,618.63
1992	93,132	12,975	34,377	25,825	3,251	5,804	37	-	1,617	-	10,537	313	-	-	-	-	-	228	12	-	16	3,227	188,124	901.97	3,113.26
1993	106,387	15,810	26,407	15,866	2,441	5,396	37	-	1,800	-	67,938	1,739	-	-	-	-	-	328	12	-	347	4,558	244,506	1,009.09	3,966.97
1994	91,385	15,051	14,912	6,470	624	4,233	382	-	1,864	-	47,826	391	1,558	-	-	-	-	1,335	26	-	269	4,558	186,326	1,133.54	4,629.63
1995	84,009	14,686	17,492	20,349	71	3,004	406	-	1,106	-	35,174	3,762	3,315	-	-	-	-	2,659	229	-	681	4,558	187,543	1,201.52	4,838.31
1996	72,734	23,812	21,042	8,691	112	3,759	490	-	1,966	-	66,631	5,304	2,759	-	-	-	-	3,062	196	-	1,156	4,558	211,714	1,393.34	4,689.30
1997	106,534	54,719	21,126	5,985	1,873	5,010	907	-	1,934	-	2,844	27,401	889	-	-	-	-	303	238	-	1,314	4,558	231,077	1,525.03	6,709.15
1998	158,715	38,796	25,444	4,779	6,806	7,014	1,389	-	1,254	8	551	21,728	578	-	-	-	-	169	16	-	420	4,558	267,667	1,999.24	7,513.23
1999	185,739	32,344	22,400	4,045	5,611	4,639	219	-	1,744	16	-	9,596	1,501	-	-	7	-	1	139	-	181	4,558	266,162	1,906.63	8,362.74
2000	144,618	34,034	594	5,258	1,433	4,637	-	-	1,010	54	17,237	11,095	990	-	-	22	9	1,420	271	-	4	4,558	222,686	1,944.99	10,199.12
2001	137,248	16,252	5,341	4,561	223	4,371	-	-	450	153	4,921	9,615	1,561	-	-	19	3	2,958	272	-	1,017	4,558	188,965	2,071.03	11,990.79
2002	163,269	25,462	15,789	3,854	552	5,421	2	1,829	1,574	136	85	6,856	28	-	19	37	17	154	59	-	133	4,558	225,216	2,947.79	16,484.33
2003	162,131	37,346	26,722	4,029	94	7,482	3	2,128	2,855	784	28	5,304	3,771	166	28	12	26	980	-	-	301	4,558	214,190	3,177.63	18,489.12
2004	139,031	47,012	41,108	4,435	1,268	9,194	-	6,022	606	923	224	6,948	215	2,055	550	47	33	1,802	44	-	2,859	8,582	272,958	3,561.31	21,286.42
2005	80,425	61,978	47,029	4,827	2,114	10,716	14	9,101	972	885	2,911	9,651	223	2,793	950	79	207	191	1,381	-	4,015	12,240	212,702	4,249.87	27,304.34
2006	109,513	130,204	35,775	8,082	7,691	16,355	821	2,822	104	2,380	20,469	20,139	992	1,625	1,428	174	639	496	2,090	-	8,995	10,722	381,516	5,484.06	38,366.56
2007	204,112	226,392	4,212	17,478	15,130	16,433	3,541	494	1,480	1,726	273,201	38,324	39	972	10,950	164	1,068	1,186	3,658	-	1,827	10,222	832,609	6,562.71	41,337.31
2008	132,124	419,355	319	52,896	25,548	13,182	8,444	682	5,067	170	131,762	56,581	1,521	952	6,928	133	1,891	1,054	3,071	-	2,461	10,914	679,099	8,979.00	61,567.83
2009	14,666	258,348	10	41,704	11,672	28,426	13,941	1,691	22,742	514	12,402	39,581	1,474	1,253	5,339	39	3,018	2,699	1,826	412	5,036	8,485	479,276	10,717.73	73,981.46
2010	7,069	203,308	48	42,641	12,085	21,824	17,268	2,235	12,132	14	919	39,053	2,699	173	6,726	17	2,730	2,191	3,705	2,288	4,017	7,560	390,702	11,004.73	76,639.97
2011	15,039	282,739	29	135,265	13,111	13,996	19,169	4,387	89	79	742	40,667	2,021	30	7,624	20	3,312	5,150	5,353	234	3,566	7,440	568,062	12,165.29	88,091.99
Total	2,498,237	2,073,130	479,648	336,430	180,919	227,001	67,070	31,391	95,263	7,842	700,397	367,317	26,134	10,019	40,142	770	12,943	26,366	22,196	2,934	115,401	76,163	7,699,951	90,938.77	558,462.73
%	33.70	28.93	6.23	6.99	2.35	2.95	0.87	0.41	1.24	0.10	9.10	4.77	0.34	0.13	0.53	0.01	0.17	0.37	0.29	0.04	1.50	0.99			

¹ Source: Bangladesh Bank.

