

Utilisation of Remittance in Bangladesh by the Expatriate Workers

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Research Team
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Acronyms

ASCII	American Standard Code for Information Interchange
BAIRA	Bangladesh Association of International Recruiting Agencies
BBS	Bangladesh Bureau of Statistics
BMET	Bureau of Manpower Employment and Training
BPATC	Bangladesh Public Administration Training Centre
EA	Enumeration Area
FY	Fiscal Year
GDP	Gross Domestic Product
GNP	Gross National Product
GOB	Government of Bangladesh
IMPS	Integrated Multi-Purpose Sampling
IOM	International Organization for Migration
MDG	Millennium Development Goal
MEWOE	Ministry of Expatriates' Welfare and Overseas Employment
MFI	Micro Finance Institution
MLM	Multi-Level Marketing
NGO	Non Governmental Organizations
OAC	Other Asian Countries
OALC	Other Arab League Countries
OAfC	Other African Countries
OAuC	Other Australian Countries
OEK	Other European Countries
OMEC	Other Middle East Countries
ONAC	Other North American Countries
OSAC	Other South American Countries
PPES	Probability Proportional to Estimated Size
PSU	Primary Sampling Unit
RN	Random Number
RRHH	Remittance Receiving Household
RS	Random Sampling
SI	Sampling Interval
SPSS	Statistical Package for Social Service
SRS	Simple Random Sampling
TK	Taka
UAE	United Arab Emirates

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Executive Summary

Almost 8.6 million Bangladeshi workers are currently working abroad. Almost two million additional young people are added to the labour force every year, and the country lacks the ability to create jobs to accommodate all of them. As a result, the outflow of Bangladeshi workers will continue in the foreseeable future. Remittance, as identified one of the two main drivers of growth by World Bank, will continue to play an important role in Bangladesh's development process. So far, both flow of remittances and their uses have not been guided by any notable policy framework. Hence to maximize the flow of remittance in the evolving world environment and the benefits of their uses at the domestic front, a concerted policy effort is imperative. Accurate and reliable statistics are the key to any kind of policy formulation, which is currently missing to a large extent in case of remittances. In order to help the policymakers by providing them with the most recent and nationally representative information on remittances, the Bangladesh Public Administration Training Centre (BPATC) has decided to undertake the survey on the utilisation of remittance.

Objectives of the Study

This main objective of the study is to identify the major uses of remitted money by the recipient households. The other objective is to identify the causes for not investing remittance in productive purposes.

Research Methodology

The research design was based on mostly qualitative data and will be descriptive, insightful and it was reflected through interviews with a semi-structured questionnaire and Focus Group Discussion. The research used some quantitative information to collect the demographic details of the respondents. The study also interviewed eleven key officials to verify the results.

Sample Design

Sampling is a statistical technique to select number and composition of respondents that would be representative of total population. Ideally, the entire study population from which the sample will be drawn should be known before the sampling. Therefore, study population

was recognised following some specific principles keeping the objectives of the study in view, and then the sample population was selected following the procedure described below

Universe and Study Population

The entire country was taken as the universe and then selected 10 villages from 5 Upazilas from five districts, according to International Organization for Migration (IOM), Chittagong, Comilla, Brahmanbaria, Tangail and Dhaka as they provide highest number of migrants. As well as, mostly known as providing highest number of migrants people three districts named Narshingdi, Manikganj and Sylhet were selected to conduct focus group discussion

Sampling Technique

Two-stage stratified random sampling technique was applied. Two lists were used as the sampling frame for the study. One was the list of Primary Sampling Units (PSUs), the Population and Housing Census 2011 of the record areas, generated under Integrated Multipurpose Samples (IMPS) and the other was the list of 2 leading villages in selected 5 Upazilas from 5 Districts in terms of the adequacy of Remittance Receiving Households (RRHH) which were identified making a quick count of RRHHs in those villages. At the first stage, the required number of RRHH-leading villages was selected from five districts separately following Probability Proportional to Estimated Size (PPES) and the PSUs of IMPS applying Simple Random Sampling (SRS) technique, in the second stage minimum 20 RRHH were selected using SRS technique from each selected village.

Sample Size Determination

As the real size to population i.e. the total number of RRHH was unknown, the exact sample size could not be determined. The size of primary sampling units was estimated 200 as the ultimate sampling units (RRHHs) to be drawn from this number is large enough for providing district level estimates. The size of ultimate sampling unit i.e. the number of RRHH was defined 20 from each primary sampling unit. Applying the method, it was estimated that the minimum number of sample size was $10 \times 20 = 200$.

Study Area and Study Population

It is founded that there has been a spatial element of remittance in Bangladesh. Though people from all over the country go overseas for work, according to International Organization for Migration (IOM), Chittagong, Comilla, Brahmanbaria, Tangail and Dhaka are the district with the highest number of migrants.

This study selected some upazilas from the above mentioned districts by carrying out a preparatory investigation. Obviously study population includes those who send remittance to Bangladesh and those who are the beneficiaries. The study collected primary data by conducting one set of semi structured questionnaire. Remittance senders and their households were the respondents. The respondents were selected first through a stratified sampling. It is always possible, though unlikely, that a random sample will, by chance, include a higher proportion of one group of people than there should be for it to be truly representative. The research respondents were 200. The interviews were reinforced by conducting three FGD. The interviews were conducted in Bangla. The interviewees were selected by using purposive sampling, because it is the only way to select right person from the right place.

Data Collection

Data collection process involved the following steps as described below:

Data Collection and Supervision

Data collection was carried out immediately after the finalisation of questionnaire. A total number of 5 data collectors were employed in data collection. Besides, the research team was employed to supervise the data collection and to immediately take care of any untoward problem arising during data collection in the field. Two focus group discussions were conducted under the supervision of the research team. Data collection conducted from two sources as primary data and secondary data. The duration of conducting the research is very limited, so it will be convenient for the researcher to follow the research design and fix the time for every aspect to conduct the research in time. For collection of data from secondary sources the researches checked uses of remittance related official documents, books, published journals, newspaper articles, remittance related websites and related development plan and statistical reports.

Data Analysis

Study results were analyzed in tabular form using STATA. Major variables, in terms of percentage, were explained vertically (columns) and cross-tabulated by another related variable horizontally. In the analysis, variations of the magnitude of major variables were described by category.

Major Findings

Remittance has been playing a vital role in socio-economic development in Bangladesh. The study identifies some areas of remittance use as well as some potential sectors and problems of using remittance in the investment sector in rural areas. The study identifies the following findings:

1. A significant number of male members are working abroad as migrant workers. Though three-fourth of the total households own agricultural land, but service in abroad has become the principal livelihood of the studied households.
2. The average income range of the studied families is higher than the national average income.
3. *Hundi* still is the most popular way of sending remittance, though it is illegal and risky. But the migrant workers like it for no processing fees and for no official procedure. Among the studied households, most of them are receiving remittance regularly.
4. Remittance still largely has been used for household consumption. But it was observed during fieldwork that the qualities of consumption both in food and nonfood items have improved due to the influence of remittance.
5. There is a high trend of sending more family members to abroad as workers. This helps the families to keep themselves more dependent on remittance. But this process does not imbalance the youth for higher study. Higher study situation is not satisfactory in the studied household.
6. The nature of linkages between the remittance-receiving localities and the national economy also influences the remittances' multiplier effect on the overall economy. When

remittances are concentrated in limited areas, as is the case in study area, the growth impulses of the multiplier are not likely to be transmitted to the national economy

- 7 A significant portion of the studied households are still under burden of debt This is because of high cost of processing fees for going abroad, reconstruction of houses where only remittance cannot support, and poor management or misuse of remittance
- 8 A little amount of money is left to make any investement after repaying loans and meeting the consumption needs of the families In fact, most of the study population are unskilled workers whose earnings are usually low
- 9 Flow of remittance involves a volatility as result of which not all savers invest their savings made out of it, rather they hold on to their savings to hedge any unanticipated disruption in the flow. The findings also imply that opportunities for the surplus households are very limited, facilitating the use of their surpluses in construction of houses and purchase of land.
- 10 Investment of remittance in productive sector is not very impressive, but the households identify some sectors like small industry, financial institutions and agriculture .In last four years some households are facing problems of getting profit as well as investment from multipurpose cooperatives Investment in land business still is the dominant sector of investment of remittance in the studied area.

