

MIGRATION AND POVERTY IN BANGLADESH: IRONIES AND PARADOXES

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I. INTRODUCTION

Migration has been an important demographic process in Bangladesh as rural pauperization and landlessness force people to leave rural areas in search of better opportunities (Baluja, 2003; Chaudhury, 1979; Hossain and Roopnarine, 1992; Kemper et al. 1989; Matin, 1986; Naved et al., 2001; Pryer 1992; Afsar, 2000; World Bank, 2002; Faraizi, 1993). The long queue of applicants for overseas employment and the proliferation of recruitment agencies in Bangladesh reflect the growing significance of labor migration and the apparent internationalization of labor markets. Labor migration is often associated with poverty. Traditionally, labor migrants are both pushed by the lack of opportunities in the home country and pulled by the hope of economic gain in the destination country. Poverty is seen as a motivating factor for migration and labor migration is often seen as a cause of poverty. As a result, international labor migration is believed to be contributing to poverty reduction, because the remittances sent back by migrants are supposed to improve the economies of migrant families.

However, in recent years several changes have taken place in the context of Asian labor migration (Arnold and Nasra, 1986; Abella, 1992, 1995, 1997, 2000; Abdullah and Chan, 1996; Abdullah, 1997; Skeldon, 1997). It seems that 'the age of the great honey pots' is over, especially for unskilled migrant workers in Asia. If we look at the last two decades, we will see that the benefits of migration for the unskilled migrants have dried up considerably. For example, in 1975, an unskilled worker from Bangladesh neither had to pay any service charge, nor for their air ticket for migration to the Middle East. For a 40 hour a week job, his salary was US\$ 300-400. Now for a similar type of work, a worker gets a salary of US\$ 80-100² per month working 60 hours a week. In addition, he has to pay a huge service charge and does not enjoy the annual month-long holiday with pay and travel expenses paid for. The workers have also become subjects of arbitrary dismissals and transfers (see, Siddiqui, 2001). All these recent changes in Asia have left migrant workers exposed to economic misery. Now more migrants and their families are worried about the economic outcome of labor migration than ever before.

Most recent observations suggest that Bangladeshi labor migration does not always yield a positive economic return for the migrants and their families (Rahman, 2000). In many cases, economic costs of migration even outweigh economic benefits. This is because migrants pay a huge amount of cash to migrate, which is often unprocurable within the limited contract period (Ishida and Hassan, 2000). The economic cost of

¹ I am indebt to Habibul Haque Khondker and Lian Kwen Fee, Department of Sociology, National University of Singapore for their guidance and encouragement in writing this paper.

² Recently, a migrant worker needs to spend around US \$ 2,000 to 2,500 for migration to Middle East for a two-year contract. From the above data, we can easily conclude that a migrant worker hardly gets back even their financial cost of migration by working in Middle East for two years.

migration involves a hidden cost³. For example, prospective migrant families borrow cash from moneylenders with exorbitant interest rates and sell or mortgage land property, livestock, or even the gold ornaments of women folk. The hidden cost often damages the economic base of families leading to the further deterioration of the families' income opportunity. While migrant families back home wait for remittances hoping that it will improve the economic condition of families, their hopes melt away when they see the poor inflow of remittances or premature deportation. Unsuccessful migrants return home in debt, unable to repay the loans initially taken for their migration. As a result, many of the migrants end up in a worse position than when they start, leading to the emergence of a 'new migrant poverty class'. The existing literature on migration and poverty does not report this trend in temporary labor migration in Asia (Dang, 2003; KC, 2003; Kothari, 2002; Skeldon, 1997, 2002; de Hann, 1999, 2002; Russell, 1992; Kannan and Hari, 2002; Papademetriou and Martin, 1991; Oucho, 2002; Ellerman, 2003; Peberdy, 2003; Pritchard, 2001).

The relationship between migration and poverty is not simple. Migration may cause poverty or vice-versa. Recently, Ronald Skeldon (2002), a leading scholar of migration-poverty debate, identifies three major types of interrelationships between migration and poverty: (i) poverty as a root cause of migration; (ii) migration as the result of poverty; and (iii) migration as a cause of poverty. In the first type of relationships, migration is often seen as a flight from poverty and flight from famine is a classic example of this type of relationship e.g. Great Hunger in China, 1959-1960 or Great Famine in Ireland 1845-1850. By 'migration as the result of poverty', Skeldon means the issue of feeling poor, what Oded Stark (1991) says 'relative rather than absolute deprivation'. The argument here is that migration creates the conditions that lead to people feeling themselves to be poor, which in turn leads to migration. Finally, by 'migration as a cause of poverty', Skeldon suggests that there are ways in which migration can lead directly to an increase in the number of poor and he offers the examples of 'forced migration' and 'brain drain' to elaborate this type of relationships.

In this paper, I argue that international labor migration causes the extension of poverty for a substantial number of the migrants and their families, that is, 'poverty as a result of migration'. To substantiate this argument, I will present data on the cost and benefit of labor migration from the migrants' and their families' viewpoint. Focusing on Bangladeshi temporary labor migrants in Singapore, the data for this microanalysis comes from the migrant workers' surveys in Singapore and returnees' surveys in two villages, Gurail and Hoglekandi, in Bangladesh. Migration scholars have identified several types of costs and benefits of migration (Papademetriou and Martin, 1991). Costs of migration can include direct transportation costs, information costs, psychic costs, and opportunity costs in forgone earnings while moving and looking for a new job. Benefits of migration include financial benefits in the form of remittances, improved amenities, and improved human capital. Recently, some of the scholars have talked about multiplier effects of remittances to show the (indirect) positive effects of labor migration (Papademetriou and Martin, 1991).

³ By 'hidden cost', I mean the cost that is indirectly linked to the actual financial cost of migration. For example, if a prospective migrant raises funds for migration by selling land and small business, he is going to lose the earnings from land and small business. I use the term 'hidden cost' to indicate this type of cost that is indirectly linked to the migration occurrence. I hold the view that hidden cost bears enormous meaning to understand the actual financial cost of migration for Bangladeshi migrant workers.

While not ignoring the importance of different types of costs and benefits, I particularly examine the financial cost and benefit of labor migration for the convenience of calculation. This will precisely indicate the direct financial outcome of migration for the migrants and their families. By the 'financial cost of migration', I mean the out-of-pocket expenses or direct economic cost. Along with this direct cost of migration, I also present data on the hidden cost of migration to show the extent of losses that a migrant family may encounter in the migration process. By the 'financial benefit of migration', I mean the cash benefit in the form of remittances and foreign goods. I have divided the presentation of the materials into five sections: the first provides briefly research methodology; the second offers a description of Bangladeshi labor migration and the extent of poverty in Bangladesh; the third deals with the financial cost and benefit of labor migration; the fourth discusses the role of migration in the emergence of poverty and consumer class in Bangladesh, and, finally, the fifth concludes with policy implications.

