

Remittance Income and Social Resilience Among Migrant Households in Rural Bangladesh

Mohammad Jalal Uddin Sikder
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Abbreviations

ADB	Asian Development Bank
AVG	Average
BB	Bangladesh Bank
BBA	Bachelor of Business Administration
BBS	Bangladesh Bureau of Statistic
BDT	Bangladeshi Taka
BGB	Border Guard of Bangladesh
BIDS	Bangladesh Institute of Development Studies
BMET	Bureau of Manpower Employment and Training
BRAC	Bangladesh Rural Advanced Committee
BTV	Bangladesh Television
CARAM	Coordination of Action Research on AIDS and Mobility
CBN	Cost of Basic Needs
CGAP	Consultative Group to Assist the Poor
CMA	Center for Migrant Advocacy
CNG	Compressed Natural Gas
CPD	Centre for Policy Dialogue
DFID	Department for International Development
DMC	Dhaka Medical College
EPB	Export Promotion Bureau
F/H	Female Headed
FAO	Food and Agriculture Organization

xii Abbreviations

FDI	Foreign Direct Investment
FEPD	Foreign Exchange Policy Department
FY	Fiscal Year
G2G	Government to Government
GB	Grameen Bank
GDP	Gross Domestic Product
GoB	Government of Bangladesh
HIES	Household Income Expenditure Survey
HSC	Higher Secondary Certificate
ICDDR ^B	International Centre Diarrhoeal Diseases Research
IFRC	International Federation of Red Cross and Red Crescent
IMF	International Monetary Fund
IOM	International Organization for Migration
KSA	Kingdom of Saudi Arabia
M/H	Male Headed
MAX	Maximum
MBA	Master of Business Administration
MEWoE	Ministry of Expatriates' Welfare and Overseas Employment
MIN	Minimum
MNA	Middle East and North Africa
NGO	Non-government Organization
RDRS	Rangpur-Dinagpur Rural Society
REB	Rural Electrification Board
RMG	Ready-Made Garments
RMMRU	Refugee and Migratory Movements Research Unit
SPSS	Statistical Package for the Social Sciences
SSC	Secondary School Certificate
UAE	United Arab Emirates
UK	United Kingdom
UN	United Nations
UNDP	United Nation Development Programme
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNWFP	United Nation World Food Program
US	United States

USD	United States Dollar
VGD	Vulnerable Group Development
VGf	Vulnerable Group Feeding

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Introduction: Migration, Remittances, and the Pursuit of Livelihood

Introduction

Much has been written by social scientists, anthropologists, development experts, and scholars from other fields on the relationship between migration and remittances and the impacts on sending and receiving communities. Globalization and increasing interconnectedness in the international economy have altered the “global migration regime” and have played a significant role in the growth and development of many countries (Stalker 2000; Castles and Miller 2003; UNFPA 2006; Agarwal and Ray 2007; Aguayo-Tellez et al. 2010). Migration and migrants have become “key agents of globalization” according to Kennedy (2010:81). Most countries around the world are actively engaging in migration either by receiving, sending, or transiting labor. The United Nations (UN 2015) estimate that about 240 million people, or 3.2 percent of the world’s population, live and work outside the country of their birth. The internal migration within countries is difficult to measure; however, researchers agree that large numbers in developing countries are on the move and destined for China, Vietnam, Sub-Saharan Africa and South Asian countries (Deshingkar 2005; Mendola 2006; DFID 2007). Of the different types of migration,

the movement of workers is the most dominant. Increased movement of labor is indicative of increased employment opportunities in the global market and contributes to explosive growth of cities around the globe (UNFPA 2006; Siddiqui 2010).

This book examines the impacts of remittances on migrant households—those left behind in migrant households in the place of origin—so as to better understand their livelihood strategies and the impacts of remittances on their lives. Remittances have a profound impact on the living standards of people in the developing countries of Asia, Africa, Latin America, and the Caribbean. In 2015, an estimated US\$432 billion in international remittances flowed to developing countries. This amount is higher than the developing world's total official aid, private debit, and net inflows of portfolio equity (World Bank 2016:4). Remittances are increasingly seen as a force that can contribute to development and are an integral aspect of the global development process (UNFPA 2006). While there is little accurate information available on internal flows of remittances, researchers believe that in combination, the total amounts being remitted are estimated to be anywhere between “18% of the total income for all households and 27% for migrant sending households” (Afsar 2005:52). Researchers continue to debate whether remittances strengthen households and communities, or undermine them, and they highlight a need for a more detailed understanding of their role in household economies including how remittances affect households, how this source of income is spent, and the extent to which remittances enable households to respond to environmental, economic, and social challenges (Black et al. 2005:5; de Haan and Yaqub 2008:8; Ellis 2003:4; Taylor 1999:66). This is a gap that this book aims to address through a specific focus on Bangladesh, now one of the main migrant-sending countries in the world. Huge numbers of people migrate every year from rural areas to cities, or overseas, to engage in long- or short-term employment in order to improve their livelihoods. Out of a population of some 142.3 million, last 16 years between 420,000 and 450,000 Bangladeshis leave the country each year to seek overseas employment opportunities (BMET 2017). The 1991 census notes that 6 percent of the households migrate each year within the country (Garrett and