Recommendations in Brief:

- ✓ Provide adequate training to create more skilled workers
- ✓ Exploring Sectors for investment
- ✓ Provide Specific Programmes by GOB
- ✓ Provide Training to reduce time, cost and increase investment
- ✓ Offer financial packages
- ✓ Extra initiatives for disadvantaged areas
- ✓ Different policies for different areas
- ✓ Organise formal channels and options for sending remittance easily and safely
- ✓ Address use of information channels through research
- ✓ Awareness campaign and strengthen foreign missions
- ✓ Investment on migrants' education, welfare and create more opportunities
- ✓ Create investment opportunities

- ✓ Strengthen intersectoral and multisectoral engagement in migration mainstreaming and programming
- ✓ Data for development and decision making
- ✓ Policy formulation for taken effective responsibility to use of remittance

Chapter-1: Introduction

1.0 Introduction

Remittance, sent by migrant workers, plays a very significant role in earning foreign capital for the less developed and developing countries. According to the World Bank more than 215 million people live outside their home countries in search of economic opportunities. Remittance accounted for more than 2 percent of GDP in all developing countries in 2009 (World Bank: 2011b). Thus remittance has become a critical issue in the globalising world as it directly contributes to economic growth, consumption pattern and poverty reduction in these countries.

Remittance has already been emerged as a prime driving force to the economic growth and poverty alleviation in Bangladesh. It has obtained second position among the foreign currency earning sectors of Bangladesh (Bangladesh Bank, 2012). Formally, the export of manpower from Bangladesh started in 1976. In this year fourteen thousand people went to the Middle East for searching employment and in this year these people had sent 5 crore USD as remittance to Bangladesh. After that, the amount of remittance and the number of migrant workers have been increasing gradually.

The export of manpower contributes to our national economy in a large measure by increasing foreign exchange reserve, per capita income and employment opportunities. The remittance which has been sent by the migrant workers is the 11 percent of the total GDP (Gross Domestic Product) in Bangladesh. Beside this, this remittance is 7 times higher than the amount which has got the government of Bangladesh as foreign aid and 13 times higher than the amount which got the government of Bangladesh as foreign investment. There are approximately 90 lakh Bangladeshi workers working in 155 countries in the world (Ministry of Expatriates' Welfare and Overseas Employment, 2012). Most of the workers are inhabitants of villages and granaries in Bangladesh. They have no higher education, training, and asset. But these people are pulling-up the economy of the country by their hard work abroad. They are living far away from their family members and they have been depriving themselves from the love and affection of their family members.

According to Bangladesh Bank Research Report (2012), among the migrant workers, 47 percent have gone abroad by borrowing money from others and 41 percent have gone by

selling land or leasing land to others. A large part of these migrant workers are unskilled or semi-skilled and their income is not handsome enough. As a result, they have sent a large part of their income to Bangladesh. Most of the migrant workers' families are maintaining activities with this money. The government becomes more benefitted than family members of migrant workers. The government gets huge foreign currency. The foreign remittance income is not only increasing foreign currency reserve but also playing a significant role to reduce poverty and to enhance the economic development of Bangladesh (World Bank, 2012). Bangladesh would be middle income country within 2021 depending on the foreign remittance income (Minister, Ministry of Expatriates' Welfare and Overseas Employment, 2012). The foundation of economy of Bangladesh becomes stronger with the help of valuable and hard-working money of migrant workers. The flow of amount of remittance would be one thousand four hundred crore USD (Immigration and Development Division, World Bank, November 20, 2012). The position of Bangladesh is seventh in the world remittance income. Bangladesh obtains the position in the world remittance income to the next of India, China, Philippines, Mexico, Nigeria and Egypt. The contribution of migrant workers has been playing a very significant role to the development of socio-economic condition in Bangladesh (General Director, BMET, 2012).

Remittance has resulted in improved living standards of workers' families and helped in improving the income distribution in favour of poorer and less skilled workers. The countries of Middle East and Northern Africa have been the key destinations for these migrant workers. In the recent past, there have been large flows of Bangladeshi migrant workers to Southeast Asia - particularly to Malaysia and Singapore. The natural resource based economic prosperity of the first group of destination countries since the 1970s has formed a huge demand mainly for unskilled and semi-skilled workers to work in different sectors of those economies.

Similarly, the economic boom of the Southeast Asian countries in the late 1980s and the 1990s has generated demand for unskilled and semi-skilled workers. Bangladesh with a large population and limited economic opportunities has decidedly taken advantage of economic growth and prosperity in those countries. These flows of migrants leaving the country have not only fulfilled the mandate of the government policy to encourage out-migration as a means of easing unemployment pressure on Bangladesh's ever exploding labour market but also the remittance received from the migrant workers have had significant impact on the

socio-economic development. Over the years, under the government patronage, the international migration of workers has taken some pressure off from the domestic labour market and has enhanced the economic well-being of the families left behind by the migrants. Intuitively, there are several ways in which remittance inflows may have macro-economic impact on a poor country like Bangladesh. For example, if a significant part of the remittance is used for savings and investment, it could lead to higher growth of the economy in the long run. If the remittance-receiving families spend a momentous amount of these transfers on education and health – two important elements of human capital - this may also contribute to long run growth of the economy. Even in the short-run, remittance may contribute to the growth of output in the economy by augmenting the aggregate demand if the remittance-receiving households spend most of these transfers on consumption.

1.1 Migration from Bangladesh

Migration has become an important livelihood strategy for the people of Bangladesh. It has remarkable positive impact on social development and empowerment through skill transfer and by fostering many community development initiatives. Bangladesh has a long history of international migration. During British rule some people migrated to UK and also USA for trade and higher study. But after independence of Bangladesh in 1971, the flow of migration to other countries also increased. During mid 1970s due to oil exploration of Middle East countries, there was tremendous demand for skilled and unskilled workers. The higher income of the migrated person not only changes his destiny, but has also improved the lives of his family in the home country.

Bangladesh is considered as a resourceful country of a huge labour-force. About 60 million people constitute this vast reservoir of active manpower; Bangladesh is steadily turning her manpower into an asset through training and skill development with a view to meeting the needs of overseas employment. It is not possible for Bangladesh to absorb the full range of available less-skilled, semiskilled, skilled and professional manpower within the country in an appropriate manner and hence it is needed to find employment opportunities abroad. There are also a number of foreign countries who are in need of importing manpower from other countries. Overseas employment from Bangladesh started officially in 1976 with a modest number (6,078) of workers.