II. RESEARCH METHODOLOGY

The data for this research comes from fieldwork in Singapore and selected village studies in Bangladesh. Research methods include questionnaire surveys, in-depth interviews, focus group interviews, and participant observation. After conducting a pilot study, 259 migrants in Singapore were surveyed, using several sets of questionnaires having both structured and unstructured questions in the first quarter of 2003. I used a non-probability sampling technique due to two reasons. Firstly, I did not know the size of Bangladeshi migrants in Singapore. Secondly, migrants' residences are temporary in nature and scattered all over in Singapore. Therefore, a probability sampling was virtually impossible. This is a cross-sectional study. I interviewed Bangladeshi migrants at their residences and at the Changi International Airport before their departure. I visited migrants' residences and interviewed migrants who worked in Singapore for at least one-third of their contract period so that I could capture a clear trend of the potential economic outcome of migration for them. I interviewed departing migrants at Airport with a view to get again a clearer picture of the cost and benefit of migration for the departing migrants.

Since most of the migrant workers in Singapore are from rural areas of a few districts in Bangladesh, the second type of the fieldwork comprised of the ethnographic study of two villages from such two Singapore migration-specific districts in Bangladesh. For a variety of practical reasons, I decided to conduct research in the villages of Hoglekandi and Gurail, in Munshiganj and Tangail districts respectively. Table 1 and Table 2 provide background information about Hoglekandi and Gurail respectively. Each village have a total population of a few thousand and migrant population of several hundred. In general, Hoglekandi and Gurail reflect all the characteristics of a typical village in Bangladesh. Being a Bangladeshi, I also used prior knowledge about Bangladeshi villages to select the village and to build the rapport with the villagers. The fieldwork in Hoglekandi was conducted in 1999 while the fieldwork in Gurail was conducted in 2001. I mainly interviewed returnees and their families.

TABLE 1. Background Data on Hoglakandi

Area	4 Square km. (Around)
Population	2,600 (Around)
Number of Families	350-375
Number of Migrant Workers	225-235
Cultivable Land remains under Water	From May to November
Main Source of Income	Potato Farming
Number of Cropping	One (Potato)
Average Yield for 30 decimal land	20 –25 Metric Ton
Cost of Potato Production (for 30 decimal land)	Tk. 40,000 to 50,000 (US\$ 800 to 1,000)
Profit from Potato Production (for 30 decimal land)	Tk. 90,000 to 120,000 (US\$ 1,800 to 2,400)
Other economic activities	Fishing, Day-laboring, Rickshaw-Pulling
Mosques	4 (Brick-built)
Primary School	1 (Brick-built)
Madrassa (Religious School)	1 (Tin-sheet)
Main Communication within Village (May to November)	Boat
Communication with District-city	Paved Road and Boat
Natural Hazards	Flood-prone area

Source: Author's surveys.

TABLE 2. Background Data on Gurail (2001)

Area	4 Squire km. (Around)
Population	3,500 (estimated)
Number of Families	600 (around)
Number of Migrant Workers	300- 400 (Around)
Main Source of Income	Agriculture (paddy, potato and oil seeds)
Number of Cropping	one
Primary Schools	Two
High School within Village	No
Distance of Thana city	Within two km
Medical and other facilities	Within two km
Electricity	Yes
Road Transportation	Good
Natural Hazards	Not Flood-prone area

Source: Author's surveys.

III. BANGLADESHI LABOR MIGRATION TO SINGAPORE⁴

The character of migration has changed substantially over the course of the twentieth century. During the first half of the century, migration was largely for the purpose of settlement in developed countries. However, since World War II, settlement migration has declined in favor of a new form of temporary migration of labor. In this new form of labor migration, migrants are known as “guest workers,” “seasonal workers,” or “contract workers” (Papademetriou and Martin, 1991). Stephen Castles and Mark J. Miller (1998:67) have pointed out two main phases in the post-Second World War migration. In the first, from 1945 to the early 1970s, large numbers of migrant workers were drawn from less developed countries into the fast-expanding industrial areas of Western Europe, North America and Australia. The second phase began in the mid-1970s. The phenomenal rise of oil prices since 1973 generated a huge demand for temporary migrants in the Middle East countries.

In addition, since the mid-1980s demand for temporary migrants grew in the countries of East and South East Asia. A large number of migrant workers migrated to the countries of East and Southeast Asia, for example, Singapore, Malaysia, Brunei, Japan, and South Korea for temporary employment. Thus, we can identify two major regions of labor migration in Asia: the Middle East and East and Southeast Asia. Bangladeshi migrants are found in both regions of Asia. Every year roughly 10,000 Bangladeshis come to Singapore for work and there are now roughly 50,000 Bangladeshi migrants in Singapore⁵. Bangladeshi migrants come to Singapore under R1 and R2 work permit scheme. They can usually work for two years. Work permit is renewable depending on the availability of job and skill composition (Hui, 2002). Official reports on yearly remittances from Singapore are scant and flawed, in view of the fact that the bulk of the Bangladeshi workers in Singapore remit their savings through an informal source - *Hundi*.

Bangladesh is a developing country with a total population of around 130 million and civilian labor force of around 65 million (Bangladesh Statistical Year Book, 1999). Recently, Bangladesh has made significant progress in reducing poverty. However, Bangladesh still faces the reality that roughly half its citizens live in deprivation (World Bank, 2002). Of the poor, two out of three are caught in hard-core or extreme poverty, as measured by their consumption of food and other basic needs (World Bank, 2002). Poverty in Bangladesh shrank from 1991-92 to 2000. Nevertheless, because of population growth, Bangladesh entered the new millennium with the same absolute number of poor among its people as ten years earlier (World Bank, 2002). Eighty per cent of the country's population and 85 percent of the country's poor people continue to live in the countryside (Word Bank, 2002).

Population is projected to increase from 120 million in 1995 to 170 million by 2020 (World Bank, 1998). Such a large population squeezed into a land area of 55,598 square miles, of which 46,187 square miles is habitable by people, makes Bangladesh one of the most densely populated places on Earth. According to the 1991 census, 80.37

⁴ Since Professor Habibul Haque Khondker will offer a detailed discussion of Bangladeshi labor migration in this research paper project, I am not going to elaborate the patterns and trends of Bangladeshi labor migration in my chapter. Please see Professor Habibul Haque Khondker's paper for details about Bangladeshi labor migration to Singapore or other East and Southeast Asian countries.

⁵ These are estimated figures based on Bureau of Manpower Employment and Training (see, Rahman, 1999, 2000; Habibul Haque Khondker's paper Chapter 5).

percent of population lives in rural area (Statistical Pocketbook, Bangladesh, 1996). The official target is to reach a replacement fertility by 2010, in which case the eventual steady state population is expected to reach 250 million towards the end of the this century (World Bank, 1998). Moreover, for every decade of delay in achieving a replacement rate of fertility, an additional 20-50 million people will be added to the country's eventual population (World Bank, 1998). According to World Bank Report (1998), by 2020, Bangladesh would have to accommodate 1,100 persons per square kilometer and generate employment opportunities for an additional 50 million workforce.

World Bank reports that Bangladesh need to create 50 million jobs in 25 years (1995-2020). There is no reliable estimate of the extent of unemployment and underemployment. According to some estimates, 16 to 18 million people are unemployed and under employed (Ahmed, 1998: 372). Other estimates indicate that about 40 percent of the labor forces are underemployed (Asian Development Bank, 1998) while 1.8 to 2.0 million people enter the labor force each year (Ahmed, 1998). The public sector in Bangladesh is small and the bulk of the working population is in agriculture. Agriculture constitutes 63.9 percent of total civilian labor force while non-agriculture constitutes 36.1 percent (in 1996) (Statistical Pocketbook, Bangladesh, 1999). In spite of the adverse ratio of land per person, the majority of population is engaged in agriculture. Persons who are principally agricultural laborers are not likely to be fully employed as such throughout the year.

