



A Newsletter on Refugee and Migratory Movements

**UDBASTU**  
t h e u p r o o t e d

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**A Report on  
AWARENESS CAMPAIGN WORKSHOP FOR  
COMMUNITY LEADERS AND ACTIVISTS ON  
LABOUR MIGRATION PROCESS**

The Refugee and Migratory Movements Research Unit (RMMRU) is dealing with migration issues since 1997. In view of importance of the sector, a number of research projects were undertaken by the Unit over the last few years. These focussed on the nature and extent of labour migration from Bangladesh, remittance, reintegration and feminisation of migrant labour force. Findings of such research initiatives suggested that one of the most neglected fields was advocacy and awareness about the reality of migration process. This prompted RMMRU to embark on policy advocacy and training programmes for the protection and promotion of the rights of the migrant workers.

RMMRU organised the first awareness campaign workshop of community leaders and activists on 27 and 28 April 2001. The purpose was to develop a training module and to create awareness among the participants about migration procedure. It was also aimed at creating consciousness against exploitation and harassment that migrants are subjected to at every stage of migration process. Government functionaries, government and private bank officials, NGO officials, legal experts, researchers, returnee migrants and members of migrant workers' associations participated in the workshop.

The workshop covered various aspects of labour migration in six working sessions that included national and global context of migration, identification of problems, migration procedure, rights and obligations in the host country, efficient flow and effective use of remittance and post return rehabilitation and reintegration. Given the importance of information on food habits, environment, custom, culture and legal conditions of the receiving country, which have a direct impact on the labour migrants, country specific discussions were also arranged on Singapore, Malaysia, Saudi Arabia, Bahrain and South Korea.

**Working Session I**

The aim and rationale of organising the workshop was explained by Dr. Tasneem Siddiqui. She illustrated how 4% of the total workforce of Bangladesh is contributing to earn almost 25% foreign currency, which is used for debt servicing and import of food, raw materials and consumer items for the country. She observed that the effort to boost up the sector is rather limited in comparison to the contribution. She spoke about exploitation by the middle man and unauthorised recruiting agencies, and highlighted the need for the flow of remittance through proper channel, to encourage migrant workers for using the money in productive sector, to find proper employment for skilled returnees, to build a coalition and network among the local leaders, human rights organisations, NGO activists, government functionaries, migrant workers' associations and journalists.

Dr. Refaat Ahmed discussed the nature, extent, and various types of migration. He defined migrant worker as a person who is engaged in income-generating activities in a country where he is not a citizen. He also showed how economic factor work as a push factor for overseas employment. He also laid emphasis on adoption, ratification and implementation of international instruments for protection and promotion of rights of the migrant workers and their families by both the sending and receiving countries.

Mr. Anisur Rahman Khan, Secretary General of Welfare Association of Repatriated Bangladeshi Employees (WARBE) identified various problems that a migrant worker faces before, during and after migration. The problems identified by him included false passport, visa and employment contract by dishonest recruiting agencies and middlemen, low wage rate, sexual exploitation of women migrant workers in the country of employment, harassment in the hands of customs department and others after arrival in the country. He urged participants to advise the aspirant migrants to be careful in keeping photocopies of the

passport, visa, contract, and know about health services available in the destination countries. He also stressed that migrant worker should be aware of basic language, culture and custom before departure.

### **Working Session II**

International migration is processed by different government and private organisations and social network which include Bangladesh Manpower, Employment and Training (BMET), Bangladesh Overseas Employment Services Ltd. (BOESL), private recruiting agencies, friends and relatives of migrant workers and Bangladeshi agents in the host countries. Mr. Monjurul Haque of the Emigration Department of BMET discussed the role of the Labour Ministry and BMET in regulating and processing migration. He explained BMET's activities such as, pre-departure briefing, controlling the recruiting agencies, registration of returnee migrants and major welfare activities for the migrants.

Mr. Ghulam Mustafa, Secretary General, Bangladesh Association for International Recruiting Agencies (BAIRA) discussed the role of his organisation in regulating private recruiting agencies. He explained how unauthorised recruiting agencies become involve in exploitation and misappropriation of money of the migrant workers. He advised that in order to avoid exploitation a potential migrant worker must verify whether the recruiting agency processing migration is authorised or not.

Various aspects of migration such as reasons, expenditure and remittance were reflected in the presentation of Dr. C R Abrar of RMMRU. People take the decision for temporary migration when they face economic crisis due to death of head of the household, natural disaster, loss in business or other reasons. Other social causes behind migration includes lack of social security and demonstration effect. As very often people fail to get expected return from migration, Dr. Abrar stressed the need for creating awareness for making cost-benefit analysis of migration before departure.

A good number of suggestions were offered during the open discussion that followed. Those included news coverage about the positive outcomes and achievements of labour migration, value addition to the unskilled migrant worker through training, using NGOs for awareness building and making trade unions involved the cause of migrant workers. Participants from Bangladesh Institute of Labour Studies (BILS) suggested that language of the contract paper must be simplified and understandable to the migrant worker. They also demanded transparency and accountability of the Wage Earners' Welfare Fund.

### **Working Session III**

Country specific presentations on climate, legal rights and duties, customs and cultures were delivered by the foreign ministry and private bank officials. Mr.

Shahidul Bari talked about custom, health, food, housing, legal and administrative system in Saudi Arabia. He provided participants with an idea about local norms and culture. He said that the Government of Saudi Arabia imposed strict regulation on employers of migrant workers to provide them proper food, health care and housing facilities. According to him, a migrant worker can resort to legal action in Saudi Arabia governed by *Shariah*. He also mentioned about the existence of a bilateral agreement between the governments of Bangladesh and Saudi Arabia.