Presently about nine million Bangladeshi migrants are working all over the world. Yearly migration from Bangladesh is about 0.3-0.4m. In the year of 2010, the migration from Bangladesh was 3,90,702. Bangladeshi workers are mainly engaged in 143 countries of the world but about 90% of the migration takes place in the Middle East and Malaysia. Libya, Qatar, Saudi Arabia, UAE, Kuwait, Oman, Malaysia and Singapore are some of the major countries of destination.

Currently two types of international migration occur from Bangladesh. One takes place mostly to the industrialised west and the other to Middle Eastern and South East Asian countries. Voluntary migration to the industrialised west includes permanent residents, immigrants, work permit holders and professionals. They are usually perceived as long term or permanent migrants. Migration to Middle East and South East Asia are usually for short term and three migrants return home after finishing their contracts of employment in the host countries.

Bangladesh has classified temporary migrant population into four categories. These are professional, skilled, semi-skilled, and unskilled. Doctors, engineers, nurses and teachers are considered as professionals. Manufacturing or garments workers are considered as skilled; while tailor, mason, etc. as semi-skilled workers, housemaid, cleaner, labourers are classified as less-skilled. Figure of migration and remittance from 1976 to 2010 is shown in Table 1.

Table-1 Flow of Migration from Bangladesh

A Year-wise from 1976 to 2010

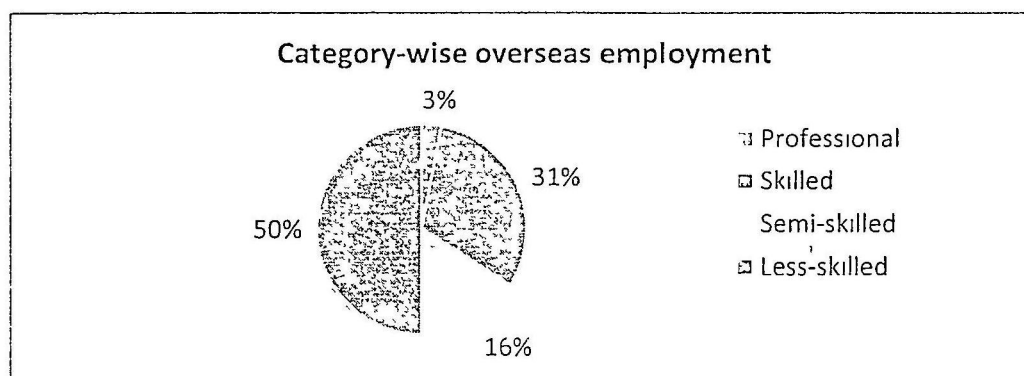
Year	Number	Year	Number	Year	Number
1976	6087	1987	74017	1999	268182
1977	15725	1988	68121	2000	222686
1978	22809	1989	101724	2001	188965
1979	24495	1990	103814	2002	225256
30073	30073	1991	147131	2003	254190
1981	55787	1992	188124	2004	272958
1982	62762	1993	244508	2005	252702
1983	59220	1994	186326	2006	381516
1984	56714	1995	187543	2007	8,32,609
1985	77694	1996	211714	2008	8,75,055
1986	68658	1997	231077	2009	4,75,278
		1998	267667	2010	3,90,702

Source: Bureau of Manpower, Employment and Training (BMET)

B Category-wise (2001-2010)

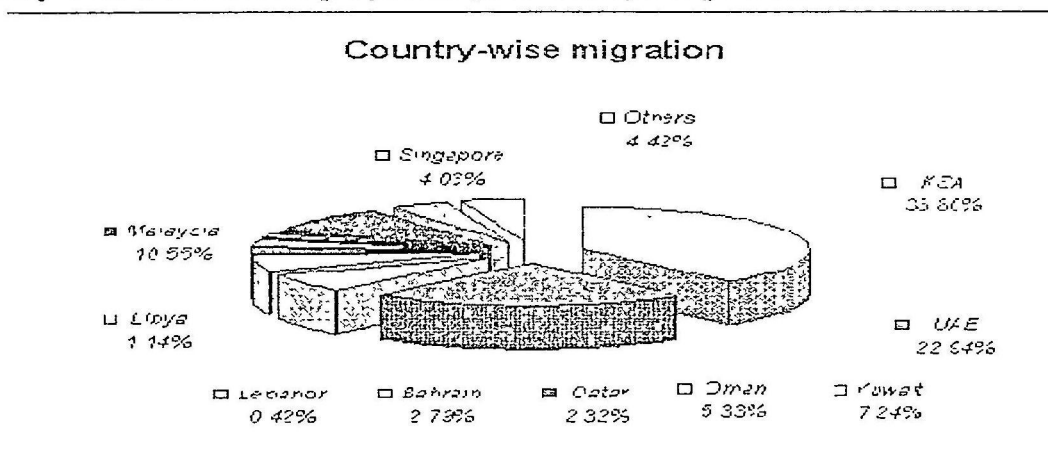
Year	Worker's Category				Total
	Professional	Skilled	Semi-skilled	Less-skilled	
2001	5,940	42,742	30,702	109,581	188,965
2002	14,450	56,265	36,025	118,516	225,256
2003	15,862	74,530	29,236	134,562	254,190
2004	12,202	110,177	28,327	122,252	272,958
2005	1,945	113,655	24,546	112,556	252,702
2006	925	115,468	33,965	231,158	381,516
2007	676	165,338	183,673	482,922	832,609
2008	1,864	292,364	132,825	448,002	875,055
2009	1,426	134,265	84,517	255,070	475,278
2010	387	90,621	20,016	279,678	390,702

Source: Bureau of Manpower, Employment and Training (BMET)



Source: Bureau of Manpower, Employment and Training (BMET)

C. Country wise overseas employment (1976-2010) : Top 10 countries



Source: Bureau of Manpower, Employment and Training (BMET)

1.2 Remittance in Bangladesh

Remittance now forms an important part of household livelihood strategies. The remittance sent by the migrant workers has grown over time. Earnings sent by these migrants have become a major source of income for many households in Bangladesh. Bangladesh ranked 7th among the developing nations who received a sizeable portion of remittance in 2011 (World Bank, 2012a). It has increased from US\$ 1217.06 million (1995-96) to US\$ 14228.26 million (2013-2014). The cumulative receipts from Bangladeshi migrants during 1976-2010 stood at around US\$ 131.85 billion. Bangladesh maintained a healthy growth in remittance through the formal channel. The trend of remittance has been accelerated in recent years from \$2.07 billion in 2001 to \$11.00 billion in 2010, an average growth of 43 percent per annum, even in the global financial meltdown. The oil-rich Middle Eastern countries with more than 80 percent of the total stock of Bangladesh migrants accounts for a lion's share of remittance. Table 2 shows the year-wise remittance from 1999 to 2010.

In 2010, the contribution of remittance to GDP of Bangladesh was 9.6 percent (World Bank, 2012b). Remittance plays a crucial role in terms of foreign exchange earnings for Bangladesh and thus contributes directly to the country's national economy. Empirical studies on remittances show that they are making a difference on the households and the broader community well-being through increasing purchasing power of households, creating sources of income, thus helping to reduce poverty, and increase investments in education, health and sanitation at the household level. At the same time, investments in commercial enterprises such as agriculture, large scale housing, commerce, shops, craft industries, local human resource development contribute at the community level. These scenarios have gradually become a common picture in Bangladesh.