One study reveals that, on an average, they are generally employed 185 days per year, including 115 days in crop production and 70 days in other allied activities, which leaves 180 days free (Huq, et al. 1991:155). The laborers therefore require either high wages for agricultural work to carry them through the lean period, or additional non-farm jobs. In addition, it is estimated that 85 percent of farm workers belonging to farms operating on less than 2.5 acres are surplus in the sense that they have to depend on other farms or other activities for their livelihood. Even farms operating on 2.5 to 5.0 acres and 5.0 to 7.5 acres, 12.11 percent and 2.35 percent of farm workers, respectively, are surplus (Masum 1989:22). Thus, a complex combination of all these factors has turned Bangladesh into a major 'reserve of cheap labor'. In the light of the many social and economic problems that the country continues to face, it is almost certain that Bangladesh government would rely, in the near future, on the overseas employment program.

IV. MIGRANT WORKERS SURVEYS IN SINGAPORE

A. Residence Survey

There are usually two types of Bangladeshi migrant workers in Singapore: migrants of first contract period (or new migrants) and migrants of second contract period⁶. After the end of first contract period, some migrants may get a chance to renew the contract

⁶ However, some migrants may be under more than second contracts especially who are supervisor, or crane driver.

depending on the availability of work⁷ for another contract (usually for one or two years). The migrants, who do not get renewal of contract, are bound to leave the country immediately after the cancellation of work permit. As the financial benefit of migration may differ based on the number of contract periods (first contract or consecutive second contract), I interviewed migrants of both contract periods. At first, I present the data on the migrants of first contract period. Interviews of migrants of first contract period reveal that 94 percent of migrants were skilled (Table 3). The data on the nature of skill composition confirms that migrants took the benefits of a skill promotion test conducted by Singapore authority⁸. The majority of the migrants interviewed were working in Singapore for a period of 16 to 19 months.

Data on the monthly income is fascinating. Most of the migrants in my sample earned between SG\$ 400 and 800 per month (Table 3). Migrants spent a good amount of money to secure job contract in Singapore. Major finding reveals that 61 percent of migrants spent between Taka⁹ 180,000 and 250,000 for migration (Table 4). Twenty eight percent of migrants were remigrants, that is, they came Singapore before for work. The financial cost of migration is huge in the context of Bangladesh and it is, in most of the cases, beyond the capacity of the rural families. As a result, they had to raise funds for migration from different sources. The major sources of arrangement of financial cost of migration based on the frequencies of uses are, in descending order, as follows: relatives (who are in Bangladesh), relatives (who work abroad), family savings, money-lenders, and land property. On average, 34.03 and 20.19 percents of financial cost for a migrant came from relatives in Bangladesh and abroad respectively (Table 4). The role of moneylenders is also noteworthy. As a fourth contributor, on average a migrant received 10.37 percent of financial cost of migration from money-lenders. On average 64.8 percent of financial cost of migration came from 'social capital' of family¹⁰.

Now I turn to assess the financial benefits of migration. Sixty seven percent of migrants did not get back their financial cost of migration when they were interviewed (Table 4). However, 64 percent hope to get their financial cost of migration by the end of the contract period. Thirty five percent of migrants expected to remit less than the investment cost of migration¹¹ while 20 percent hoped to remit equal to their investment cost of migration during their contract period. Thus, the data informs that 55 percent of the migrants expected to remit only equal to the investment cost of migration or less than

⁷ Renewal of contract depends on the employer's project capacity. If an employer has the project and permission for using foreign workers, he can apply for the renewal of contract for migrant workers.

⁸ Skill promotion test is offered to foreign workers in Singapore so that they can take the advantages of higher wages and renewal of contract. Foreign workers can appear at test in Singapore and draw benefits immediately. This type of arrangement for foreign workers is hardly seen in other host countries in Asia.

⁹ Taka is the name of Bangladeshi currency. SG \$ 1= 30 Taka (roughly) and US \$ 1= 50 Taka (roughly), 2000.

¹⁰ I refer to the arrangement of financial capital wielded by social and symbolic ties. The key characteristic of social capital is its convertibility – it may be converted into other forms of capital, notably financial capital. People gain access to social capital through membership in networks and social institutions and then convert it into other forms of capital to improve or maintain their position in society (Faist, 2000; Lin, 1982).

¹¹ By the investment cost of migration, I refer to the financial cost of migration. Bangladeshi migrants often use Bengali word "*chalan*" to denote the financial cost of migration. Literally *chalan* means 'investment cost'. Small businesspersons use this term in Bangladesh. I use 'investment cost' and 'financial cost' interchangeably throughout the paper.

that. The gaining of investment cost does not mean that they will be able to compensate for their financial losses as it includes many hidden costs. Although there is a possibility of renewal of contract, it is conditional (depending on the availability of work) and it is not free of charge as well. Ninety four percent of migrants wanted to renew their contracts. The remaining 6 percent did not say 'no'; they just did not make any comment because of the uncertainty related to the arrangement of financial cost of remigration especially for those who could not even remit equal to their cost of first migration.

Interviews of migrants of second contract period reveal that all of them were skilled. Fifty six percent of them were working in Singapore for more than 36 months while the remaining 44 percent of them were working between 25 and 35 months (see Table 5). Income ranges among the migrants were wide. This was mainly due to the job position (e.g. supervisor) and working hour. Sixty four percent of migrants earned between SG \$ 401 and \$ 700. Interestingly, 16 percent earned more than SG \$ 801 per month. Overall, monthly income data shows that migrants of second contract get higher salary than those of first contract. The renewal of contract was not free of charge. Only 12 percent of them did not need to pay fees for renewal¹². Fifty percent of migrants paid between SG \$ 1,000 and 2,500 (see Table 6). The cash money for the renewal of contract came from savings in Singapore. However, some migrants also borrowed from relatives / friends in Singapore to pay the renewal fees.

In terms of financial benefit, migrants of second contract were largely successful in remitting their investment cost of migration. Ninety four percent of migrants remitted their investment cost when they were interviewed (see Table 6). Sixteen percent of migrants remitted more than triple of investment cost of migration. During the second contract period, all the migrants had the hope to remit their investment cost of migration while we have seen during the first contract period, 35 percent had no hope of remitting their investment cost. 64 percent of migrants were expecting to remit up to the triple of their investment cost of migration. Surprisingly, 94 percent of migrants wanted to renew their contract if possible while 4 percent did not make any comment.

I have demonstrated that the majority of the migrants of first contract (55 percent) had the chances of encountering heavy financial loss from migration. The hidden cost of migration e.g. borrowing from money-lenders and selling of families' valuable property like arable land, or livestock entailed heavy pressure on the economic condition of the migrant families, which were hardly recoverable through scant remittances. However, the 'lucky' ones who managed to renew their contract for second time got the chances of gaining from migration, in most cases, more than their investment cost of migration. Thus, in terms of net financial benefits, we can see that migrants of second contract had a higher chance of gaining financial benefit from migration. However, this may not be true as interviews were taken long before the end of contract. Considering this drawback in data, I interviewed migrants at airport who were leaving for home after the completion of contract.