Mr. A S M Moin, a former migrant worker and member of WARBE gave an account on Malaysia and Singapore as countries of employment. He described Malaysia as a multicultural country. He was critical about the role of Bangladesh missions in Malaysia in protecting the interest of Bangladeshi migrant workers. He identified ignorance and inexperience about language, custom and work ethics as fundamental cause of hardship and detention of the migrant worker in Malaysia and Singapore.

In his presentation on Bahrain, Mr. Shamsuzzaman specified four categories – salesman, municipal works, construction and nursing – where Bangladeshi migrants usually engage themselves. According to him, 18,000 Bangladeshis are working in tailoring, embroidery, fish business, ship repairing and municipal jobs in Bahrain. He mentioned that normally temperature remains high in Bahrain and good foods were available there.

Labour migration to South Korea from Bangladesh started in 1990s following decolonisation and restructuring of the Korean economy. Mr. Anisur Rahman of Bangladesh Migrant Centre discussed socio-cultural aspects of this country. He mentioned about significance of learning Korean language, availability of Bangladeshi food and expensive medicare facilities, nature of employment and housing facilities in Korea. He said that over time a number of human rights organisations have been formed who are working for rights and obligations of the migrant workers. These organisations also highlighted cases of industrial accident and torture.

### **Working Session IV**

This session dealt with the rights and obligations under national and international law for the migrant workers. Dr. Syed Refaat Ahmed said that international instruments like *1990 UN Convention for Protection of Rights of All Migrant Workers and Member of Their Families* are yet to be implemented, Bangladesh should strive for bilateral arrangement with the labour receiving countries as an interim arrangement. He suggested that civil society and NGOs should act as a lobby group.

Mr. Saiful Haque Asif of WARBE presented a paper on responsibility of the host country towards the migrant workers. He provided examples how rights of migrant

workers were violated in the country of employment. He stressed that potential migrants should not carry prohibited items to avoid harassment at the airports.

Mr. Masood Aziz, Director General of the Ministry of Foreign Affairs, discussed the role of Bangladesh missions abroad. According to him, welfare of the migrant workers, repatriation of stranded Bangladeshis, legal aid, repatriation of dead bodies, orientation and briefing about the job and atmosphere, verification of visa and employment contracts — all these tasks are generally performed by the Bangladesh missions abroad. He urged migrant workers contact and inform the embassy concerned in case they face any problem in the country of employment. He said there are some practical problems like lack of knowledge and awareness among the migrant workers about fake passport and visa. Lack of professional skill and responsiveness of the embassy officials towards addressing the needs of the migrant workers hinder providing services of the embassies. In this connection he pointed out that there is a need for psychological reorientation of the embassy officials so that they offer maximum support to the migrant workers.

During open discussion, Mr. Lutfar Rahman, Chairman of the Labour Committee of BGMEA proposed that he is interested to explore avenues of collaboration with the government about opening a garment-training house as part of skill development programme of aspirant labour migrants.

#### **Working Session V**

Advantages of sending remittances through formal and informal channels were discussed in this part of the workshop by the government and private bank officials. Mr. Abdur Rahim, Joint Director of Bangladesh Bank explained how remitted foreign currency contributed to the national economy. He mentioned some savings and investment schemes of Bangladesh Bank i.e., Non-resident Foreign Currency Deposit (NFCD), Non-resident Investors' Taka Account (NITA) and Wage Earner Development Bond. He also mentioned that Bangladesh Bank had the authority to take punitive action against the bank for delay in remittance transfer.

Mr. M A Mannan, Sr. Vice President of Islami Bank Bangladesh Ltd. discussed various implications of sending remittance through official and unofficial channels. According to him, banks are immensely benefited with migrant workers' deposit but in return doing very little for them. He stressed on creating awareness among bank officials for improving customer services and informed that Islami Bank had already introduced customer services cell and thus providing service to many migrant workers and their families. Mr. Mannan said that it can be a good example for other banks to follow also.

Mr. M Shajahan of Grameen bank mentioned in his lecture about the possibility of NGO involvement in the

remittance transfer and mobilisation process. He said that with its own mobile telecommunication and internet services and 700 computerised branches, Grameen bank can be a party in remittance transfer process at the receiving end. He pointed out that there exists a number of saving and investment schemes under Grameen Bank. He stressed on risk free investment for the aged family members of migrant workers. He also proposed to examine the feasibility and impact of institutionalising *hundi* system.

#### **Working Session VI**

The session addressed various savings and investment opportunities for the migrant workers specially for the returnees. Dr. Nurul Islam of BMET gave a description of various government programmes and activities taken for the returnees. He said that data accumulation about the returnees has already started in the form of registration that will further help to undertake returnee rehabilitation projects. Besides banks, NGO was identified by him as a good medium of investment. He underscored the need for orientation of the family members of the migrant worker about bank services as well as savings and investment opportunities available. Some of these schemes are also applicable for returnees. In this regard, he identified the need for cooperation between government and the private sector.

Mr. Gunendra K. Roy of BRAC discussed about Micro Enterprise Lending and Assistance (MELA) project of BRAC for the returnee migrants and also for the families of migrant workers. He described the criteria, time limit, pattern, size and process of seeking loan under MELA. He pointed out certain areas like poultry, agricultural extension, pisciculture and social forestry where employment can be arranged. According to him, as BRAC emphasises on organisational development, it can be a good medium for entrepreneurship development for the migrant workers, especially for the returnees.

Mr. Saiful Haque Asif of WARBE addressed socio-economic cost of migration. He emphasised the need for unity and cooperation among migrant workers for their wellbeing. He proposed several welfare schemes for the migrant workers such as creating a migrant bank from Wage Earners' Welfare Fund to facilitate small scale projects of returnees to start business. He urged for the assistance of the Micro Finance Institutions in capacity building of the association.

According to Mr. Hanif of Bangladesh Krishi Bank, migrant workers should be encouraged to open account before departure so that they can comfortably invest after return. He mentioned that besides providing loan for small entrepreneurship or agricultural development in 96 sectors, Krishi bank was also bringing remittance.