Table 2. External Flows in Bangladesh

Year/Month	Remittances	
	In million US dollar	In billion Taka
2014-2015 ^r	11258.31	874.18
2013-2014	14228.26	1105.84
2012-2013	14461.14	1156.47
2011-2012	12843.43	1018.82
2010-2011	11650.32	829.91
2009-2010	10987.40	760.11
2008-2009	9689.26	666.77
2007-2008	7914.78	542.96

Year/Month	Remittances	
	In million US dollar	In billion Taka
2006-2007	5998.47	413.01
2005-2006	4802.41	322.76
2004-2005	3848.29	236.48
2003-2004	3371.97	198.70
2002-2003	3061.97	177.29
2001-2002	2501.13	143.77
2000-2001	1882.10	101.70
1999-2000	1949.32	98.07
1998-1999	1705.74	81.98
1997-1998	1525.43	69.35
1996-1997	1475.42	63.00
1995-1996	1217.06	49.70

* data upto month of March of financial year 2014-2015

Source Foreign Exchange Policy Department, Bangladesh Bank

The foundation of Bangladesh economy becomes stronger with the help of remittance of migrant workers. However, at the meso-level government statistics shows the positive impact of remittance but very few studies were available on use of remittance at the household level and its impact.

1.3 Problem Statement

Bangladesh is one of the major remittance recipient countries receiving US\$ 18.00 billion (12.1% of GDP at nominal price) in 2012. However, linking development impacts of remittance with the socioeconomic variables in the recipient economy is largely dependent on the pattern of uses by the beneficiaries. In other words, the development linkages of remittances may be examined by their uses for consumption, savings, education, health care, business, asset holding, debt redemption, and so on of the recipient households. Although establishing such an association is acknowledged to be complex, researchers have been giving more attention to this aspect in recent times. For a developing country like Bangladesh, the developmental importance of remittance on economic and social sectors seems to have a strong basis when we find the argument that in less financially developed countries remittance promotes growth and present an alternative mode of investment financing (Giuliano & Ruiz-Arranz, 2009).

In most cases, first-round effects of remittance on economic development are felt at the households of the migrants (Taylor & Wyatt, 1996) when we find remittance moves as person-to-person flows, targeted to the needs of the recipients most of the time (Ratha & Mohapatra, 2007) In reality, remittance brings additional money to the recipient households to spend on higher consumption, better access to education and health services, improved housing and living conditions, and employment of resources in productive activities (Thao, 2009) At the end, workers' remittance complements national savings to form a bigger pool of resources available for investment (Carling, 2004, B. Ghosh, 2005; Solimano, 2003) Hugo (2003) argues that remittance represents a substantially greater redistribution of wealth than FDI and ODA, mainly because of absence of any conditionalities (attached to ODA) and repatriation possibilities (of FDI) At macro level, these culminate in a chain of increase in aggregate demand-output-income, affecting growth of the economy at the end The sustainability of the process could be debated though, as the development effects cannot be a permanent feature unless the commitment of migrants to remittance is institutionalised. This is still a problem in Bangladesh as use of unofficial channels for sending remittance is popular, making the institutionalisation process a bit difficult

A major portion of remitted money is being spent for consumption purposes mainly in construction of houses, buying flats or piece of land for houses. Only a small part is used in productive purpose There were a significant number of studies available in this area of uses of remittance Hence, there is more opportunity to conduct further research to explore hidden and undiscovered facts on that issue This study is an effort to answer why the recipient households do not use money for productive purposes

1.4 Research Questions

This research study is designed to explore answers to the following questions-

What are the major uses of money remitted by the expatriate workers?

What are the major barriers to productive uses of remitted money?

What are the potential sources of productive uses?

1.5 Objectives

This study aims at exploring the uses of money remitted by the expatriate Bangladeshi workers. The specific objectives of this study are to -

Identify the major uses of remitted money by the recipient households

Identify the causes for not investing in productive purposes

1.6 Scope and Limitations

This study covered only the expatriate workers who have been working at least for five years in foreign countries and remit money regularly. The study did not cover the recipient households expatriate professionals e.g. doctors, professors, engineers etc. Thus, this study focused more on the semi-skilled and non skilled households

One of the major limitations of this study is about data distortion. The respondent households did not disclose the actual figure about the uses of remitted money because of lack of confidence and trust and also because of confidentiality of personal savings and expenditure out of various reasons such as not to be exposed as needy, not to be exposed as rich, privacy of funds etc. These issues addressed professionally

The scope of the study related indicators, measurement techniques, and important variables are as follows:

Study Objectives	Indicators	Measurement Technique	Important Variables
To Identify the major uses of remitted money by the recipient households	HH consumption -Investment -Savings - Repayment of loan	Number, amount and percentage	Consumption of Food & Nonfood -Investment pattern -Savings Pattern
To Identify the causes for not investing remittance in productive purpose	Social -Cultural -Law and Order	Perception	Diversified use of remittance -Investment process

1.7 Rationale of the Study

- This study will be helpful for future plan and development of the expatriates who provide remittance to the Bangladesh
- BPATC can provide consultancy to the Government to take an effective strategy for socio-economic development of expatriate people
- The results of this study would be used as case materials in relevant module of different courses of BPATC

1.8 Structure of the Study

This paper is organized in five sections. Following the introduction in section I, literature review is given in section II, section III provides methodology of the research, section IV presents results and discussion while section V discusses conclusion and policy recommendations. Bibliography, questionnaire and other materials were annexed to the final research report as appendices.

Chapter 2: Review of the Literature

2.1 Remittance Defined

As per the World Bank's definition, remittance covers all the monetary flows through worker's remittances, employee's compensation and migrant transfers. All of these can be found in the balance of payment's amount of remitters and receivers. However, the International Monetary Fund excludes the "migrant transfers" as it is unrelated to remittance and misleading in most cases. Here, transfer of migrants denotes capital transfers of financial assets by migrants while residing in another country, staying more than one year.

Remittance typically went to daily and household related expenses, with 60 percent covering immediate household expenses, construction and renovation. Other expenses include education, the purchase of appliances and domestic goods, ritual costs and health care (Cohen, 2004).

First, that a significant proportion and often the majority of remittance is spent on consumption; second, that a smaller part of remittance funds goes into savings or investment; thirdly, the ways in which remittances are typically saved or invested in housing, land and jewelery (Chami, 2003).

Studies on the use of remittance in Asian labour exporting countries shows that 40 to 60 percent of remittance is spent on consumption, implying that 40 to 60 percent must be saved (Athukorala 1993). Remittance is often put to unproductive uses satisfying basic consumption needs, buying medicines, building a house with the emigrants remittance, on spending on conspicuous consumption in festivals and funerals as well as daily life although such expenses can have a number of multiplier effects in the local economy. Where remittance is invested in business, all too often these are seen as small scale, at the margins of profitability and concentrated in the retail and service sectors (Russell & Teitelbaum, 1992). Remittance is invested in human capital or in capital goods such as land, houses or agricultural inputs. Human capital is going to be increased by using remittance in health and education expenses that are an important element of development in migrant sending countries (Duranel, 1992).