¹² The fee for renewal is usually paid to brokers. Sometimes employers do not know about it. However, sometimes suppliers, who hire foreign workers to employ to other companies, may know about this fee and they may get a portion of it as well.

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TABLE 3. Residence Survey, Migrant of First Contract. N=100, 2003

Skill Composition of Percents	%	Incomes of Last Month (SG\$)	%
Skilled	94	No Work	10
Unskilled	6	Below 300	13
		301-400	8
Months of Stay in Singapore	%	401-500	21
8 to 12	34	501-600	17
13 to 15	20	601-700	14
16 to 19	42	701-800	10
20 to 24	4	Above 801	7

Source: Author's surveys.

TABLE 4. Financial Costs and Benefits of Migration: Residence Survey Migrants of First Period Contract. N=100, 2003

Financial Cost of Migration	%	Investment Received?	%
Below 150,000	18	Yes	33
150,000 to 180,000	17	No	67
180,000 to 220,000	32	Hope to get investment back?	
220,000 to 250,000	29	Yes	64
Above 250,000	4	No	33
(1 SG\$= 30 Taka)		No comment	1
Sources of Collection of Financial Cost*	Frequency	Hope to remit by the end of contract	%
Family and Personal Sources	37	Less than Investment	35
Selling or Mortgaging of Land	21	Only Investment	20
Money Lenders	23	Investment plus half of investment	29
Relatives (Bangladesh)	43	Investment plus another investment	10
Relatives in abroad	42	Double plus another half investment	2
Miscellaneous Sources	18	Triple (total three investments)	3
		No comment	1
Percentages of Contribution of Different Sources to Financial Cost	%	Do you want to renew contract?	%
Family or personal savings	18.09	Yes	94
Selling or Mortgaging Land	9.33	No	0
Money Lenders	10.37	No Comment	6
Relatives (in Bangladesh)	20.19	Are you a remigrant?	
Relatives (in Abroad)	34.03	Yes	28
Miscellaneous sources	7.78	No	72

Source: Author's surveys.

TABLE 5. Residence Survey, Migrants of Second Contract, N=50, 2003

Nature of Skill	%	Incomes of Last month	%
Skilled:	100	No Work	2
Unskilled:	0	Below SG\$ 300	2
Months of Stay in Singapore?		301 to 400	8
25 to 30	20	401 to 500	18
31 to 35	24	501 to 600	16
36 to 40	26	601 to 700	30
41 to 45	20	701 to 800	8
46 to 48	10	801 above	16

Source: Author's surveys.

TABLE 6. Financial Costs and Benefits of Migration: Residence Survey Migrants of Second Contract Period, N=50, 2003

Fees for the Renewal of Contract	%	Amount Remitted Already	%
Free	12	Less than Investment	6
Below SG\$ 1000	26	Only Investment	10
1000 to 1500	32	Investment plus half of Investment	40
1501 to 2000	6	Double Investments	14
2001 to 2500	12	Double plus half Investment	8
2501 to 3000	6	Triple Investments	6
3001 to 3500	6	More than Triple Investments	16
Investment Received	%	Amount Hope to Remit by the End of Contract	%
Yes	94	Only Investment	0
No	6	Investment plus half of investment	10
Do You Want to Renew Contract?	%	Double of Investments	16
Yes	94	Double plus Half Investment	28
No	2	Triple Investments	10
No Comment	4	Triple plus half Investments	14
Are You a Re-Migrant?	%	Fourth times of Investment	8
Yes	54	More than Fourth Times	14
No	46		

Source: Author's surveys.

B. Airport Survey

As Airport survey was also conducted among the migrants of first contract and of second contract separately, the Airport survey reveals that migrants of first contract were largely skilled workers (83.58 percent). Forty three percent of migrants paid between 180,000 and 250,000 Taka (Table 7). The percentage of remigrants was 34.32. Forty-six percents of the migrants did not get their investment back and 26.86 percent remitted the cash equal to their investment cost (Table 7). We have seen in the residence survey that 55 percent of migrants of first contract period were expected to remit only investment cost of migration or less than that. However, data on airport survey reveals that 73.12 percent of migrants of first contract remitted only investment cost of migration or less than that. Therefore, it can be concluded that, overall, migrants of first contract period had a little chance to benefit from overseas migration. With regard to the future migration plan, 85.07 percent of migrants showed the interest for remigration.

Ninety three percent of the migrants of second contract were skilled workers. Sixty percent of them paid between 180,000 and 220,000 Taka (Table 8). Thirty six percent of migrants were remigrants. Ninety eight percent of migrants remitted their investment cost of migration. Sixty percent of migrants remitted up to triple of their investment cost of migration. However, we have seen in the residence survey that 64 percent of migrants of second contract expected to remit up to triple of their investment costs of migration. Overall, migrants of second contract period had higher possibility of gaining from Singapore migration. With regard to the future migration plan, 76.19 percent of migrants showed interest for remigration.

TABLE 7. Financial Costs and Benefits of Migration, Airport Survey
Migrants of the First Contract, N=67, 2003

Nature of Skill	%	Amount Remitted/Taking with	%
Skilled	83.6	Less than Investment	42.3
Unskilled	16.4	Only Investment	26.9
Financial Cost of Migration	%	Investment plus half of Investment	10.4
Below 150,000	37.3	Double Chalan	6.0
150,000 to 180,000	17.9	Double plus another half	0.0
180,000 to 220,000	20.9	Triple Investments	4.5
220,000 to 250,000	22.4	More than Triple	6.0
250,000 and Above	1.5	Do You Want to Migrate Again to Singapore	%
		Yes	85.1
Investment Received	%	No	3.0
Yes	53.7	No comment	12.0
No	46.3	Are You a Re-migrant ?	%
		Yes	85.1
		No	3.0
		Missing data	9.0

Source: Author's surveys.

TABLE 8. Financial Costs and Benefits of Migration, Airport Survey
Migrants of the Second Contract, N=42, 2003

Nature of Skill	%	Amount Remitted/Taking with	%
Skilled	92.9	Less than Investment	2.4
Unskilled	7.1	Only Investment	4.8
Financial Cost of Migration	%	Investment plus half of investment	2.4
Below 150,000	7.1	Double of Investment	23.8
150,000 to 180,000	19.0	Double plus half	14.3
180,000 to 220,000	59.5	Triple of Investments	14.3
220,000 to 250,000	14.3	Triple plus half	16.7
Investment Received	%	Fourth Times of Investment	7.1
Yes	97.6	More than Fourth Times	14.3
No	2.4	Do You Want to Migrate Again to Singapore	%
Are You a Re-migrant ?	%	Yes	76.2
Yes	35.7	No	14.3
No	64.3	No comment	9.5

Source: Author's surveys.

V. RETURNEES' SURVEYS IN BANGLADESH

Table 9 and Table 10 present the socio-demographic profiles of returnees and their families in Gurail and Hoglekandi respectively. For the convenience of calculation, the cost of migration for returnees is assumed 200,000 Taka¹³. Data from Gurail shows that 76 percent of returnees' families borrowed money from the traditional moneylenders for financing the cost of migration (Table 11). The interest rates of this borrowed money were very high, which usually ranged between 5 and 10 percent per month (60 to 120 percent per year). Moneylenders charge interest rates on the monthly basis if the borrowed money is used for migration purpose. For example, if a worker borrows 1,000 Taka with 10 percent interest rate, he will have to pay 1,100 Taka in total for one month and thus for one year he will have to pay 2,200 Taka in total. Seventy four percent of families arranged the financial cost of migration from selling or mortgaging land. This land was mainly arable land¹⁴. The selling or mortgaging of land deprives families from annual subsistence earnings leading to further impoverishment.