Source: BMET Website; link: <http://www.bmet.gov.bd/BMET/statisticalDataAction>; last visited 17 May 2012.

Table: 2

Overseas Employment of Female Workers from 1991 to 2011																				Up to December 2011	
Year	Name of the Country																		Total	Yearly Increase (%)	
	KSA	UAE	Kuwait	Oman	Qatar	Bahrain	Lebanon	Jordan	Libya	Malaysia	Singapore	UK	Italy	Hong Kong	Pakistan	Cyprus	Brunei	Mauritius			Others
1991	29	417	416	37	-	143	25	-	-	926	1	2	-	-	3	-	8	178	4	2,189	
1992	21	435	311	25	-	132	22	-	-	841	1	3	2	-	1	-	7	102	4	1,907	-12.88
1993	39	462	307	22	-	103	10	-	-	753	-	1	1	-	-	-	12	78	4	1,793	-5.98
1994	47	298	409	21	-	99	9	-	-	1,032	-	2	3	-	2	1	9	62	1	1,995	11.27
1995	89	189	547	17	-	126	6	-	-	584	1	3	-	-	-	1	7	42	-	1,612	-19.20
1996	112	177	757	21	-	148	11	-	-	753	-	1	-	-	-	-	2	12	-	1,994	23.70
1997	132	463	942	4	5	159	17	-	-	-	4	-	6	-	4	1	5	19	1	1,762	-11.63
1998	143	410	257	3	-	98	7	-	-	-	2	-	-	-	-	-	1	17	1	939	-46.71
1999	-	351	-	14	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	366	-61.02
2000	-	381	4	-	-	22	-	-	-	-	-	-	-	-	-	-	-	47	-	454	24.04
2001	335	162	15	27	-	22	-	95	-	1	2	-	-	-	-	-	-	-	-	659	45.15
2002	827	217	18	14	-	30	-	104	-	2	1	-	-	1	-	1	1	-	-	1,216	84.52
2003	808	108	333	-	-	37	1	1,053	-	-	2	1	-	-	1	4	2	2	-	2,353	93.50
2004	3,133	3,241	1,773	60	-	1,058	-	1,883	-	-	6	10	32	-	-	-	3	25	35	11,259	378.50
2005	6,319	3,786	930	132	6	553	12	1,745	-	-	7	14	12	-	-	-	3	25	26	13,570	20.53
2006	7,358	7,355	589	629	3	232	743	518	-	1	6	22	20	3	-	5	2	468	91	18,045	32.98
2007	7,341	5,181	49	1,380	4	244	3,498	12	250	354	8	20	105	2	4	-	4	610	28	19,094	5.81
2008	4,144	5,902	-	276	3	173	7,948	201	25	1,091	34	26	67	9	9	4	4	801	125	20,842	9.15
2009	386	6,095	-	11	4	29	13,062	439	7	87	89	18	47	17	8	4	3	1,825	93	22,224	6.63
2010	44	7,111	1	18	3	57	15,116	2,136	185	16	156	5	45	9	1	9	1	2,695	98	27,706	24.67
2011	166	7,394	-	1,061	4	17	15,610	4,338	1	23	241	4	39	14	1	19	2	1,609	36	30,579	
Total	31,473	50,135	7,658	3,772	32	3,482	56,097	12,524	468	6,464	562	132	379	61	34	46	76	8,615	548	182,558	
%	17.24	27.46	4.19	2.07	0.02	1.91	30.73	6.86	0.26	3.54	0.31	0.07	0.21	0.03	0.02	0.03	0.04	4.72	0.30		

Source: BMET Website; link: <http://www.bmet.gov.bd/BMET/statisticalDataAction>; last visited 17 May 2012.

Table: 3

Overseas Employment of Female Workers in 2011																					
Months	Name of the Country																		Total	Monthly Increase (%)	
	KSA	UAE	Kuwait	Oman	Qatar	Bahrain	Lebanon	Jordan	Libya	Malaysia	Singapore	UK	Italy	Hong Kong	Pakistan	Cyprus	Brunei	Mauritius			Others
January	-	619	-	24	-	-	1,304	537	-	4	42	1	3	1	-	5	-	336	5	2,881	
February	1	538	-	17	-	-	1,264	36	-	1	24	-	1	-	-	3	-	95	2	1,982	-31.20
March	41	787	-	55	1	1	1,679	781	-	3	33	-	3	2	-	-	-	105	7	3,498	76.49
April	18	541	-	74	-	2	1,381	452	-	2	35	1	3	1	-	1	-	47	3	2,561	-26.79
May	7	589	-	50	-	2	1,498	563	-	-	24	-	2	2	1	4	-	72	1	2,815	9.92
June	14	599	-	111	-	2	1,451	320	-	3	35	-	2	1	-	1	-	33	1	2,573	-8.60
July	10	589	-	119	-	1	1,406	533	-	3	15	-	3	3	-	1	1	260	2	2,946	14.50
August	3	606	-	113	1	-	1,131	535	-	1	19	-	6	3	-	1	-	107	2	2,528	-14.19
September	9	528	-	124	-	1	1,128	444	-	1	1	-	7	1	-	1	-	136	1	2,382	-5.78
October	6	678	-	137	-	5	1,235	57	-	1	2	1	1	-	-	1	1	142	4	2,271	-4.66
November	8	646	-	105	2	2	898	30	-	-	5	-	5	-	-	-	-	133	6	1,840	-18.98
December	49	674	-	132	-	1	1,235	50	1	4	6	1	3	-	-	1	-	143	2	2,302	25.11
Total	166	7,394	-	1,061	4	17	15,610	4,338	1	23	241	4	39	14	1	19	2	1,609	36	30,579	
%	0.54	24.18	0.00	3.47	0.01	0.06	51.05	14.19	0.00	0.08	0.79	0.01	0.13	0.05	0.00	0.06	0.01	5.26	0.12		