Chowdhury 2004:15). Migration has historically been an important livelihood strategy for many of its people (Toufique and Turton 2002; Nargis and Hossain 2006; Siddiqui and Sikder 2009). Migration plays a critical role in the economy of Bangladesh not only by reducing unemployment but also by ensuring significant remittance inflow which is a much needed resource for poor migrant households.

One of Bangladesh's most consistent sources of foreign currency is international remittances. The top international remittance-receiving countries in 2014 were India, China, the Philippines, Mexico, Nigeria, and Egypt, but Bangladesh earned the eighth position among the top remittance-receiving countries as reported by Ratha et al. (2015:5). Siddiqui (2010:1) notes that while India is ranked as the largest receiver of remittances, relative to the total population, the per capita remittance received by Bangladesh is some 33 percent higher than what is received by India. In 2006, the World Bank (2006:xiii) recognized the significance of remittances in Bangladesh by noting that international remittances contributed to reduce poverty by 6 percent. However, the Bangladesh Bureau of Statistics' (BBS) Household Income and Expenditure Survey (HIES)¹ in 2010 reported that household income from gifts and remittances accounted for 10.6 percent nationally (17.28 percent in rural areas and 7.75 percent in urban areas) (BBS 2011a:32).

This book provides an in-depth exploration of how migrant households in Bangladesh use monetary remittances to enhance their ability to respond to challenges, build economic, social, human and cultural capital, and make future plans. In doing so, we focus on three Bangladeshi villages particularly affected by migration: *Hasail* village of *Tongibari upazila* of Munshiganj district, *Kisamatpur Sherpur* village of *Sadullapur upazila* of Gaibandha district, and *Baynagar* village of *Daudkandi upazila* of Comilla district. Our focus is on understanding remittances at the level of migrant households, that is, on the lives of men and women in the village. It is important to note that no distinction is drawn between international and internal migration remittances, since the only real difference lies in the degree of net income returned to households; apart from this, both forms of migration incur costs for households and follow a similar pattern.

Language of Remittances

The *Oxford Dictionary* defines remittances as “money sent in payment or as a gift”. Researchers use the term *remittances* in a technical sense to refer to money and goods sent by migrants to their families back home (Deshingkar and Grimm 2005:41; Murphy 2006:5; Adams and Cuecuecha 2010a:2, 2010b:1626). The concept of remittances is generally understood in a technical sense as the transfer of money from a migrant to his or her sending household, relatives, friends, or community (Cohen 2011; Maimbo and Ratha 2005). Murshid et al. (2002:1), de Bruyn and Kuddus (2005:7), Siddiqui (2009:18), and Mamun and Nath (2010:2) likewise equate remittances with inflow moneys from individuals who had migrated to other countries. However, even in its technical usage, the term is problematic because it has become associated with only one type of income—monies received or sent internationally. It overlooks the resources generated through internal migration and the transfer of resources that accompany the movement of labor in-country. Therefore, remittances can be both financial and social flows, including technological transfers, sharing of knowledge, and social remittances such as skills, practices, identities, funds, and information about the markets (Sorensen 2004:11; Cohen 2005:91; Deshingkar and Grimm 2005:44; Hoermann and Kollmair 2009:5). The Department for International Development (DFID) (2007:18) explains that when migrants move to a new environment or destination, they learn and experience new cultural attitudes, political ideas, and behaviors that are different from those of their homelands. Migrants transmit the newly acquired knowledge and cultural practices and influence positive changes in their places of origin.