For the most part, remittance is used for daily expenses such as food, clothing and health care, basic subsistence needs and they make up a significant portion of the income of those

household Funds are also spent on building or improving housing, buying land or cattle and buying durable consumer goods such as washing machines and television Generally only a small percentage of remittance is used for savings and what is termed as productive investment e.g income and employment generating activities such as buying land or tools, starting business and other activities with multiplier effects (Taylor & Russell, 1997)

Asian Development Bank (2005) conducted a study on remittance on south East Asia, analysed that migrant workers in Southeast Asia remit on average, between US\$100 and US\$500 a month and recipients are mostly the parents of migrants. The study identified financial intermediation and remittance transfers as the weakest link as well as the most important in the relationship between remittance and development It recommended the education and awareness among remittance senders and recipients in order to enhance financial intermediation

A survey need for longitudinal/perspective analysed that the impact of remittance transfers takes some time to be effective Migrants do not generally send remittance for at least the first six months, as they need time to find employment and meet housing costs They may also have committed a large part of their wages in the first few months, perhaps a year, to a recruitment agency Similarly, received remittance may be absorbed in repaying agents fees or bank loans taken out to finance the migration. Furthermore, even when remittance does start to be sent regularly, the full extent of their impact on the household takes time to emerge. The initial transfers may be spent on immediate consumption needs and desired luxuries Only then are longer-term investment plans implemented and purchases of more sustainable assets, such as land and housing or the injection of capital into start-up business take place As the literature survey indicates, several researchers make the point that there has been very little longitudinal survey work undertaken, partly because the importance of remittance is only relatively recently being recognised, and partly because of the absence of a framework for the conduct of such a survey. FAIR aims to contribute to such a framework There are two dominant perspectives and one emerging approach to the analysis of the impact of remittance on poverty One view, shared among those of a neo-liberal-functionalist persuasion suggests that remittances are beneficial at all levels particularly the individual, household, community and national level (Massey et al, 1994, Leon-Ledesma & Piracha, 2001, Orozco, 2002, Skeldon, 2002, Ratha, 2003) A key focus for functionalist approaches is usually the individual household and local community

Apart from increasing disposable incomes and increasing effective demand for local goods and services, remittances are seen to play a crucial role in developing local level capital markets and productive infrastructure (Ballard Keely & Tran, 1989). An alternative view shared by those looking at remittances from a historical- structuralism perspective considers remittances to be responsible for creating dependant relations between the sending and the receiving countries (Weist, 1984 Portes & Borocz, 1989). This approach emphasises macro-economic relations and the structures within which the movement and flow of goods and services occur on a global scale. Within countries, remittances are seen to generate inequality among households (Adams, 1991) while they also can generate macro-economic stability problems for countries with low GDP (Jones, 1998) .

Remittance can have an important impact on the standard of living of households receiving them. Remittance is spent on education, health and other household consumption and thus is invested on human capital. Other private investments by individuals or the family are also impacts of remittance (Burgess & Vikram, 2003).

Remittances can help relax the budget constraint in the recipient economies and increase consumption of both durables and nondurables (IMF, 2005). Moreover, remittances can lead to higher accumulation of human capital through allowing for education and health care, and also can lead to increased physical and financial investment (IMF, 2005). So, theoretically, remittances have the potential to spur growth. IMF (2005) notes that the inflow of remittances on the macroeconomy can lead to accelerated long-run growth as a result of additional investments in physical and human capital. The study further notes that the likelihood of such outcome is strengthened in economies with well-developed financial markets and institutions which allow for effective intermediation of remittances in the financial system.

Sackey (2010) finds that the length of stay of the migrant at the host country and household size at the origin country statistically significant. Mishra (2011) shows that inheritance, and intention to return home are highly significant. McDonald and Valenzuela (2012) explore that altruism motive, gender and employment status are factors of remittance but these depend on their overseas earning opportunities and capacities. Busetta et al (2013) show that duration of migration and household composition are key determinants of remittances.

2.2 Review of Studies on Remittances in Bangladesh

Migration and remittance literature has grown in early 1980s in Bangladesh. So far, the oldest study of remittance in Bangladesh, Habibullah (1980), suggests to the policy makers as taxes can be imposed on conditional terms depending upon the mode of use of the remittance amount and setting up of a specialised organization to look after investment opportunities of the said remittances. After 25 years, policy makers take few initiatives which yet to be reviled. Furthermore, micro and macro level study is required as remittances play pivotal role in Bangladesh present economy.

However, Stahl and Habib (1989), revealed that only a little share of remittances are straight way used up on investment goods, non-productive use and strong linkages with the other economy of the country. A comprehensive study (Murshed et al, 2002) provides that the descriptive statistics of the socio-economic characteristics vary within the region. household. Recently, Rahman (2007) finds a precise decline of the migrant households dependent on remittances for basic and secondary living expenses respectively. Barua et al (2007) find that income differential between origin and destination country positively relates with the inflow of remittances. Ullah (2007) compares the socio-demographic characteristics of the migrants between the two countries and shows that there is a small variation such as gender ratio, educational attainment and religion. Rahman and Kabir (2012) explore that the migration process occur in three distinctive ways such as opportunistic, recruitment (formal and informal) and family reunion. For example, Bangladeshi migrants in Italy are mainly female dominated where female migration take place either family reunion or as spouse or dependent category.

Several studies (Chowdhury, 2011; IOM, 2005, IOM, 2002a; Siddique, 2003, Rahman, 2000, Siddiqui, 2005) have been undertaken in Bangladesh, and a considerable body of literature is available on labour migration, remittances, and their impact at national as well as household level. The economic effects of migration at national level have been widely studied and discussed. However, the understanding of the effects of migration and remittances on migrant-sending households remains inadequate.

In the socio - cultural context of Bangladesh, the household plays a very significant role in one's decision-making regarding migration, its expense or financing and the expenditure of

the earning from abroad. For instance, the decision on how much to spend on food, health, education and or other family welfare activities is primarily made by the migrant's left behind family members. Investment decisions by migrants' households also influence capital development and human welfare at the community level. Investments in constructing houses, upgrading farm production, establishing small business enterprises contribute directly to the local or community development. However, existing studies do not provide enough knowledge of how remittances are used and invested by households in rural Bangladesh. Migrants in Bangladesh generally have very low level of education; they just earn to spend for a better livelihood for their families, often unconcerned how their small savings are actually making the difference for their family and the broader community (Siddiqui, 2003 : 4)

If we examine the utilisation of remittances, we find that researchers have struggled in mapping remittance investment patterns. Evidences from studies done by Siddique and Abrar (2001) and Afsar (2003) show that remittances are only used to meet day to day needs of the family rather than investing in the productive sector, thus losing the multiplier effect for benefitting the household and the broader community. However, understanding the impacts of migration and remittances on migrant sending households, and how the remittances are distributed and used within households will help to identify the requirements to enhance the migration effect through remittances; to find ways on how overseas income can be involved more with developments, for instance, expenditure on education, health, housing and sanitation

2.3 Remittances and Savings

The earliest paper on remittances in Bangladesh is a micro level study by Mahmud and Osmani (1980) who quantitatively modelled expenditure and saving behaviour of the migrants and the households receiving remittances. They found that migrants remit more than eighty percent of their income from abroad, and that there is a significant difference in the saving rate between remittance receiving and non-receiving households. They also showed that savings ratio monotonically increases with income and for the highest remittance receiving income group saving ratio was found to be almost three fourth of income. One central finding of their study is that remittances go into unproductive use

An early quantitative study at the macroeconomic level of remittances in Bangladesh in comparison to other Asian countries is by Qubria (1986) who showed that the steady flows of remittances have eased the foreign exchange constraints, improved the balance of payments and has augmented national savings

2.4 Remittances, Consumption and Welfare

There is a general tendency among the early authors to conclude that remittances go into consumption. However, this may not be necessarily bad. Using computable general equilibrium (CGE) modelling framework, Stahl and Habib (1989) showed that even if only small proportions of remittance income go to direct investment while the majority go to serve the purpose of consumption needs, remittances could still be developmental. They set up CGE model and quantitatively explored whether expansion in consumption increase aggregate demand. The study found evidence that in Bangladesh remittances tend to be spent within those sectors which have relatively strong linkage with the rest of the economy. Thus many sectors not directly benefiting from the remittance expenditure would nonetheless experience an increase in demand for their output inducing investment in their sectors and expanding employment. In a theoretical paper not exactly related to Bangladesh but in general applicable to labour exporting Asian labour-surplus economies, Qubria (1997) simultaneously combined migration and remittance in a model to derive and prove a series of propositions. The main theoretical conclusions were that if remittances per capita exceed the source-country wage rate then aggregate GNP of the labour-exporting country will increase and also that if migration is accompanied by sufficient remittances then it will enhance welfare in the source country irrespective of the criteria that is used to measure welfare.