Source: BMET Website; link: <http://www.bmet.gov.bd/BMET/statisticalDataAction>; last visited 17 May 2012.

Exploratory Research on Female Migrant Workers' Remittances and Contribution to the National Economy

Research Questions (Draft)

1. Do remittances contribute to the national economy?
2. Does Female Migrants have contribution in this regard?
3. What is the value addition of remittances earned by Female Migrant Workers?
 - Family and Social position of the migrants
 - Economic empowerment
 - Position in decision making in the family/society
 - Cultural impacts (relations with spouses, in-laws, children)
 - Adjustments after return
4. Does migration of Female Migrants have positive/negative impact- what are social costs?
 - Relations with spouse, children, in-laws, society

Questions for Interview/FGDs

(For Family Members/Dependents of the Female Migrants)

1. Where did she migrate? What does she do?
2. How long does she work (month/year)?
3. What is her background (age, education and training)?
4. How much does she earn from the job (monthly/yearly)?
5. How do you see her contribution to the family?
6. Does the remittance contribute to the society? And how?
7. Does the remittance contribute to the national economy?
8. What does make her to migrate?
9. What is the attitude of the family and society towards her migration? Is there any stigma or taboo regarding her migration in the family/ society?
10. What is the attitude of local religious leaders in this regard?
11. Who did decide regarding her migration?
12. Did she face any sort of problem at her workplace? If, yes, what type?
13. How much did she spend to get the job/to go over there?
14. Who does take the decision in your family?
15. How does she (the Female Migrant) play a role in decision making for your family?
16. How does she contribute or support to win the relatives in the local election?
17. What do you see the advantages and disadvantages as she migrated for work?
18. Is she married? For how long, any children, how old are they?
19. Who do take care of her child/children in her absence?
20. Does it make any impact on relation with her husband in her absence? If yes, what is it? Any example?
21. If a Female Migrant comes back to Bangladesh what does happen?
 - a. Does she face any problem to adjust within her family (husband, in-laws, and children)?
 - b. Does she face any problem in the respective society? If so, what is that?
 - c. Does she face any health related or psychological problem?



Interviewing a Female Migrant Worker at Mithapukur, Rangpur. Photo: Uttam Das

Activity Schedule:

The total activity will be undertaken over **21 working days**. Following is the proposed scheduled:

Sl. No.	Timeframe	Activates	Remarks
1.	10-12 January 2012	Study of related project documents	2 days
2.	18-19 January 2012	<ul style="list-style-type: none"> • Meetings with Project Managers/ Coordinators • Drafting questions for FGDs 	2 days
3.	Field Visits- 10 days (Including time for travel, conduct FGDs and interviews)		
3.1.	29 January 2012	Visit to the field at Rupganj Upazilla and held two FGDs	1 day; to be organized by WARBE DF
3.2.	2 February 2012	Visit to the field at Singair Upazilla and held two FGDs	1 day; to be arranged by BOMSA

Sl. No.	Timeframe	Activates	Remarks
3.3.	09- 12 February 2012	Visit to the fields at Mithapukur and Rangpur Sadar to conduct interviews and FGDs	4 days (two days for travel); to be decided by WARBE DF
3.4.	21 -26 February 2012	Visit to the fields at Jessore Sadar and Sharsha to conduct interviews and FGDs	4 days including 2 days for travel; BOMSA to schedule and organize FGDs locally.
4.	19-23 February 2012	Preparing the Draft Report	5 days
5.	26 February 2012	Submission of the Draft Report	N/A
6.	To be scheduled	Finalizing the Report	2 days
		Total	21 working days

FGD schedule: from 10:00AM to 12:00PM and 2:00PM to 4:00PM. Ideal number per session is maximum 10 persons (family members of migrants, returnee migrants etc); gender balance should be maintained.

The Researcher will be assisted by 1/2 Female Research Assistant(s).