Moreover, the term “remittance” is not known to villagers of migrants’ origin and remittance-receiving migrant household members, and some researchers have sought to embrace the colloquial expressions to describe income received from migration. Gardner (1993:2–5) and Gardner and Ahmed (2009:125), for example, use the term *londoni bari* when referring to “international remittance-receiving households” of landless peasants from the Northern Sylhet of Bangladesh who migrated to Britain in the 1950s. In this instance *londoni bari* refers to monies and goods sent to household members by individuals who migrated to Britain. Rahman (2000:112),

Afsar et al. (2002:1) and Siddiqui (2005:74) use the term “petro dollar” when referring to resources returned to Bangladesh by persons who sought employment in the Gulf States following the oil-price hike of the early 1970s. The term “petro dollar” is descriptive of funds generated by working in petrol-producing countries (Siddiqui and Abrar 2002:16–18). Villagers also use a number of related expressions, including *bideshi poisa*, literally translated as “foreign penny”, and *baiver taka*, literally “external money”. Both expressions, however, refer only to cash received from abroad (Siddiqui and Abrar 2003:26–32; Siddiqui et al. 2004:9–11). The growth of the newly industrialized economies in East and Southeast Asia and various countries in Europe, including Italy, Spain, Portugal, and Eastern Europe, since the 1990s has generated fresh demands for Bangladeshi labor, and the language of migrant households has been adapted to reflect the changing migration patterns and remittances.

International remittances have the most visible impact on migrant households, which may explain why villagers associate the received monies with the place of migration. In the study of the migrant village of Sylhet in Bangladesh, Gardner (1993:3) differentiates between migrant *londoni bari* and non-migrant households by the displays of *bideshi*, that is foreign goods and housing styles, which clearly indicate the success of the migrant households. In other words, remittances are more than simply money from abroad; migrant households’ conspicuous consumption carries messages or signs of status and prestige. In the same manner, villagers in Bangladesh relate to internal remittances in a number of different ways such as *dhakar kamai*—income from Dhaka city; *kajat poisa*—taka from work; *labouri* or *labourgiri*—payment for those who work as laborers; *kamla*—labor and *kishan*—peasant worker; *sohorer kamai*—town money. These local expressions all relate to work (Abrar and Azad 2004; Siddiqui and Sikder 2009, 2014). Villagers, therefore, use a number of expressions to refer to income and remittances from international and internal migration. These expressions reflect the fact that they perceive international migrant households as having big *pucca* buildings, semi-*pucca* buildings, colorful wedding ceremonies, and large dowries, in contrast to local villagers who have less to boast about. Differences in expenditure patterns between internal and international migrant households may be one reason why international migration is well recognized in Bangladeshi villages.

Research Data

It is not uncommon for social researchers to acknowledge that their personal biographies have played a role in the construction of their research. As Atkinson and Shakespeare (1993:8) state, “Personal histories are germane to the conduct of research and construction of knowledge.” In some instances, the researcher’s biography shapes the whole research enterprise, from choice and area of study, the experience of fieldwork, analysis, and writing (Okely 1992:1). The present book similarly embodies a personal history. For the first-named author, Sikder, who conducted the empirical research for this book, interest in migration and remittances first took hold while working as research assistant at the Refugee and Migratory Movements Research Unit (RMMRU), a research center affiliated with University of Dhaka, Bangladesh.

Mohammad Jalal Uddin Sikder: My Personal Interest in Migration and Remittances

In my role as research assistant at RMMRU, I assisted with undertaking research on training and advocacy on migration and remittances and was involved in a number of field-based research projects on migration and remittances in Bangladesh and overseas. This early research activity alerted me to the importance of migration for Bangladesh, and the practice of remittances at both sending and receiving ends. It became immediately evident during these projects that natural disasters (flood, riverbank erosion, and cyclones) were key factors affecting the livelihood of villagers and compelling many of them to seek migration. These experiences instilled in me a desire to know more about how potential migrants made decisions to migrate, how households managed migration costs and the risks that migration to cities and abroad entailed. This early fieldwork experiences also alerted me to the challenges of being a migrant worker, the fact that most worked day and night for relatively small wages, some were cheated by employers or middlemen who did not pay regular wages or overtime, and the challenges of making savings to remit to their families back home. This knowledge had put the idea in my mind to conduct my own research one day on migrant households so as to understand the importance of remittances for them.

The broader research underpinning this book is informed by a mixed-methods research approach aimed at providing a richer, more detailed account of how remittances translate into household expenditure and investment in migrant households (Hammersley 1992:8; Maton 1993:748; Atkinson and Hammersley 1994:257). In total, 36 Bangladeshi migrant households were selected for the study from the three villages: *Kisamatpur Sherpur* village of *Sadullapur upazila* of Gaibandha district, the *Hasail* village of *Tongibari upazila* of Munshiganj district and *Baynagar* village of *Daudkandi upazila* of Comilla district.