As mentioned earlier, social and symbolic ties are valuable assets for people in Bangladesh. Lineage members come to help in the time of migration. Since it is the matter of obligation, reciprocity, and solidarity for the whole lineage, lineage members are generous to pay interest-free loan to the nearest relatives. Data reveals that 62 percent of migrant families borrowed money from relatives in Bangladesh (see Table

¹³ We have seen in the residence survey and airport survey that financial cost of migration is almost same for all the migrants irrespective of even skill composition. For the convenience of calculation, I use Taka 200,000-220,000 as the investment cost of migration in the returnees' surveys.

¹⁴ Mortgaged land should be economically valuable, as the moneylenders will make money by lending or cultivating the land unless they get back the borrowed money.

11). Prospective migrants have also been benefited from international remittances. Family members or close relatives who were working in Singapore or other foreign destinations helped financially to the migration of close relatives back home. Eight percent of returnee families received financial help from relatives in abroad. Although the figure for obtaining financial cost from the sources of land and social and symbolic ties are almost equal, it is most probably for the pervasiveness of migration occurrences at the *Bari*¹⁵ level. As almost every family is sending members to Singapore, many close relatives or friends may not be in a position to help financially. Eighteen percent of families obtained their investment cost from selling gold ornaments, livestock, and other valuable objects.

The experience of migrants of Hoglekandi is not different from Gurail. On average, 80 percent of returnees paid between Taka 180,000 to 220,000 for their migration (Table 12). The returnees who paid below Taka 180,000 were mainly early migrants. The expenses involved are indeed very high and are definitely beyond the immediate means of all families. Thus, the major means was to borrow. Amongst the returnees of Hoglekandi, 72 percent borrowed money from traditional moneylenders. Concerning the extent of borrowing and other alternatives used to raise the necessary funds, on average, 51.38 percent of the total cost of migration came from traditional moneylenders and 29.22 percent from returnees' personal savings, family savings, and loan from relatives and in some cases, selling livestock or gold ornaments (Table 13).

Concerning the financial benefits of migrants' families in Gurail, data divulge a sad picture. For example, 80 percent of returnee families did not get their investment back (Table 11). Only 14 percent of returnees managed to earn more than their investment. They have new houses, land, and little savings. In the case of Hoglekandi, the study found that 52 percent of returnees remitted less than Taka 220,000 (Table 12). This experience raises a question whether returnees were affected by the 1997's Asian financial crisis¹⁶. Returnees' years of migration ranged from 1991 to 1998 and many of them worked less than two years, which was a breach of contract. I have found that 40 percent of returnees migrated to Singapore at the outset or mid of financial crisis, that is, between 1997 and 1998. However, 38 percent were affected directly by the financial crisis in the way that their work permits were cancelled prematurely and they were sent back home.

¹⁵ *Bari* is a Bengali word, which denotes a group of families sharing the same courtyard. Members of the *Bari* are generally blood related and belong to same lineage. The reputation of *Bari* depends on the action, vocation and achievement of *Bari* members. It is the moral and social responsibility of the *Bari* members to uphold the *Bari* tradition over the individual interests. See for details about *Bari*, Wood, 1994.

¹⁶ Asian financial crisis first hit Thailand in July 1997, spread quickly to other Asian countries. The crisis has affected the economics of migrant receiving countries in this region severely. Unemployment rates rose in almost all affected countries. To preserve jobs for their citizens, labour-importing countries such as Malaysia and South Korea repatriated a big portion of their foreign workers. Although Singapore did not deport foreign workers largely because of the government policy of retaining skilled workers regardless of nationality, a considerable volume of unskilled workers faced cancellation of work-permits and deportation. According to one estimate, around 16,800 foreign workers were supposed to lose their work-permits in 1998 (Rahman, 1999).

TABLE 9. Socio-Economic Profiles of Returnees and Their Families
Gurail, N=50

Person Interviewed	%	Level of Educational	%
Returnee	92	Primary	38
Others (wife, parents or others in absence of returnees)	8	Secondary	44
		Higher Secondary	6
		Graduate	6
		Illiterate	6
Religion	%	Types of Family	%
Islam	94	Nuclear	30
Hindu	6	Extended	70
Total Members of Family	%	Number of Earning Members in Family	%
1 to 5	38	One Member	50
6 to 9	40	Two Members	12
10 to 13	16	Three Members	4
Above 14	6	Four Members	2
Areas of Economic Activities	%	Zero Member	32
Self-Employed of families (farming & non-farming)	64	Occupation of Migrant Prior to Migration	%
Wage-Employed (farming and non-farming)	4	Self-Employed (farming and non-farming)	60
No earning	32	Waged-Employed	4
Mixed Occupation	0	Unemployed	14
Description of Families' Cultivable Lands Before Migration	%	Student	20
No Land	14	Returnee (former migrant)	2
Below 50 Decimal	24	Occupation of Migrants	%
51 to 100 Decimal	22	After Migration	
101 to 150 Decimal	18	Self-Employed	26
151 to 200 Decimal	16	Wage-Employed	6
201 to 250 Decimal	4	Unemployed	54
251 to 300	0	Others	6
301 to 350	0	Missing data	8
Above 351	2	Toilet Facilities (At Present)	%
After Migration		Traditional	60
No Land	42	Semi-Sanitary	20
Below 50 Decimal	12	Missing Cases	20
51 to 100 Decimal	24	Do you think, Migration has been Beneficial financially for families ?	%
101 to 150 Decimal	16	Yes	8
151 to 200 Decimal	2	No	90
201 to 250 Decimal	0	No Comment	2
251 to 300 Decimal	0		
301 to 350	2		
Missing Data	2		

Source: Author's surveys.

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TABLE 10. Socio-Economic Profiles of Returnees and Their Families
Hoglakandi, N=50

Type of Family	%	Educational Attainment	%
Nuclear Family	24	Illiterate	4
Extended Family	76	Primary (5 years of schooling)	84
		Secondary (6 to 10 yrs of schooling)	10
Total Members of Family	%	Higher Secondary	0
2 to 3	10	Tertiary (12 to 16 years)	2
4 to 6	42		
7 to 9	22	Sources of Earnings of Families	%
10 and above	26	Agriculture	90
		Non-agriculture	10
Age Structure of Returnees	%		
20 and Below	10	Present Earning Members at Families	%
21 to 25	34	None	36
26 to 30	24	One	34
31 to 35	20	Two	14
36 and Above	12	Three	14
		Four	2
Migration Experiences of Members of Families	%	Years of Migration of Returnees	%
One Member	72	1998	6
Two Members	20	1997	34
Three	6	1996	36
Four	0	1995	16
Five	2	1994	4
		1992	2
		1991	2
Marital Status of Returnees	%	Nature of Work of Returnees in Singapore	%
Married	64	Unskilled(Construction, Cleaning, Gardening, Grass-cutting)	94
Unmarried	36	Skilled	6
Rates of Interest of Loan taken by Returnees meeting costs of Migration	%	Length of Stay of Returnees in Singapore	%
2 to 5 percent	6	Below 24 Months	38
6 to 7 percent	18	24 Months	56
8 to 9 percent	32	48 Months	6
10 to 11	16		
Non-borrowers	28		

Source: Author's surveys.