Various schemes of investment and savings under government and private financial institutions were also discussed by Mr. Mahtabuddin Ahmed of BASIC

Bank. He explained family bond, security bonds and other periodic bonds and monthly profit schemes of his bank and others. He suggested that government should introduce 'dollar bonds' for the advantage of the migrants. He urged to provide special incentives to attract migrant worker towards saving and investment.

### **Concluding Session**

A number of recommendations were adopted in the concluding session. Important suggestions came from the participants who by then had formed some idea about the problems and their solutions in the pre-, during and post- migration period. *Thengamara Mahila Sabuj Sangha* (TMSS) participant Mr. Ferdous suggested to form a steering committee that will take the responsibility to develop a plan of action. He also stressed on media coverage and broadcasting of awareness programme about migrant workers.

Another participant, Mr. Aminur Rashid Chowdhury of Bangladesh Institute of Labour Studies (BILS) underscored the need for building network among the people working at the grass roots level. He also identified some basic campaign tools like pictures, posters, leaflets, videos, and stickers that can make people conscious. Possible avenues to oblige the trade union with the welfare of the labour migrants was also stressed by him.

BRAC coordinator Mr Bahaul Alam said that it is possible to convey the message to the people at the grassroots level through Social Development Project of BRAC. Grameen bank participant Mr. Anwarul Haque

stated about the possibility to explore similar role for his organisation. Dr. Tasneem Siddiqui of RMMRU proposed that head of the NGOs should be consulted for their support for an awareness campaign.

Mr. Saiful Haque Asif of WARBE called for conducting such workshops in migration prone areas for the UP chairmen and members, potential migrants and returnee migrants. He also suggested that briefing sessions for the potential migrant workers be held and handbooks containing important messages to protect them from problems and exploitation be distributed. Suggestion for orientation courses for officials of financial institutions, government functionaries and NGO activists about the contribution of migrant workers in the national economy was also raised in this session. Dr. Refaat Ahmed urged that activists should work as a pressure group for the ratification of 1990 UN Convention regarding all migrant workers and their families and incorporate in the law of the country. He also raised the issue of Bangladeshi migrants in India and the push back by the Indian Government. In her concluding statement, Dr. Siddiqui thanked the participants for their active participation in the programme. She informed that inputs from the workshop will be incorporated in the training module under preparation. she also thanked the British Council for its support in organising the workshop.

### **Reporter:**

*Syeda Rozana Rashid*

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## **ILO Tripartite Workshop on MIGRANT WORKERS' REMITTANCES AND MICRO FINANCE IN BANGLADESH**

Discussants in a workshop observed that remittances sent by the migrant workers represent a significant portion of foreign exchange earning in countries such as Bangladesh, India, Indonesia, Nepal, Philippines, Sri Lanka and Vietnam. They also identified Micro-finance Institutions (MFIs) for their potential critical role in mobilising and transferring of remittances. The discussants also hoped that MFIs with their wide experiences at the grassroots will be able to ensure faster transfer and productive use of remittances. The need for skill development of the outgoing migrant workers along with ensuring their security at the workplace was also stressed, which may have a positive impact on the increasing the volume of remittances.

The International Labour Office (ILO) initiated a research project on *Migrant Workers' Remittances and Micro-finance in Bangladesh* and the study was subsequently conducted between December 2000 to February 2001. Objectives of the study were to assess the scope and origin of migrant workers' remittances in Bangladesh, examine the current role of financial institutions in transferring remittance and macro-

economic background against which such transfers take place, evaluate current use of remittances, characteristics and needs of remittance sending and remittance receiving persons, and explore the possible role of micro-finance institutions (MFIs) in attracting, transferring and administering remittance. The study was conducted by the Dhaka University based Refugee and Migratory Movements Research Unit (RMMRU). Dr. Tasneem Siddiqui and Dr. C R Abrar were the key researchers.

In this context, a half-day workshop was organised on *Migrant Workers' Remittances: Efficient Flow and Effective Use* held in Dhaka on 12 April 2001. The workshop was divided into two sessions. The first one on 'Migrant Workers' Remittance and Formal Channels' was chaired by Professor Wahiduddin Mahmud, eminent economist and the second session on 'Remittance and Micro-finance Institutions' was chaired by Dr. Salehuddin Ahmed, Executive Director, *Palli Karma Sahayak Foundation*. The workshop was participated by the representatives of government and private banks, micro-finance institutions and migrant workers' associations. Recommendations from the

floor were incorporated in the final version of the report.

The ILO Dhaka office organised a separate two-day tripartite workshop at Sonargaon Pan Pacific Hotel on 29-30 May 2001 in order to share and discuss the findings of the above-mentioned study. The parties included ILO, Ministry of Labour and Employment, and workers' associations. During the workshop research findings were presented by the lead researcher, Dr. Tasneem Siddiqui. Along with that three papers were presented by representatives from banks and MFIs. On the second day four working groups were formed. The workshop was participated by representatives from private and government banks, MFIs, workers' associations, functionaries of Ministry of Labour and Employment and Bangladesh Bank, media and other organisations.

### Working Session I

The first working session on *Remittance Issues at the Sending End* started with a presentation of findings focussing the sending end. Dr. Tasneem Siddiqui highlighted characteristics of remittance transfer process from Bangladesh and extent of remittance flows, labour issues, socio-economic characteristics of remittance sending persons, level of organisation among migrants, existence and role support organisations, availability of financial or remittance transfer services, and the degree of outreach in rural areas. The information of remitters included the average monthly income, their professions, socio-economic status, issues of remittance transfer process including advantages and disadvantages of sending remittances through different methods, and how the remittance is used at the receiving end.