2.5 Remittance Utilisation, Micro Finance Institutions (MFI) and Socio-Economic Context

A major study by Siddiqui and Abrar (2003) used survey data and tried to qualitatively investigate nature and dynamics of people linked through remittances and the linkage between workers' remittances and micro-finance institutions in channeling and transferring remittance to Bangladesh. By surveying one hundred households, this study provided detailed characteristics of remittance receiving households, their socio economic profiles and the different ways remittances are used by them. For example, the study found that more than

half the remitters, three quarter of whom are less than thirty five years of age, were married although the highest number of remittance recipient members were the parents who are typically more than fifty years of age, half of whom are illiterate. The study reported that some portion of remittances were invested in land and did not go towards savings while a substantial part of remittances were used to finance migration of other family members. Finally the study discussed how the extended network of the multi finance institutions (MFI) can be used to channel inward remittances and direct them to productive usage. In a similar paper, Azad (2004) discussed various prospects of channelling the huge volume of remittances received in the official way towards the development of micro-enterprises by financing their capital needs. He outlines various diaspora based investment instruments to attract migrants' remittances through official channel and the complementary role that various micro finance institutions can play to expand financial access in rural and remote areas and also finance micro-enterprise activities. In almost the same spirit, Siddidui (2004) identifies the different types of agents and institutions involved in remittance transfer process which include different ministries, training institutes, civil society, commercial banks, Bangladesh Bank (the central bank of Bangladesh), micro-finance institutions, investment instruments, specialised bank accounts, different laws related to govern remittances flows and money laundering etc. The study later gives recommendations on how to coordinate all these factors to make remittance transfer efficient. One major finding of this study is that the general perception that remittances are put to unproductive use has no empirical validity anymore. The study further notes that such observation may have been valid in late 1970 or early 1980s. However, in 1990s the migrants' families have tried to effectively utilise the remittances they received by investing in nutritious food for the family members, health, education, land purchase and financing migration of other family members. De Bruyn and Kuddus (2005) studied the various impacts that remittances have on households and on the broader community level in Bangladesh and discussed the various means through which government or NGOs can enhance the impact of remittances. In the end they discussed major hindrance and opportunities to efficiently utilise remittance for productive purpose which has an impact on the society as a whole.

2.6 Macroeconomic Determinants of Remittances

A macroeconomic paper by Barua, Majumder and Akhteruzzaman (2007) used a balanced panel data set of bilateral remittance flows from ten major destination countries for

Bangladeshi migrants over the period from 1993 to 2005 and identified the major determinants of the inflow of workers' remittances in Bangladesh. Income differential was found as one significant determinant of remittances. High inflation in home country vis-a-vis the host countries exerts negative influence on inward remittances whereas depreciation (or devaluation) of currency leads to increased flow of remittances.

2.7 Remittances and Poverty

Khan (2008) used Household Income and Expenditure Survey 2005 data conducted by Bangladesh Bureau of Statistics to carry out a micro-level study on the impact of remittances on household incomes to infer about the status of poverty in Bangladesh. The paper used an advanced statistical technique called *Propensity Score Matching* (PSM). This statistical technique matches remittance-receiving households with other households with similar characteristics but who do not receive remittances. PSM uses statistical criteria to perform such matching and compute the effect of remittances on the probability of being poor. The paper shows that remittances account for positive and significant differences in household income per capita between the remittance recipient and non-recipient households. The author computes that remittance receipts lead to an approximately eighteen percent decline in poverty. The most recent paper on remittances in Bangladesh is by Buchenau (2008) which qualitatively outlines the various aspects of migrational remittances in Bangladesh. It also provides a framework for analysing the link between migration, remittances and poverty at the household level as well as macro level.

On the basis of literature review it shows that remittance has become a significant economic force in macro economics as well as at micro level. The present study intends to identify the use of remittance at household level which will in future help to understand the potentialities of remittance use as well as the problems of remittance use in investment.

Chapter 3: Research Design and Methodology

3.0 Introduction

3.1 This chapter focused on the research design and methodology part. It initiated the ontological and epistemological stance of the research, research design, research strategy, research methods and outline of proposed data analysis methods.

It is necessary to find out three related questions to understand the paradigm of a research. The three questions are: The ontological question- what is the world perceived about the reality; the epistemological question- what is the form of researcher with the research; and the methodological question- by what the researcher can do his research (Guba & Lincoln, 1998: p 201).

The research was based on the fact where reality and science are socially constructed and aim to reveal hidden realities (Holiday, 2002: p.18) in ontological aspect. The researcher's role of the whole research process was as insider and directly involved with the data collection. This is the epistemological stance of the research. This is an exploratory study designed to identify the major uses of money by the recipient households. For this purpose, data were collected from the households whose expatriate workers have been working in foreign countries at least for five years. This study dealt with secondary and primary data. Secondary data gathered from existing literature and Governmental documents from various ministries related to migrants and remittance and primary data were collected by using both quantitative and qualitative methods. Most researchers would now accept that it is sensible to use a mixture of methods. Using of multiple methods gives the chance to cross-check and verifies the reliability of a particular research tool and the validity of the data collected. Data collection and analysis were conducted in a systematic process and there will be an inter-relation between them continuously (Strauss & Corbin, 1998: p.273). So, it is sure that the research paradigm is an interpretive inquiry.

The research design was based on mostly qualitative data and descriptive in nature, insightful and it was reflected through interviews with a semi-structured questionnaire and Focus Group Discussion. The research used some quantitative information to collect the demographic details of the respondents. The study also interviewed eleven key officials to verify the results.

3.2 Sample Design

Sampling is a statistical technique to select number and composition of respondents that would be representative of total population. Ideally, the entire study population from which sample will be drawn should be known before the sampling. Therefore, study population was recognised following some specific principles keeping the objectives of the study in view, and then the sample population was selected following the procedure described below.

3.2.1 Universe and Study Population

The entire country was taken as the universe and then selected 10 villages from 5 upazilas from five districts, according to International Organisation for Migration (IOM), Chittagong, Comilla, Brahmanbaria, Tangail and Dhaka as they provide highest number of migrants. As well as, mostly known as providing highest number of migrants people three districts named Narshingdi, Manikganj and Sylhet were selected to conduct Focus Group Discussion.