TABLE11. Financial Loss and Gain from Migration, Returnee Survey
Gurail, N=50, 2001

Sources of Arrangement of Financial Cost of Migration	Frequencies	Financial Benefits Received	%
Personal Savings	92	No Investment	80
Land-Selling or Mortgaging	74	Only Investment	4
Money-Lending	76	Investment plus half	8
Relatives (in Bangladesh)	62	Double of Investments	2
Relatives (in Abroad)	8	Double plus half	2
Miscellaneous Sources	18	Triple	2
		Missing data	2
Investment Received?	%	Gainer or Loser from migration?	%
Yes	18	Loser	80
No	80	Gainer	14
Missing Cases	2	Same	4
		Missing Data	2
Did you pay all interest-bound loans?	%		
Yes	28		
Missing cases	18		
No	30		
Not Applicable	24		

Source: Author's surveys.

TABLE12. Financial Costs and Benefits of Migration, 1999
Returnee Survey, Hoglekandi, N=50

Economic Cost of Migration	%	Financial Benefits Received	%
120,000 to 180,000	18	Below 180,000	36
180,000 to 200,000	22	180,000 to 220,000	16
200,000 to 220,000	58	220,000 to 250,000	8
220,000 to 250,000	22	50,000 to 350,000	20
		350,000 to 450,000	8
		Above 450,000	12

Source: Author's surveys.

TABLE13. Sources of Collection of Economic Cost of Migration
Hoglekandi, N=50, 1999

Sources of Collection	Average Contribution to Migration Cost (%)
Money-Lending	51.4
Land Property (selling/ mortgaging)	19.3
Other Sources (savings of families, Loan from relatives, selling livestock and gold)	29.3

Source: Author's surveys.

VI. THE EMERGENCE OF 'NEW MIGRANT POVERTY CLASS'

By 'migrant poverty class' I refer to the migrant families who became poorer in relation to land, savings and earnings because of the occurrence of international migration. We can see in the aggregate data from residence, airport, and returnee surveys that a large number of migrants were losing their investment cost of migration. Their unsuccessful migration involved loss of investment cost as well as hidden cost. As a result, international migration became a cause for economic disaster for these families. In rural Bangladesh, on average, 8.67 percent of rural families are landless and 49.65 percent have less than 99 decimal lands (Statistical pocket book of Bangladesh, 1999). In my sample in Gurail, before migration, 14 percent of migrant families were landless and 44 percent had less than 100 decimal lands (Table 14). After migration, 42 percent of families have become landless and 36 percent have now less than 100 decimal lands in total. In Hoglekandi, 24 percent of returnee families were landless and 76 percent had less than 99 decimal lands before migration (Table 15). After migration, 42 percent of families have become landless and 58 percent have now less than 99 decimal lands in total. Families lost their land not only at the time of arrangement of economic cost of migration, but also at the time of repaying the debt after having an unsuccessful migration.

If we look at the findings of migrant workers' survey especially at the migrants of first contract period, we will also get the same impression. Airport survey reveals that 73.12 percent of the migrants of first contract earned only their investment cost of migration or less than that. Considering the hidden cost of migration, I would argue that these three quarters of migrants of first contract became poorer because of migration. If we look at the findings from the residence survey, airport survey and village survey, we will see that a section of migrants are not getting their investment cost of migration. If we consider both costs of migration –direct and hidden costs, we can undoubtedly conclude that migration leads to extension of poverty among a section of migrants families. However, migration not only contributes to the extension of poverty but also produces a consumer class among a section of migrant families. I will discuss this in the next section.

TABLE14. Effects on Patterns of Land-holdings of Families
Returnee Survey, Gurail, N=50, 2001

Quantity of Land-holding Before Migration (Decimal)	%	Quantity of Landholding After Migration (Decimal)	%
No Land	14	No Land	42
Below 50 Decimal	24	Below 50 Decimal	12
51 to 100	22	51 to 100	24
101 to 150	18	101 to 150	16
151 to 200	16	151 to 200	2
201 to 250	4	201 to 250	0
251 to 300	0	251 to 300	0
301 to 350	0	301 to 350 Decimal	2
Above 351 Decimal	2	Missing Data	2

Source: Author's surveys.

TABLE15. Effects on Patterns of Land-holdings of Families
Returnee Survey, Hoglekandi, N= 50, 1999

Average Land-holding of Families		
Before Migration	After Migration	%
57.69 Decimal	Nil	18
42.55 Decimal	33.80 Decimal	50
37.50 Decimal	88.50 Decimal	8
Nil	Nil	24

Source: Author's surveys.

VII. MONEY-LENDING BUSINESS

In-depth interviews at two villages reveal the existence of widespread money-lending businesses. Money-lending is seen as a very profitable business in the migration-specific areas. Potential migrant workers find it hard to arrange their big financial cost of migration. Consequently, they bank on the borrowing of money from relatives or moneylenders. Relatives usually do not charge interest. While the hidden interest for relatives is to get help in future migration of family members by money or information, the interest for moneylenders is to profit out of borrowed money. The terms 'moneylender' or 'money-lending' used in the literature are catch-all terms. Unlike most scholars, some (for example, Kropp et al. 1989) use the terms in a narrow sense (purely professional lender of cash only). By moneylender, I mean one who lends money for profit.

Money-lending business is not something new in rural Bangladesh; it is an age-old profession. Individuals borrow money for various purposes- from investment to consumption purposes- in rural Bangladesh. Recently, lending money for international migration has been a very profitable venture for several reasons. For example, when farmers borrow the money for agricultural production, they are quite sure that they can return it in the reaping season of crops. They can make a rational calculation for their borrowings. Thus, both the moneylenders and money-borrowers know how much they can profit from and how much they will have to pay for borrowed money respectively. Such a clear and almost certain situation, the extent of profit of moneylenders is almost fixed. Moreover, moneylenders cannot charge higher interest rates for agricultural loan. However, in the case of international migration, moneylenders usually charge higher interest rates. Additionally, since borrowed money will be paid from the international remittance, which is uncertain in terms of duration, they usually get higher benefits.

Who are these moneylenders? Among the Hindus, some people in this area were traditionally engaged in money-lending business. Nevertheless, after partition of India in 1947 and more specifically after the liberation of Bangladesh 1971, the number of Muslim moneylenders started increasing while that of Hindu moneylenders started decreasing. Perhaps, one of the reasons behind this religious shifting is the changing demographic and political scenario of Bangladesh after independence. Theoretically, Muslims should not engage in money-lending business. Islam prohibits *riba* - the taking of interest. Its consequences on the economic life of some Islamic countries are such that Islamic Banking has been developed as an alternative form to Western banking. In spite

of religious bar, money-lending business among Muslims has grown in this area because of the occurrence of international migration. The interest rates for borrowed money vary depending on the purposes of borrowing. If money is borrowed for consumption purpose like wedding interest rate will be low, and if for international migration, the interest rate will be high.