In the same session, Mr. Mahtab Uddin, Deputy General Manager, BASIC Bank presented a paper on remittance transfer process. In his presentation, he explained the problems that migrant workers face in remitting money through formal channels. These include lower exchange rates, language barriers, mistreatment in banks, and lots of drafts when sent through postal service. He proposed that the wide network of MFIs in Bangladesh could be utilised to solve the problem of remitting money and combat *hundi*. According to Mr. Mahtab Uddin, the MFIs can act in collaboration with banks for disbursing remittances to the beneficiaries. He suggested that the wage earners' bonds be made transferable so that they can be sold to any second or third person. He also suggested allowing foreign currency accounts in Saudi Riyal or Kuwaiti Dinar since most of the remittances come from the Middle Eastern countries.

Responding to questions from participants, Dr. Siddiqui explained that according to the study 46% of total remittances is coming through banks, 40% through *hundi*, around 8% through friends and relatives, and 5% hand carried when migrant workers come back. She stated that no official figure is

available on how much money is coming through *hundi*. Regarding the issue of sending money through different channels, Siddiqui informed that there is a major lack of information. She stated that in most cases, the remitters, depending on the urgency of transferring the money, use all the channels of remittance transfer.

The issue of poor quality of banking services regarding remittance transfer was raised by the participants during the discussion. It was stated that there are difficulties for the people to access banking services. Mr. Saiful Huq of Welfare Association of Repatriated Bangladeshi Employees (WARBE) underscored different problems faced by migrant workers in different countries. He informed that a good number of people do not have access to the banking sector in Saudi Arabia and they have to go to informal channel to remit their earnings. In Korea, he informed, there are a number of organisations that are counseling the migrant workers although most of them send money through *hundi*.

Mr. Abdur Rouf Bhuiyan, Executive Director, Credit and Development Forum (CDF), expressed his concern on the poor quality of services offered by the officials in the foreign missions of Bangladesh. He also pointed out that *hundi* is an unauthorised mechanism to channel remittance, but it is a mechanism functioning all over the world. If Bangladesh government gives license to *hundi* then it becomes legal and it could be a second channel of transferring remittance. Mr. Mahtab Uddin, however, feared that even if *hundi* is legalised, this will not stop the unofficial use of *hundi* because their purpose is not sending remittance but collect foreign currency and utilise it outside Bangladesh for other purposes. Mr. Javed Sakhawat, a private entrepreneur, suggested for, along with commercial banks, increased involvement of the postal channel as it provides door to door service.

### Working Session II

In the second working session on *Transfer Process*, two presentations were made by Dr. Siddiqui and Mr. M A Mannan, Senior Vice President, Islami Bank. Dr. Siddiqui presented her findings on different transfer methods available, characteristics, extent or use and disadvantages of each method in terms of transaction costs, speed and security issues. She discussed the advantages and disadvantages of sending remittance through banks and exchange houses, *hundi*, personal hand carriage and through returning friends and relatives. She elaborated the costs involved in transferring remittances through these methods.

Mr. M A Mannan presented a paper on 'Remittance Flow from Bangladeshi Migrant Workers and Our Banking Service'. His presentation based on his experience in dealing with the migrant workers in Saudi Arabia. He highlighted the poor quality of service provided by banks. He stated that the network of the foreign banks and exchange houses in dealing with remittances at the sending end is also poor.

Besides, the migrant workers are of poor educational background, they also face language barriers, complexity in the formal process in banks for making drafts, and time constraints.

Mr. Abdur Rouf Bhuiyan, CDF, considering the contributions of the MFIs in the social as well as economic development, offered a few suggestions. First, MFIs willing to deal with remittance transfer may be brought under a new legal framework. Second, along with traditional banking, banks should adopt non-traditional banking service like Grameen Bank. Third, the migrant workers' associations should be brought into institutional development. Fourth, Ministry of Labour should be strengthened in order to monitor the recruiting industry and shape up its policy concerning labour export. Fifth, MFIs can play major role in awareness raising at the pre-departure phase. Sixth, the best use of remitted money can only be done by the MFIs. He, therefore, identified three phases, which should be given importance: awareness before going, sending of money safely and quickly, and best use of the money.

### **Working Session III**

In the third session on *Remittance Issues at the Receiving End*, Dr. Tasneem Siddiqui presented her findings on characteristics of remittance-receiving persons, actual and potential use of remittances, development potential and impact of remittances, and potential and limitations of MFIs in handling remittances in respect of legal and fiscal issues, exchange rates, outreach, practical issues, security issues, costs and benefits, and competition. In her presentation, Dr. Siddiqui elaborately discussed different services and investment opportunities available at the receiving end that have a latent demand.

In this session, the second presentation was made by Mr. M Shahjahan, Deputy General Manager, Grameen Bank on 'What Role Grameen Bank could play in Relation to Remittances at the Receiving End and Utilisation of Remittances'. His presentation included the background of Grameen Bank, how the migrant workers' remittance issue has become relevant, comparative advantages of Grameen Bank including wide coverage, grassroots level operation, familiarity with people, massive scale of financial transaction, branch computerisation, internet facilities, presence of rural phone programme, plan to launch a smart card system, variety of loan and savings products, venture capital, Grameen Mutual Fund, social development agenda, and integrated approach on some of the products of Grameen Bank, which provide Grameen with opportunity to get involved in remittance transfer and utilisation.

Mr. Mannan expressed his concern over the possibility of Grameen Bank entering into remittance transfer process because, according to him, organisations not dealing in foreign transaction cannot deal with the

remittance business. He also opined that migrant workers are not the actual target people of Grameen Bank because they are not landless people and they have access to the thana level or district level bank branches.

Mr. Shahjahan informed that Grameen is not yet allowed to deal with foreign exchange. In this respect, he informed that Grameen would prefer a link with the institution that can deal with foreign exchange. Regarding the issue of legal framework, Mr. Shahjahan stated that Grameen alone will not do the foreign transaction but will develop link with other banks. Banks will bring the money to Dhaka and Grameen may deliver the money to the remotest areas by its massive communication network.