3.2.2 Sampling Technique

Two-stage stratified random sampling technique was applied. Two lists were used as the sampling frame for the study. One was the list of Primary Sampling Units (PSUs), the record areas of Population and Housing Census 2011, generated under Integrated Multipurpose Samples (IMPS) and the other was the list of 2 leading villages in selected 5 upazilas from 5 districts in terms of the adequacy of Remittance Receiving Households (RRHH) which were identified making a quick count of RRHHs in those villages. At the first stage, the required number of RRHH-leading villages was selected from five districts separately following Probability Proportional to Estimated Size (PPES) and the PSUs of IMPS applying Simple Random Sampling (SRS) technique. At the second stage minimum 20 RRHH, were selected using SRS technique from each selected village.

3.2.3 Sampling Frame

It is known that sampling frame is the set of all objects of target population. If the sampling frame is a poor fit to the population of interest, SRS cannot work properly. Therefore, sampling techniques has to be chosen and applied carefully. It should be mentioned to note that for this study, no sampling frame was readily available. Therefore, bearing in mind the objectives of the study, a sampling frame was created. As a result, the study was conducted

following slightly exceptional methodology List frame (list of RRHH-dominant 10 villages (Chaura and Mirashani from Bijoy Nagar Upazila, Brahmanbaria/Tolaram and Shailchor from Borura Upazila, Comilla/Pubhati and Majhati from Boalkhal Upazila from Chittagong/Amtoli and Sonapur from Dhamrai Upazila from Dhaka /Bijoytola and Panidhar from Ghatail Upazila from Tangail) from 5 upazila from 5 most providing migrants) and three upazilas (From peoples' perspectives) were taken into consideration as the sampling frame. A total of 1513 RRHH from 10 villages were taken into accounts as the list frame The list of RRHH-dominant 10 villages was done by the help of field officials of BBS. Five Upazilas were selected with the consultation of the District Administration

3.2.4 Detailed Sample Design

Selection Procedure of 10 RRHH- dominant Villages

Out of 115 RRHH-dominant villages, 10 were selected as the samples by PPES. Probability Proportional to Estimated Size (PPES) is a sampling technique in which the probability of selecting a sampling unit such as village is proportional to the size of its estimated population (RRHHs) It gives a representative sample, it becomes very useful when the sampling units vary considerably in size because it ensures equal probability for large and small units to be selected Finally, at least 20 RRHHs from each selected village were selected by random sampling

3.2.5 Sample Size Determination

As the real size to population i.e the total number of RRHH was unknown, the exact sample size could not be determined. The size of primary sampling units was estimated 200 as the ultimate sampling units (RRHHs) to be drawn from this number is large enough for providing district level estimates The size of ultimate sampling unit i.e the number of RRHH was defined 20 from each primary sampling unit Applying the method, it was estimated that the minimum number of sample size was $10 \times 20 = 200$

3.3 Study Area and Study Population

It is founded that there is a spatial element of remittance in Bangladesh. Though people from all over the country go overseas for work, according to International Organisation for

Migration (IOM), Chittagong, Comilla, Brahmanbaria, Tangail and Dhaka are the district with the highest number of migrants

This study selected some upazilas from these above mentioned districts by carrying out a preparatory investigation. Obviously study population was those who send remittance to Bangladesh and who are the beneficiaries. The study collected primary data by conducting one set of semi structured questionnaire. Remittance senders and households were the respondents. The respondents were selected first through a stratified sampling. It is always possible, though unlikely, that a random sample will, by chance, include a higher proportion of one group of people than there should be for it to be truly representative. The research respondents were 200. The interviews were reinforced by conducting three FGD. The interviews were conducted in Bangla. The interviewees were selected by using purposive sampling, because it is the only way to select right person from the right place.

This research is an interpretive inquiry paradigm research, so there was adopted an inductive approach. There was a lot of thinking, theory and model for assessing the uses of remittance sent by the expatriate to Bangladesh. In the literature review section, some of the relevant study was discussed and the most relevant and appropriate model and theory and thinking are adopted by inducting process.

At the very outset, it is essential to create a conceptual framework to conduct the research smoothly. The uses of Remittance can be divided here in two categories as consumption and investment. The focus was given on the sectors where expatriates and their households use the remittance. The research focused only these areas because of time constraint. It was not possible to cover all the things in shorter period. Then the research design started to coordinate all the issue, because it would make easier to pass the path.

3.4 Data Collection: Its Whole Process

Data collection is the significant part of any study because it affects study results seriously. Considering its importance, as a whole, the following measures were taken

- To develop the questionnaire, brain-storming activity was carried out by the members of questionnaire development team,
- Questionnaire was pre-tested,

- Preparing a comprehensive manual of data collection with clearly defined concepts and definitions;
- Deploying sufficient number of data collectors in order to ensure smooth data collection,
- Taking extra measures in data collection activity by engaging sufficient number of supervisors.

3.5 Questionnaire Design

Along with sampling, the questions asked to a respondent are equally important to collect the desired information. The questionnaire was designed and finalised on the basis of experts' opinion collected through formal and informal consultation

3.5.1 Process of Questionnaire Design

The research team first developed the draft questionnaire as a basis for in-house consultation guided by the project director. The draft was revised to accommodate the recommendations and views expressed in the in-house meeting.

3.5.2 Pre-test of the Questionnaire

The questionnaire was pre-tested to examine its overall performance in terms of time required to complete the interview, test the reliability i.e. whether it capture the desired information and to assess the consistency, that is whether the collected information serves the purpose of the study or not. The pre-test was also used to assess the logistics required for successfully conducting the study. To ensure adequate time for any adjustment, if needed, the pre-test was conducted about a month before the actual data collection done in Singair Upazila, Manikganj. Randomly respondents were selected from the list of RRHHs.

3.5.3 Finalisation of the Questionnaire

After the revision made following the pre-test, the questionnaire was placed before the research team. The research team provided some final observations, which were subsequently addressed and finally approved the questionnaire.

3.6 Data Collection

Data collection process involved the following steps as described below

3.6.1 Data Collection and Supervision

Data collection carried out immediately after the finalisation of questionnaire. A total number of 5 data collectors were employed in data collection process. Besides, the research team was employed to supervise the data collection and to immediately take care of any untoward problem arising during data collection in the field. Three focus group discussions were conducted under the supervision of the research team. Data collection was conducted from two sources as primary data and secondary data. The duration of conducting the research is very limited. So it was convenient for the researcher to follow the research design and fix the time for every aspect to conduct the research in time. For collection of data from secondary source researcher checked uses of remittance related official documents, books, published journals, newspaper articles, remittance related websites and related development plan and statistical reports.

3.6.2 Data Editing and Coding

Data editing refers to the activity of checking and cleaning data that have already been collected from the field. After the completion of data collection, all questionnaires were brought to the BPATC. For further processing, a group of experienced staff of BPATC under the supervision of research team edited all data manually. An instruction manual with the editing and coding guidelines was also prepared. Although the coding was done during data collection, but it was checked once again during data editing.