I looked into the villagers' perceptions on moneylenders. In some cases, big moneylenders who were from main district city, Munshiganj, were considered respectable, honest, and often charitable persons, while ordinary village level moneylenders were looked down upon. Many villagers portrayed them as systematically pushing their clients further and further into debt, and finally sucking them dry of money, property, and freedom. Some identify them as unreliable and irrational, but rational in respect to their usurious practices. Contrary to the negative perception, one should be aware that local people on the street usually hold an opportunistic, ambivalent attitude depending on their current relation to the lender. Borrowers who wish to take up credit or want an extension of their credit like to praise the noble characteristic of their lender and his business practices. It is common to place the exploitative practices of moneylenders on the border between moral economy and market economy.

Money lending business is not a monopoly business and dominated by a few number of traditional money-lenders. Many of the families at Hoggakandi were casually engaged in this business. Some villagers informed me that there were around hundreds of villagers who were regularly lending money for migration purpose. Since money-lending is a very easy to handle, many of the rural families find it very easy to secure higher profit, the profit that an individual cannot earn from other businesses. The relationships between lenders and borrowers are sometimes conflicting but it is also sometimes harmonious. Borrowers see the lenders as someone to whom they are indebted. As a result, lenders get privileges from one section of the society and they remain considerably influential at the *Bari / para* level. Money-lenders are not always interest-hungry people. I have found in several cases that they have reduced the charge of interest after a thorough assessment of the borrower's economic condition, especially when the migrants failed to reap the benefits from migration.

VIII. SOCIO-CULTURAL ASPECTS OF THE SPENDING OF FOREIGN EARNINGS

Bangladeshi migrants spend a good amount of cash for shopping purposes in Singapore. Surveys in Singapore and Bangladesh confirm this trend. Although 73.12 percent of migrants of first contract earned only investment cost of migration or less than that, findings suggest that 55.21 percent of them spent more than SG \$ 500 (up to one third of the economic cost of migration) for their shopping purpose (Table 16). Only 10.44 percent of migrants could not spend on shopping due mainly to the lack of cash. Because of privacy factor, I could not collect information on the detailed shopping items. However, as some goods were visible from outside - for example, television and music system, I collected information on them. 29.86 percent of the migrants of first contract period bought television and 19.20 percent bought music system for personal use in Bangladesh. Some other goods that migrants usually buy are gold ornaments and cosmetics.

Shopping behavior of migrants of second contract period was distinctively different from the migrants of first contract (see Table 16). Ninety five percent of migrants of second contract period spent SG \$ 500 or more than that for shopping purpose (Table 16). Among this 95.24 percent of migrants, 38.04 percent of migrants spent more than SG \$ 2,000 (60,000 Taka), which is almost one-third of the financial cost of migration of many of them. Among the major consumer goods, 45.23 percent of migrants bought televisions and 21.42 percent bought music systems. Informal discussions reveal that among the migrants of second contract period, the purchase of gold ornaments was very common¹⁷. Many of these migrants were unmarried and they planned to marry upon return home. Marriage in Bangladesh involves offering considerable amount of gold ornaments to the bride as gift. The expectation for this gift from bride side goes higher when they come to know that bridegroom was overseas for work.

Studies of international migration conducted in a variety of countries have shown that migrants usually work very hard and live frugally in the host countries in order to save and remit as much as possible. This remittance is used on lavish hospitality, conspicuous consumption and building of large, showy houses on their return (for example, Gregory and Perez, 1985; Gitmez, 1991; Habib, 1985; Islam, 1991; Stahl and Habib, 1991; Straubhaar, 1988, Adepoju, 1991; Thahane, 1991; Papademetriou and Emke-Poulopoulos, 1991; Burki, 1991; Pessar, 1991; Papademetriou, 1991; Amjad, 1989). These expenditure patterns of the migrants, which are perceived to be manifestly 'unproductive' in classical economic terms, are the despair of the policy makers in the countries concerned. Although the unproductive spending habits of migrants are often blamed on the culture of the particular emigrant community in question, in fact that this tendency seems to be universal.

There is evidently something about the manner in which the migrant situation and the money earned through it are conceptualized that differentiates the ensuing economic behavior from other types of consumption patterns. The literature on international return migration referred to above, as well as my own observations of the behavior of the migrants in Singapore and the expectations of their community members seems to indicate that money earned because of working abroad is seen as being of a different kind from money that is earned locally. I noticed that the economic behavior and consumption patterns of non-migrants, especially in villages where there was little or no migration, were invariably different from those of the migrants that I studied.

Probably the most important factor is that the money earned abroad is generally several times the amount that would have been earned through local employment. Villagers often perceive the foreign job as being less physically arduous. As a result, they see 'foreign earnings' as 'easy money', which is not fully earned. As such, there is an expectation that the money should also be disbursed more freely¹⁸. Economic psychologists have pointed out that such income is treated very differently from

¹⁷ Golden rings and chains were visible from outside. Besides, during informal interviews, some migrants frankly acknowledged that they bought some golden ornaments.

¹⁸ I must stress that money earned as a result of short-term international migration is only one type of income that is seen to be unearned. Such patterns of consumption behavior are manifested in other cases as well, for example in the case of money obtained through a lottery, or through illegal means. In addition Bangladeshis use a term 'kacha poisha' (easily earned money) to imply this earnings. They frequently say, "kacha poisha thaka na" that is "this type of easily earned money does not stay long with the earners".

identical sums obtained through other means (Zelizer, 1989:350). Typically, earning money easily and spending it freely are characteristic of the life-style of the upper class who, because of their affluence, are obliged to act as patrons for the poorer and less fortunate villagers. This in turn secures them status and a following. Status is a value that takes on the greatest significance in the context of a more or less cohesive community. It has to be claimed and accorded and this is most successful in closely interactive situation.

In the context of a community, gifts may also be distributed to counteract the possibly harmful consequences of envy by neighbors and relatives. Thus, I suggest that returned migrants within such communities spend their money conspicuously to indicate that it has been earned easily (which is prestigious) and are lavish in their generosity to fellow-villagers as well as to village causes in order to secure community goodwill and a higher social standing. Both conspicuous consumption and conspicuous generosity involve pronounced changes in the life-styles of the migrants. The building of a large and showy house is also of high priority since it is the most visible indicator of the change in status of the family and will stand as a permanent emblem of their success. Migrants bring back consumer durables from Singapore and proudly display at the locality for the same reason.

TABLE16. Socio-Cultural Aspects of Spending of Incomes
Airport Survey, N= 109, 2003

Migrants of First Contract		Migrants of Second Contract	
Amount of Total Shopping	%	Amount of Total Shopping	%
No Shopping	10.4	No Shopping	0
Below SG\$ 500	34.3	Below 500	4.8
500 to 1,000	29.9	500 to 1,000	14.3
1,000 to 1,500	20.9	1,000 to 1,500	21.4
Above 1,500	4.5	1,500 to 2,000	21.4
		2,000 to 2,500	11.9
Purchase of Television	%	2,500 to 3,000	11.9
Yes	29.9	Above 3,000	14.3
No	70.1	Purchase of Television	%
		Yes	45.2
Purchase Music System	%	No	54.8
Yes	19.2	Purchase of Music System	%
No	80.6	Yes	21.4
		No	78.6

Source: Author's surveys.

IX. REMITTANCE, MARRIAGE, AND STATUS

Anyone who gets married today spends a huge amount of money. Since many migrants come back from Singapore with a lot of money, the possibility of marrying educated and pretty girls increase for them. Again, when I migrated, one of my sisters who was at marriage age received better proposals from outside village and we married her off by spending a good amount of money. I paid money for her marriage. When I came back home, I could not save much. So I have not married this time. I will marry next time when I will come back from Singapore..... A marriage involves a big amount of money and I cannot hope to get a good bride (educated and pretty) without spending a good amount of money.