Mr. Mizanur Rahman from Bangladesh Bank, responding to different queries from the participants, informed that Bangladesh Bank is already implementing some of the recommendations that were offered during this workshop. He informed that Bangladesh Bank authorities regularly sit with the managers of other private commercial banks every month where they discuss the issues concerned. Recently there has been an initiative taken by the Bank that all the bank managers had been instructed to have a certain target of opening accounts of migrant workers. He also suggested that the representatives of the MFIs should come up with a clear proposal on how they are willing to get involved with the remittance transfer process within the existing legal framework. He however stated that a major policy change may be required.

### **Working Session IV**

In the fourth session on *Potential for Linking Remittances to Micro-finance and Productive Investments – Recommendations from the Survey*, Dr. Tasneem Siddiqui presented major recommendations of the study. The recommendations included policy issues like reduction of differences between official and unofficial rates, need for bank branches in rural areas, bonus rates for migrant workers, potential of using the wide network of two selected MFIs, BRAC and Grameen; remittance transfer process through banks which included improvement of banking services, foreign currency accounts as a pre-requisite for overseas jobs, training of bank officials, appointment of bank representatives at the sending end, and consideration by the central bank for allowing banks appointed brokers on payment of commission; improvement of the services provided by labour and foreign ministry in respect to MFIs; and information campaign on savings and investment programmes through training and through using national television and radio.

On the query whether the recommendations of Dr. Siddiqui have been materialised in any other country, Ms. Judith van Doorn of ILO, Geneva informed that involving MFIs in remittance transfer is a recent step

taken by ILO at the global level. She informed that in Bolivia, a regulated micro-finance organisation channels remittances for Bolivians living in Argentina. Mainly males send remittances to their wives living in Bolivia. The females staying behind either choose to take the remittance or take loan for projects or save. Another organisation in Bolivia opened a branch in Argentina, providing banking services in Argentina for remittance transfer to Bolivia. In the Philippines, a few organisations work on remittance transfer, which is further complemented by micro-finance programmes. In Mexico, there are organisations for financial services for families who live in the US. She informed that these organisations have community-oriented programmes through which the remitters send money to the families and also for community development.

Apart from the recommendations made in the report, a number of recommendations came from the floor. Recommendations from the floor are presented below.

### Policy Issues

1. The government should bring in qualitative changes in its policy in terms of collecting remittance. Since *hundi* is not the right and legal way, if it is made legal, this could be effective.
2. Bangladesh Bank was criticised for following double standard regarding nationalised and private commercial banks. Bangladesh Bank should pay attention to the needs of the private banks that play significant roles in collecting remittances. There should be proper supervision and monitoring from the central bank.
3. Proper identity cards should be issued to all migrant workers so that the customs authorities can easily identify outgoing and returning migrant workers. This will greatly help the people working abroad as a migrant labour.
4. For skill development and orientation regarding working abroad, vocational training should be introduced at the school level as done in the Philippines and Sri Lanka.
5. Recruitment procedure should be made transparent. Recruiting agencies should be made more accountable.
6. A separate ministry for migrant workers should be set up.
7. The government should ratify the ILO Conventions and the *1990 UN Convention on Protection of the Rights of All Migrant Workers and Members of their Families*.
8. The government should formulate a comprehensive migration policy where the issue of remittance will be incorporated.
9. The International Migrant Workers' Day should be observed in places abroad and in Bangladesh. Since double standards are practiced in most of the labour receiving countries regarding the rights of the migrant workers, this will help to create awareness.

### Banks

10. The banking sector needs to develop its customer services.
11. There should be inclusion of migrant workers issues and services in the audit and inspection in internal auditing of the banks; this will be a qualitative change.
12. Bangladeshi banks should be equipped with new banking technology.
13. Every bank should have schemes to offer 1% or 2% bonus over existing market exchange rate for the migrant clients.
14. Special benefits should be offered to the foreign currency account holders.
15. Data on the socio-economic characteristics of the migrant workers has to be maintained to decide on the type of projects we can develop that is needed for investment. Migrant workers' associations abroad develop big deposits but later become frustrated where they can invest the money in the home country. There should be proper banks to invest in new projects. Other labour exporting countries have developed specific projects for remittance senders. Likewise the areas have to be identified first in our context.

### Labour Ministry and Foreign Missions

16. Foreign missions can circulate posters, leaflets and audiocassettes in order to mobilise migrant workers for channeling remittance through formal channels.
17. The officers in the foreign missions of labour receiving countries should learn the language where they are being posted. The outgoing migrant workers should also learn the language.
18. A minimum wage of migrant workers should be decided and ensured by BMET. The government regulations should be strictly enforced since the recruiting agencies are sending people abroad on lower wages but at higher recruitment cost, which hampers the remittance flow.
19. The migrant workers should be recruited from 12 government training centers so that skilled migrant workers are recruited.
20. Migrant workers should be encouraged to register in the Bangladeshi missions abroad.

### Awareness Campaign

21. The use pattern of the remittance sent by the migrant workers has to be thought of critically, on the basis of this study. As a large section of remittance goes into consumption, a comprehensive awareness campaign has to be launched.
22. MFIs can play role in pre-departure orientation phase. They can create awareness about benefits of banking services.

23. State should be involved in the awareness campaign through programmes broadcast through radio, television and newspapers.

#### **Working Session V**

Second day of the workshop was mainly designed to get specific recommendations through group work. Accordingly, the participants were divided into four groups. Group One concentrated on remittances and MFIs, Group Two on services and productive investments, Group Three on project modalities and Group Four on role of key actors. Each group selected a leader and a rapporteur. At the end of the group work, rapporteurs made their presentations.