Selection of Villages

Bangladesh is divided into eight divisions—Dhaka, Chittagong, Rajshahi, Sylhet, Barisal, Khulna, Rangpur, and Mymensing²—each subdivided into 64 districts or *zila*. These districts are further subdivided into 493 sub-districts or *upazila*, each with its own police station (except for those in metropolitan areas), and some are further divided into several *unions* made up of multiple villages or *Gramgulu* (Fig. 1.1). There are some 68,000 or more villages across Bangladesh,³ and to a degree every village has had some level of migration. The villages selected for the present study are the ones that either are associated with greater levels of migration or are more vulnerable to natural disasters and whose location and geographic circumstances compel their citizens to consider migration as means of recovery.

The villages are located in three different regions of Bangladesh: Gaibandha, in the northwest region of Bangladesh; Munshiganj, located in the central region of Bangladesh; and Comilla district in the eastern region of Bangladesh (Map 1.1). *The Millennium Development Goal: Bangladesh Progress Report 2008* notes that the northwest region of Bangladesh has high rates of annual migration because the area carries a higher burden of poverty due to natural disasters (especially riverbank erosion and flooding) and is subject to a local phenomenon called *Monga*, an interplay of lack of jobs and food entitlement, two key factors that generate migration (GoB 2009a). The district of Munshiganj is one of the largest producers of rice and potatoes in Bangladesh. The southern

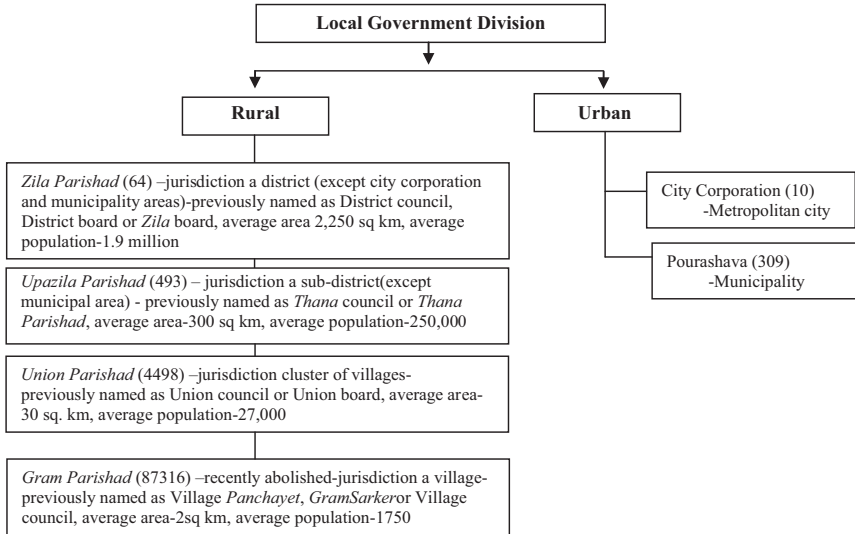


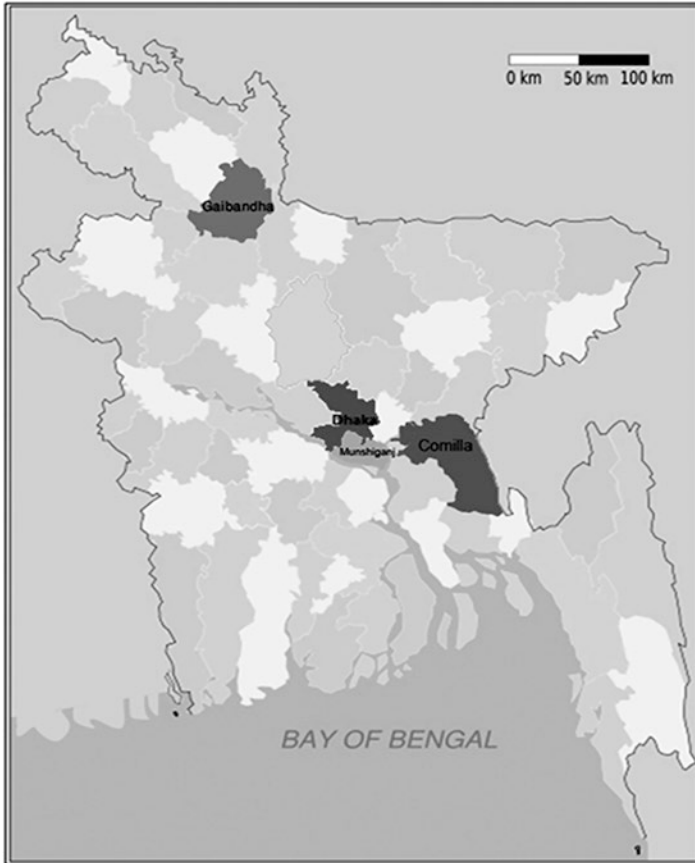
Fig. 1.1 Structure of local government bodies of Bangladesh