(A returnee from Hoglekandi)

In this section, I turn to migration and its interrelationships with cultural dimensions of marriage (Tambiah and Goody, 1973; Comaroff, ed., 1980; Lefebvre, 1999). As the educated wife (*shikhit bau*), is a sign of a family's high status, girls with a formal education are desired brides. But, these are far more expensive than a 'poor and uneducated girl' and therefore migration is all the more necessary if one wants to marry a 'suitable' bride. The payment of the dowry and bride price is an indispensable condition for a marriage in the village, yet the quality and quantity of these bridal rights have changed considerably over the last years. Villagers in Hoglekandi often see the reason for this recent development in migration. Migration and marriage in Hoglekandi seem to be linked in a kind of vicious circle: without migration, marriage is not possible, but at the same time migration and the ensuing monetization have caused a dramatic rise in bride prices. 'Inflationary' tendencies are observable with regard to the bride price, as today an ever-increasing number of assets are needed as a precondition for marriage.

Ali is 28 and a returnee. He is from *Borobari* (big Bari), holder of a BA degree, married an educated girl by offering gold ornaments of cash value approximately Taka 90,000 (approximately SG\$ 3,000, 180 gm gold). His spending on his marriage was well-known to the members of the *Borobari*. He was educated and he married a girl with higher educational qualification and family background. This consolidated the high status for him and his family. The most important mark of an educated bride is the amount of gold she gets, thus making remittance spending even more important.

In former times, bridegroom's family bought some cosmetics, clothes, and basic gold ornaments for a bride. The mattress, cushions, and covers were made from local cotton. A bridegroom got a watch, clothes, and a gold ring at best. That was all one needed. It did not cost more than several thousands Taka. In former times people did not have a dining room, they did not even know what it was.... Today we need the furniture for a whole sleeping room and for a living room. Demands for television and refrigerator are very common here. How much money does one spend for gold ornaments? Does the bridegroom have a renovated house or a new house? One must consider these relevant questions before marriage in this region. This is not applicable only in the case of getting

married but also marrying off sisters. Thus, the non-migrants here face real problems. (A returnee from Hoglekandi)

Thus, it is very clear that marriage has become one of the obvious vehicles for the introduction of modern life-styles into migration-specific villages. This is already apparent during the marriage ceremonies and festivities. All the marriage preparations, of course, force expenses up and have to be covered by remittance spending.

Another instance of the impact of migration is the gradual breaking up of the family's traditional power structure.

In former times, the bridegroom's father or grandfather chose the bride he was to marry. When the grandfather was still alive he had the last word because he was the senior person in the family and everybody had to listen to him. At that time, the father paid for everything, because the money was in his hand, and he also had his son in his hand because he was living with him before and after marriage. The father decided what the son had to do. Today things have changed. Many migrants choose their bride on their own. They no longer listen to their parents. A migrant can choose a girl even if she is not from the family of higher status or even if she is from another village. He is free because he pays the marriage expenses on his own. When the migrant wants a different girl to the one his parents have chosen, then he says to them: 'if you do not agree, then I marry her all the same' and then the parents have to give in. (A village man, Hoglekandi)

The above statement shows how sons who have hold of substantial sums of money through migration are today able to ignore their fathers' hitherto unquestioned authority. Parents are no longer the sole holders of economic assets and the only persons with the privilege of decision-making. The father's right to choose a daughter-in-law according to his own interests – for example, in an additional input of labor power and source of cash – has gradually been questioned because migration has given sons an economic position independent from their fathers. It is evidently a side effect of monetization which gives the young migrants the chance to 'revolt'. Possessing his own source of cash, the migrant son claims for himself the right to choose. Probably the young generation's wish to realize its own aspirations against the will of parents has always existed, and it is through migration that they have gained the economic power to have their own, independent way.

X. CONCLUSION

In this paper, I offered a financial cost-benefit analysis of Bangladeshi migrant workers in Singapore. Migration to Singapore is a costly venture. Prospective migrants paid a huge amount of cash to migrate. The economic cost of migration involved a hidden cost as well. The hidden cost often damaged the economic base of the migrant families. The data reveals that Bangladeshi labor migration to Singapore was not economically

beneficial for a substantial number of migrants and their families¹⁹. It impoverished a large section of migrant families. The data revealed that the landless and near landless peasants were largely the migrants and, unfortunately, migration became responsible for the dispossession of their land and other economically valuable goods. The paper reported the emergence of the 'new migrant poverty class' in Bangladesh. I identified one of the important reasons behind this economic misery is the excessive financial cost of migration. I think some recruiting agents and brokers are responsible for this exorbitant financial cost of migration.

In my opinion, time is ripe to reconsider the emigration policy of Bangladesh, which is designed to encourage labor export regardless of adequate protection of migrants from economic misery and skill composition of the potential migrants. Skill composition and potential economic benefits of migration for the migrants and their families should be issues of concern for the government of Bangladesh and these concerns should be reflected in the policies and practices. Prospective migrants in Bangladesh pay exorbitant fees for voluntary economic migration, which is not common in other sending countries in the region. For example, a prospective Thai migrant worker usually pays around SG\$ 2,000 for a two-year contract in Singapore while, for the same contract period, a prospective Bangladeshi migrant worker pays around SG \$ 7,000. If we look at other destination countries in East and Southeast Asia or the Middle East, we will find similar cases, where a prospective Bangladeshi migrant worker pays higher fees²⁰. Prospective migrants are paying the fees in Bangladesh. Therefore, the solution to the problem must be found in Bangladesh.

Although the emphasis of development policies in Bangladesh is now on poverty alleviation, one needs to ask a question on how to make migration work for the poor. In considering the role of migration in poverty eradication, the critical concern is how to maximize the benefits and minimize the risks of migration for migrants and their families. It is not just how the government²¹ or the recruiting agents may benefit from labor migration but how the whole process of migration can benefit migrants and their families and reduce poverty. I suggest that the main issue should be to make migration work for the people. In doing so, I urge the relevant government body in Bangladesh to streamline the labor export policy with a view to safeguard the migrant workers and their families from economic misery in home and abroad.

¹⁹ I strongly believe that the experience of Bangladeshi migrant workers in Singapore with regard to the economic misery is not a unique case. Given the higher financial cost of migration I think that a large number of Bangladeshi migrant workers in other parts of Asia also experience the similar economic misery (e.g. Blanchet, 2002; Rudnick, 1996; Ishida and Hassan, 2000).

²⁰ For example, a prospective migrant from Bangladesh pays fees roughly US \$ 6,000-8,000 for Korea, US\$ 2,000-3000 for Malaysia, and US\$ 2000-2,500 for the Middle East. However, a prospective migrant from the Philippines pays fees roughly US \$ 2,500 for Korea and US\$ 1,500 for Malaysia and the Middle-East.

²¹ Bangladesh sees labor migration as a short-cut to development because of its role in unemployment relief, balance of payments relief, and capital formation at national level. There is a tendency to overlook the micro-effects of labor migration, which I consider irrational because what may prove to be advantageous at the national level may prove to be disadvantageous at household level.

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