Group One pointed out that up till then MFIs were not linked to migrants' remittances, and services provided by the existing banks were not up to the expectations of the remitters/beneficiaries. They identified different roles of MFIs as creating awareness regarding migration process, remitting through formal channels and role of banks in customer servicing. On how actors such as government and private sectors foster linkage between MFIs and remittances, the group argued that in course of time based on needs and realities, the government may formulate new policies and change existing legal framework. In this regard, migrant workers' associations may be strengthened in the motivation process, and a separate workshop specifically on migrant workers' remittance may be arranged.

In the presentation of Group Two, it was noted that banking services should be efficient, guaranteed, quick, involve less paper work, provides with maximum security, technologically up to date. The group mentioned that banks should offer investment products like savings account bonds, investment scheme. On the role of government, MFIs, banks and other institutions in terms of incentives, the group suggested that the role of the government should include reducing the gap between official and unofficial foreign exchange rate, the legal formalities for MFIs to collaborate with commercial banks in remittance service and easy custom formalities for returning migrant workers. On the question on what condition should apply to investment, the group proposed for (a) tax-free investment for 10 years; and (b) government should guarantee over investment. Regarding the scope for partnerships between key actors, the group suggested dialogue among the key actors – Government of Bangladesh, commercial banks, MFIs, workers' associations, and others; and potentiality of collaboration between commercial banks, MFIs and migrant workers' associations.

Group Three identified that remittances should be linked to productive investment. The investment sectors identified by the group were small agricultural and other enterprises (individual or collective). The group proposed that the projects may be initiated by government in collaboration with development partners. On the issue of relationship with formal or informal remittance transfer system, the group identified that there should be introduction of necessary rules/laws/ordinance to empower MFIs working with banks. On the issue of incentive for remitters, the group stated that ownership/partnership, assurance of security of money, loan facilities and assurance of sustainable source of income after return would act as incentives.

Presentation of Group Four, on the role of government in labour sending and receiving countries, emphasised on government's role in ensuring legal migration, pre-orientation motivation and campaign through mass media for legal remittance, registration with the embassy, bilateral arrangement between the labour sending and receiving countries, special conversion rate for migrant workers, and setting up of specialised migrant bank to handle remittance. On the role of implementing partners, the group identified the factors of acceptability of all concerned parties, and implementing agencies' role. Promotional and motivational programmes on formal transfer of remittance, financial, advisory, technical and logistic assistance/services, and awareness campaign at different places/stages of migration were identified as roles to be played by bilateral and multilateral agencies.

#### **Concluding Session**

Ms. Judith van Doorn, ILO, Geneva, expressed the importance on how MFIs can work on this issue, to what extent can they lend to non-members, to what extent can they deal with foreign exchange, and to what extent they are expected to work under a legal framework. She also stressed on the importance to share information and raise awareness on labour and remittance issues, and finding avenues of what the returnee migrant workers can do with developed skill and earned remittances. She viewed the workshop as a basis for a dialogue to explore partnerships.

Concluding remarks were made by Mr. Reza-e-Rabbi, Joint Secretary, Ministry of Labour and Employment. He thanked the researchers and participants for putting their valuable effort in making the workshop a success. He congratulated the four groups for offering concrete recommendations. He hoped that all the parties of the workshop i.e., ILO, Ministry of Labour and workers' groups will benefit from these recommendations.

#### **Reporter:**

*Shahzada M Akram*

The *Nari Jibon* project is a large-scale research endeavor exploring the linkages among women's work and migration histories in factory, domestic service, sex, and agricultural micro-credit sectors in Bangladesh. These sectors comprise much of women's economic activities, which remain missing in national accounts. We also explore the role of intra- and international migration on work strategies. Following Naila Kabeer's research on women's empowerment, we distinguish among women's choices, access to resources, their agency, and achievements/outcomes, for example, the effects or outcomes on women's children and family (Kabeer 1997; Kabeer 1999a; Kabeer 1999b; Kabeer 2000; Kabeer 2001). Past research often has defined women's status as access to the labour force, education, and political offices, focused on one economic sector, or touted the high repayment rates of microcredit loans as examples of women's success. We look at the intersections of women's work and migration histories over time.

We will assess how women's work histories and strategies in these multiple sectors affect *women's empowerment*, measured by a series of questions on women's work histories and conditions, standard of living, asset-building, education, shelter, level of domestic violence, and ability to make their own decisions and choices on marriage, childbearing, work, and finances. Working with Bangladesh collaborators, we will investigate women's life/work histories within each sector as well as linkages among the sectors through interviews and focus groups. We plan to follow these women for the next five years as Bangladesh copes with changes in the international economy, quota preferences for garments that end in 2005, and declines in foreign aid and investment that may threaten Bangladesh's competitiveness in garment production in the global economy. Further, as many donors stress sustainability in programs, in particular, micro finance programs, NGO programming and staffing may also decline. Given that empowerment now serves as an all-encompassing buzzword, this research will provide a more complete view of women's work and life strategies that will enable NGOs and government agencies in coordinating more effective strategies for women's empowerment.

In conducting this fieldwork, I will be testing some of my theoretical ideas on women's work, including the triple shift, where given low pay and family responsibilities, women combine formal, informal, and household activities/strategies for economic survival. Under the contingencies of global restructuring and structural adjustment, most women's work activities take place in the informal and household sectors, which remain invisible in national accounts, but utilised by governments, agencies, and corporations in economic strategies (Ward 1990; Ward 1993; Ward and Pyle 1995; Ward 1999; Ward 2001).