Source: BBS (2011b) *Statistical Pocket Book—2010*. Dhaka: Bangladesh Bureau of Statistics (BBS), Government of Bangladesh

and eastern parts of this district often fall victim to erosion caused by the mighty *Padma* and the *Meghna* rivers.⁴ This district also has high levels of internal and international migration. The Comilla district is located southeast of Dhaka. Migration research in Bangladesh notes that this region is associated with large numbers of both internal and international migration (Siddiqui and Abrar 2002, 2003; Siddiqui and Sikder 2009). Better roads, communication, easier access to transport, and strong social networking help people to access information about jobs in Bangladesh and abroad and therefore assisted the mobility for migration. Ultimately the villages were selected on the basis of available secondary and primary information regarding the three regions of Bangladesh.

Methods of Data Collection

The book draws on three types of information generated from the field-work. First, rapport was built through informal discussions with villagers, which was the crucial starting point for understanding the respective



Map 1.1 Location of the study sites in Bangladesh

villages' household conditions, migration, and remittance patterns. Second, a short questionnaire was administered in person to the heads of 480 migrant households in the selected villages. The questionnaire asked questions about household type, number of members, number of income earners, income sources, pattern of household land holding, number of migrants, migrants' family position, the nature of the migration, and place of destination and of receiving remittances. SPSS software was used to analyze the demographic data. The data generated from the survey was also used to assist in identifying migrant households for the third phase of data collection, semi-structured interviews.

In total, semi-structured interviews were conducted in 36 households. The households were appropriate in terms of their socio-economic background, were well informed about migration, and understood their livelihood strategies and uses of remittances. A key selection principle was that households had family members who had migrated for at least two years, during which time the household had received remittances. A minimum of two years of migration experience was chosen because the migration research on Bangladesh suggests that most international migrants have short-term contracts (2–3 years) and internal migrants are also temporary and circular. The 36 households included an equal number of male and female heads, which helped to highlight any similarities and differences between men's and women's livelihood strategies and remittance income management.

Fieldwork was undertaken in 2010 over a nine-month period. The selected households were interviewed six times, respectively, in order to obtain a detailed understanding of the life and activities of migrant households and village people in different seasons including summer, monsoon, winter, and crop seasons. The initial interview provided specific information on remittance usage. Each later interview gave the householders an opportunity to reflect on their use of remittance funds. They also allowed a more detailed understanding of remittances to be developed in light of the migrant households' circumstances and needs, including social, economic, political, and environmental factors. In combination, the interviews detailed the socio-economic profile of the households (type of family, description of members of household, sources of income and income earner, and pattern of land holding), their migration history (the migration of family member, years of migration, information on migration opportunity, decision for migration, and nature of migration journey), and use of remittances (remittance patterns of the last and current year, transferal methods, use of remittances of the family in different types, and remittances in kind).

Information regarding migration and remittances in relation to each of the villages was also compiled from various secondary sources in Bangladesh. Secondary materials included books, research papers, and articles. Relevant statistical data were collected from various government bodies, such as local government *upazilas* and *union parishad* offices of

the field sites, the Bangladesh Central Bank, the BBS, and the Bangladesh Institute of Development Studies (BIDS). Additional information was obtained from relevant research organizations, including the Centre for Policy Dialogue (CPD), and the Centre for Urban Studies and RMMRU, and from international agencies such as The World Bank, the Asian Development Bank (ADB), the United Nations Development Program (UNDP), the International Organization for Migration (IOM), CARE Bangladesh, Action Aid, and the International Centre for Diarrhoeal Diseases Research (ICDDRDB). Additional insights regarding migration and remittances were obtained from the Grameen Bank,⁵ a micro-finance institute, and different national NGOs such as the Bangladesh Rural Advanced Committee (BRAC), the Rangpur-Dinagpur Rural Society (RDRS), ASA (Hope), and UDDIPON (Inspiring).