Bangladeshi women's economic activities exemplify many of these processes, where many women have combined household economy and in-kind informal labor with participation in informal and formal sectors. Although many women have been restricted to economic activities in the home, some women have worked for in-kind payments, e.g., food and shelter, as domestic and agricultural workers while their male counterparts received cash (Amin 1997). Many domestic workers in the cities now receive a mixture of cash and in-kind payments. Bangladesh always has had some women engaged in sex work in brothels located around large cities and river ports (Khan and Arefeen 1989). More recently, over one million Bangladeshi women provide much of the foreign export earnings through their work in garment factories (Seabrook 1998). Bangladesh's micro-credit programs serve as models to the rest of the world, while providing small loans to women and salaried jobs for managers and administrators. More recently questions have been raised about these programs' sustainability and recovery rates (Siddiqui 2000c; Abedin 2001). Bangladeshi women are moving to the Middle East and other parts of Asia to work as maids, nurses, factory, or sex workers. Since 1998, the Bangladeshi government has sought to restrict maids and nurses from traveling to the Middle East (Islam 1998; Pyle 1999; Ward 1999; Siddiqui 2000a; Siddiqui 2000b). Bangladeshi women participate in all these sectors while experiencing subordination relative to men at extraordinary levels of illiteracy, ill health, poverty, reproductive challenges, and violence against women. Does participation in these sectors lead to empowerment of women? Decreases in poverty for women and their families? Changes in the health, education, and lives of their children? If we can find solutions to their dilemmas, we can promote change for women and men in the rest of the world.

Thus, I plan to study the linkages among women's work strategies and histories in these sectors: garment factories, domestic service, sex trade, agriculture/micro-credit and answer some of the following questions. How do the changes in the global economy, quota arrangements, and capital flows to NGOs affect women's work in these sectors? How does intra- and cross-national migration affect women's work strategies? What are the roles of NGOs and women's movement in generating women's work in these sectors? Further, how do these strategies contribute to the empowerment of women? Finally, how do all these sites link to one another? For example, according to research by the Khan Foundation, each day 1,000 Bangladeshi girls and young women migrate from their villages to Dhaka seeking more lucrative economic opportunities (Staff Reporter 2000). What kinds of work do they find? Factory, domestic or sex work? If they lose their domestic service or garment

jobs, in particular, child labourers, where does they go? Or if they or their families experience debt trouble through their micro-credit activities, how do they make the repayments? How does this work affect their choices, agency, and lives? What happens to the levels of domestic violence (Schuler, Hashemi et al. 1998)?

### **Preliminary results from our research in Bangladesh**

In January 2001, a team of four Bangladeshi students and I went to Bangladesh to begin our research by interviewing women workers in these areas as well as NGO activists. We interviewed approximately 10-15 women in each of the four sectors and also conducted focus groups. We also contacted relevant NGOs and women's movement organisations to learn about their activities and programs for empowerment in these sectors. We collected documents from these NGOs and others. I photographed women workers in a variety of settings. Finally, I discussed follow up arrangements and further research plans with several of these NGOs and scholars at University of Dhaka and Independent University of Bangladesh.

Based on preliminary findings, we discovered that women used multiple income generation activities currently and over their life times. For their current work, women expressed clear rationales, likes and/or dislikes for their activities. For example, in a shelter home for trafficked girls and women, I interviewed an 18-year old female, who had already done domestic, sex, and garment work. Other women said they preferred micro-credit/small business activities to garment or domestic work to allow time for childcare. Some domestic workers preferred part-time over live-in domestic work to incorporate family responsibilities. Other women had bad experiences with micro-credit programs especially after their husbands had lost the loan money and the micro-credit NGOs had taken their belongings. Some women turned to domestic or factory work to repay these loans. Or other women felt cheated by the low payments made by some NGOs for the women's embroidery work. Others had taken micro-credit loans from different NGOs and now sold their work at low pay to NGOs for their upscale shops. Still other poor women reported having problems even gaining access to micro-credit. Some sex workers had previously worked as domestic or garment workers, but owing to social (sexual assault) or economic dislocation now worked in sex industries. Some sex workers sought different work in garment or micro-credit sectors, but had to deal with the social stigma of their past lives as sex workers. Few sex workers had access to micro-credit programs, especially floating sex workers. Other sex workers sought legal recognition of their activities and the right to continue their sex work either in reconstituted brothels or other areas.

Some women also engaged in triple shift activities. For example, some urban micro-credit women

simultaneously worked in domestic and/or garment work while managing small grocery stores with their husbands or renting rickshaws to others. Some sex workers sought to sell crafts through a middle person, while other sex workers combined work activities and performed sex work only when they had a specific need for the money.

This preliminary research also pointed to NGOs as another avenue for income generation/employment. Some domestic workers now worked for an advocacy group for domestic workers; sex workers received small salaries for advocacy, outreach, and HIV/AIDS work among sex workers; some garment workers had become union activists or worked with organisations on migration and legal issues. Unable to find work in factories owing to their extensive work experience and/or union activities, these women often worked at the bottom of a work pyramid of NGOs with intermittent and lower wages relative to the more educated staff and professionals who received higher wages and had more job security. The latter staff sought to empower the former workers in sex, garment, micro-credit, and domestic service sectors, while justifying their own positions and ongoing programs.

Nearly every NGO I talked with had severe money problems with cutbacks from donors. These cutbacks affected the earnings of the lowest paid NGO workers and threatened the viability of some of the programs that sought to empower women workers in garment and domestic work. Still other NGOs, particularly micro finance, have seen donor and loan monies end as donors have pushed for sustainability and transparency. Other NGOs pursued business, banking, cell phone, and information technology interests and building universities over job creation and empowerment for poor women.

Women's empowerment remained mixed through their involvement in various income generating activities. Women's education ranged from none to class ten. Most women had married and had one to three children. Increasing numbers of women have divorced and/or been abandoned by their husbands who had moved on to second wives or simply disappeared. However, work in the garment factories and developing households centered on the mother and daughters' employment provide a means for survival after leaving abusive husbands. Dowry for daughters had placed a big financial strain on already economically strapped women and their families. One group of micro-credit women claimed empowerment in their households and vis-à-vis their husbands, but also told me that their husbands told them for whom to vote! Another group of domestic workers informed me that they made their own decisions on voting. Disposal of their income also varied from group to group with some women turning all their money over to their husbands, while other women split the expenses, and a small but growing number of women handled their families' money.