Critical for the field research was the challenge of transcribing and translating the interviews, identifying common themes, and developing profiles of individual households. The fieldwork relied on transcriptions from audio-recorded accounts given by villagers and migrant households. Since the interviews took place in the first author's native language, it was less a challenge to transcribe the recorded interviews. Even so, the challenge of turning the talk of villagers into script raised the additional problem of communicating the implicit meaning communicated in *Bangla* and translating it into English. The decision was taken to translate for meaning rather than a literal word-for-word translation. However, on a number of occasions when the meaning got lost in the translation, it was necessary to return to the audio recording and make a word-for-word translation to achieve a more nuanced record of the meanings being conveyed.

Crucial to developing a detailed understanding of the impact of remittances on migrant households is locating participants' front of stage by showcasing and communicating their stories (LeCompte and Schensul 1999:2). In the book, we do this by providing household case profiles constructed from the interview data with household members and other sources, including observation and insights gained from the discussions with key informants and other villagers. Bryman (1988:91–92) explains that “theoretical reasoning” is the crux of the use of case studies and becomes “important data when the researcher seeks to integrate them with

a theoretical context". In these case profiles, a deliberate attempt was made to use the definitions and meanings household heads themselves associate with remittances. Names and key identifying information of all householders have been changed to maintain the anonymity of participants.

The multi-method approach adopted for the research reported in this book proved useful both as a strategy for analyzing household processes and challenges, drawing attention to the links between households and their village communities, and highlighting a range of micro-social process to do with the use of remittances. The methodology confirms that remittances are a complex phenomenon that cannot be considered in isolation from, among other things, the size of the household, age of family members, whether it has a male or female head of household, the resources on which it has to draw on, whether it has land and the usefulness of that land for cultivation and income, and the geographic location of the household in relation to flood affected areas and proximity to economic activities.

Structure of the Book

The book is divided into seven chapters. Chapter 2 presents a review of relevant research literature so as to draw attention to gaps in the existing academic discourse regarding the role played by remittances in supporting the development efforts of households in the migrants' areas of origin. This chapter also introduces the notion of social resilience as the analytical framework for this book. Chapters 3, 4, 5, and 6 focus specifically on the field findings. Chapter 3 introduces the key actors in the study, the research participants and their households. The discussion provides insights into the phenomenon of remittances by examining the village context and the reciprocal relationship between migrant remittances and the village itself. Chapter 4 explores the social and economic realities of the households. The focus is on the specific ways in which remittances shape the life chances of the participants, including the household consumption of food and consumer goods, clothing, house construction and improvements, and investment in education. The goal of this chapter is to outline how remittances support household consumption

and in doing so enhance the social resilience of migrant households. Chapter 5 addresses the complex circumstances of how migrant remittances contribute to the households' economies to finance agricultural and non-agricultural production, investment risk, and assets accumulation. It explores specific remittance expenditure on households' investments in an agriculture-based livelihood, housing land and construction, cattle and poultry assets accumulation, and income-generating opportunities such as establishing a small business. Chapter 6 explores the variegated landscape of migrant remittances by endeavoring to understand why some individuals and households fare better than others, and the implications of this uneven geography of remittances for household resilience. Chapter 7 draws together the arguments raised in the previous chapters and discusses the implications of "resilience thinking" for understanding the impact of remittances on household livelihoods.

Notes

1. The HIES is the major source of socio-economic information at the household level in Bangladesh. It provides data on household expenditure, income, consumption, savings, housing conditions, education, employment, health, sanitation, water supply, electricity usage, and so on. Since the pre-independence period (1973–1974), the HIES has been conducted by the Bangladesh Bureau of Statistics (BBS) of the Government of Bangladesh, and the Cost of Basic Needs (CBN) method was used. Since then, including the latest survey in 2010, the BBS has successfully completed 15 rounds of HIES to date.
2. Dhaka is the capital city of Bangladesh. The Government of Bangladesh (GoB) announced the northeastern Mymensing region as eight administrative divisional headquarters consist of six districts of the Mymensing region, on 12 January 2015.
3. A village in Bangladesh consists of several *mahalla* or wards.
4. Bangladesh is a riverine country, and it has about 700 rivers including tributaries. With a total area of 147,570 square kilometers in Bangladesh, the total length of all rivers is 24,140 kilometers. From 1986 to 2007, total 232 million, on an average 10 million people are affected by flood/erosion (GoB 2009b).