Many women remained economically vulnerable, and women across all groups reported pulling their children out of school owing to financial troubles.

Migration also shaped many women's work experiences. Nearly all of the women had migrated from the rural areas to Dhaka and started sex, factory, or domestic work as early as seven years of age. Many of these women experienced abuse at the hands of their families and stepparents. For example, one current sex worker described how she escaped an abusive stepmother at age seven and left home only to be picked by a woman who took her to a brothel. Another garment/domestic worker came with her sister to Dhaka and started factory work when she was seven years old. Some women had migrated to nearby countries to work in factories, but had a hard time finding factory work at comparable wages in Dhaka when they returned. Others had migrated to the Middle East, but had been cheated by their employers there and now felt cheated by the NGOs to whom they sold their embroidery. According to one BRAC economist, BRAC has closed its urban clothing factories owing to their non-competitiveness with other factories that fail to pay taxes or follow regulations. In turn, the clothing that BRAC sells in its upscale Aarong stores comes from small enterprises in rural areas where women print cloth, sew clothes, and embroider for small amounts of money. Finally, according to a former BRAC micro finance worker, some women facing defaults on their micro-credit loans moved from their villages to avoid repossession of their belongings.

Based on the results of these interviews and in consultation with my Dhaka collaborators, I propose to expand this research to interviews with women in the rural areas that send women to Dhaka and other urban areas and larger scale surveys among women in rural areas and women workers in Dhaka and other urban areas. Further, I will follow these women's work, migration, and life histories over the next five years.

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\*Dr. Kathryn B Ward, Professor in Sociology, Southern Illinois University at Carbondale, gave a seminar at RMMRU on 25 January 2001. Following the presentation, a lively discussion took place where the issues of defining empowerment, different aspects of trafficking, and the future of the garment workers were raised. The session was presided over by Dr. C R Abrar. A number of teachers and students of the University and NGO representatives attended the programme. Dr. Ward subsequently sent the following paper that contains the primary findings of her field work in Bangladesh.

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### Seminar on

## THE HUMAN RIGHTS SITUATION IN AFRICA TODAY

The Refugee and Migratory Movements Research Unit (RMMRU) organised a talk on *Human Rights Situation*

*in Africa Today* on 16 May 2001 at the Seminar Room of the Arts Faculty. Mr. Koigi Wa Wamwere – former

Member of Parliament in Kenya and human rights activist and currently a refugee in Norway was the keynote speaker.

Mr. Koigi narrated his personal experiences as a victim of violation of human rights in Kenya. He was incarcerated for thirteen years in prison without access to justice and trial. It was his drive towards promoting rights and welfare of people that went against the interest of the ruling elite. This resulted in his persecution and forced migration to Europe. During this ten years of his exile in Norway he enjoyed various rights but living in exile itself was termed by him as a kind of imprisonment.

While describing the situation of human rights in Kenya, he identified a number of elements that helped sustain enjoyment of human rights only by the people in political power. He identified lack of democracy, one party dictatorship, negative ethnicity, corruption and tribal cultures as major causes of poverty and exploitation. According to him, elements of persecution that existed during colonialism in Africa, remained the

same after years of independence. "Our White masters had been replaced by the Black masters and a little change has occurred in administration, judiciary and other sectors of the government", he stated. He also saw curtailing women's power and participation in the socio-political and economic system, as another important aspect of human rights violation. 'Negative Ethnicity', he described, "as an ideology, grasped by most part of Africa and is responsible for disintegration and intra-ethnic conflicts and lack of development". However, at the end of his presentation, he expressed hope that people will be able to fight back and win against all evils including the violation of human rights in Africa. He was also hopeful about exchange of African and Asian experiences about violation of human rights and learning from the success stories.

Prof Dalem Barman, Prof. Ahmed Kamal, Prof. Shahid Hassan and journalist Mr. Zaglul Ahmed Chowdhury took part in the discussion while Professor C R Abrar conducted the session. A number of students of social science faculty actively participated in the programme.

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## ACTIVITIES OF THE UNIT

April – June 2001

**Workshops:** A half-day workshop on *Efficient Flow and Effective Use of Migrant Workers' Remittance* was organised at Hotel Purbani on 12 April 2001. This workshop was part of the ILO commissioned research project titled *Migrant Workers' Remittances and Micro-finance in Bangladesh*. Eminent academics, economists, bankers, and representatives from MFIs and migrant workers' associations participated in the programme.

A two-day *Awareness Campaign Workshop on Migration Process for Community Leaders and Activists* was organised at BIAM on 27-28 April 2001. The workshop was participated by 25 representatives from NGOs, Union Parishad Members (grassroots level public representatives), and workers' associations. The programme was organised with the support from The British Council, Dhaka.

**Talk:** A talk on *Human Rights in Africa* by Mr. Koigi Wa Wamwere, former Member of Parliament, Kenya, was organised at the Seminar Room, Dean's Office, Faculty of Arts, University of Dhaka, on May 2001. Over 40 students and faculty members of Social Sciences participated at the programme.

**Publications:** Issue 16, April – June 2001 of the Unit newsletter, *Udbastu* (the Uprooted) was published in May 2001.

**Monthly Meeting:** In the monthly meeting held in April, a paper on *Current Discourse on Refugee Issues* was presented by Mr. Obaidul Haque, Lecturer, Department of International Relations. In the monthly meeting of May, a paper was presented on *Illegal Border Trade and Its Impact on National Security* by Mr. Jalaluddin Shikder, postgraduate student,

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