3.6.3 Data Processing

Data processing involves a number of steps which are follows

- Data Entry
- Appending and merging files
- Data validation
- Final decision on errors
- Completion of data processing and generation of data files

- Final documentations
- Conversion of data files to another software
- Storage of all files

3.6.3.1 Data Entry

After completion of editing, a group of experienced BPATC staff carried out the task of data entry following the steps mentioned below

A. Data Capturing and Preliminary Validation

Data were captured in computer as soon as the data editing were completed. A variety of common errors were identified during data capturing. Accordingly, observing the error messages, data were cross checked with questionnaire. Over and above, following procedures were followed for data cleaning and primary validation

- Wrong data and out of range codes: As the code was given during the preparation of questionnaire, naturally, it restricted the data collector to a set of codes within the acceptable range for most of the questions. Moreover, the values were set during the preparation of data entry screen for avoiding wild codes for most of the questions.
- Inconsistency checking. To avoid errors, omissions and inconsistencies, this mechanism was also developed during the data entry programme designing
- Treatment of missing values: The data entry programme was designed not to allow blanks that ensure not having missing values in the data.
- Incomplete records and dropped cases. The data entry programme was designed to accept the complete data case, otherwise, it would not be saved. This was set to avoid incomplete records and dropped cases.
- Duplication of entries: The data entry programme was designed in view of rejecting duplication of entries based on the identifiers.

B. Appending and Merging Files

As data was captured by a number of data collectors, a number of files were generated. After the completion of data entry, these files were appended and merged to generate a single file.

C Data Validation

Validation was accomplished after appending and merging files by checking the number of variables, the cases, wild codes, missing values and consistencies. It was also checked whether the number of variables generated was matched with the number of variables in the data set.

D Final Decision on Errors

If an error was discovered during data validation, the related questionnaire was checked and in some cases it was sent back to the research team for review and decision. In some cases, member of the research team revisited the field to collect the actual response of the relevant respondent.

E Completion of Data Processing and Generation of Data File

After resolving all issues regarding an observed error, a final data file was generated that contains all information collected in this study.

F Data Preservation

To secure the data it was stored to the researcher and the identity of any respondents will not be exposed. The respondents interviewed and they were assured that their identity will be preserved. The idea of cross check and FGD simultaneously, some hidden truth and contradictory realities came out and for that reason qualitative method is appropriate for the research which is not possible to get by quantitative method. At the outset the researcher had given a description of the research and what positive outcome can be achieved by this research. It is found that after getting informed about the welfare of expatriate households, all the concerned agreed to give their full support to conduct the research properly.

G Software Used

The study adopted coding system to analysis the data as well as one way analysis of Variance (ANOVA). As the respondent number was small, so the research did not apply SPSS to analysis the quantitative data. The demographic details presented in table or using other tools. It explored the impact of remittance uses too, but in minimum way.

3.7 Data Tabulation

A tabulation plan was designed by the research team, which was shared with some experts in this field. They suggested some modifications which were subsequently incorporated. A total of 19 tables focusing on the major issues relating to the social, demography and economic aspects of the study population were generated. Eventually, these tables were finalised and furnished in the report as the part of the analysis as well as statistical tables.

3.8 Data Analysis

Study results were analysed in tabular form using STATA. Major variables, in terms of percentage were explained vertically (columns) and cross tabulation by another related variables horizontally. In the analysis, variations of the magnitude of major variables were described by category.

3.9 Scope and Coverage of the Study

Geographically, the study covered some part of the country. Only rural areas were covered. To cover the rural areas, a village list containing the dominant villages from different areas of the country in terms of availability of remittance receiving households (RRHH) was prepared and used.

3.10 Limitations of the Study

For successful completion of the study, all methodological aspects were applied very carefully. Even then, the study has a few limitations as mentioned below:

- ❖ The sampling frame of the study was created as no frame of this kind was available before the study. The sampling frame was covered some part of the country, only two villages from each upazila under five districts were included into the sampling frame.
- ❖ Sample size could not be determined properly due to time constraint and budget constraint.
- ❖ In the analytical part of the report, consumptions were not counted perfectly due to the unclear response of the respondents.

Chapter 4: Findings and Discussions

4.1 Socio-Economic Characteristics of the Studied Population

The study area covers in ten villages under 5 district where the presence of remittance earning households is more compared to other part of the area. Two hundred households were selected randomly for getting information on the studied topic. The socio economic profile of the studied population presented in following part.

4.2 Age Distribution of the Respondents Household Members

A significant number of family members of the respondents belong to children category (from age 0-17 years). The number represents one third of the total population of the studied households. But along with that the portion of working group is also dominant in number (from 18-42 years). The age group from 18- 56 years represents three fourth of the total population, where one quarter (33.66%) of the workforce of these classes stay outside as overseas workers and the number is 250.

Table 01: Age Distribution of the Respondents' Household Members

Age Group(Years)	Number of Members	Percentage (%)
0-17	419	34.25
18-28	378	30.80
29-42	187	15.35
43-56	181	14.75
57+	59	04.85
Total	1224/200= 6.10 (Average Household Size)	100.00

Source: Field Survey, 2015

A very small portion of the studied population is above 57+ years of age (4.85%). The table also reveals that average household size is 6.10, where as national level HH size is 4.50 (HIES, 2010-9) which seems to be very high.

4.3 Sex Ratio of the Respondents Family Members

In the context of sex distribution of the studied household it shows that 51% of the respondents' family members are male and 49% of the respondents' family members are female. The gap between male and female is about 2 percent which seems to be high in respect of national figure. In Bangladesh sex ratio is 92. This implies that there were about 92 male for 100 female people (BBS, 2012:92). Out of the total population 220 male and 30 female has been staying outside the country.

4.4 Education

From the BBS (2011) literacy rate in Bangladesh is 53.3 percent. But in the study area literacy rate is almost 67.52. Highest literacy rate is found in Tangail (72%) and lowest literacy rate is found in Chittagong (61%). The following table shows that educational level from the 1224 respondents maximum 41 percent were in high school level (VI to SSC) and 31 percent were in primary level. Only 07 (1 percent) and 01 respondent educational level is graduate and post graduate respectively.

Table 02: Education Level of the Respondents Family Member

Education Level	No. (%)
Can sign	116 (9.5)
Primary	385 (31.5)
High School (VI-SSC)	498 (40.7)
HSC	69 (5.7)
Graduate	12(01)
Post Graduate (Masters)	06(0.5)
Children (0 - 5)	135 (11.1)
Total	1224 (100%)

Source: Field Survey, 2015

The literacy rate (literate at initial level and literate at advanced level) for 15-45 years age in national level is 51.3 percent (Literacy Assessment Survey, 2011). The Multiple Indicator Cluster Survey (MICS), 2009 reveals that 81.3 percent of children of primary school age in Bangladesh are attending primary schools and secondary school and secondary schools are

attended by 49.0 percent (LAS, 2011). The study finding shows that most of the family members are interested to go abroad for earning and the family members have no interest in higher education like graduation. For that reason only 5.7 percent were found H.S.C. pass whereas primary pass is 31.5 percent and high school pass is 40.7 percent.

4.5 Occupational Pattern of the Respondents' Family Members

In the studied respondents' households a significant portion (21.9 percent) of the family members are involved in principal profession like service abroad followed by service at home country (0.8 percent) and business (2 percent) of which 0.62 percent are involved in business as secondary profession. It is also revealed from the table that only 5.5 percent of the respondents are involved in self agriculture as principal profession and among them 1.8 percent respondents are involved in agriculture as secondary profession.

Table 03: Occupational Pattern of the Respondents Family Members

Occupational Pattern	Occupation (%)	
	Primary/Principal (%)	Secondary (%)
Agriculture (Self)	67 (5.5)	23 (1.8)
Agriculture (Labor)	22 (1.8)	02 (0.20)
Service	09 (0.8)	-
Business	24 (2)	07 (0.60)
Off-farm Labor	11 (0.9)	-
Service in Abroad	250 (20.3)	-
House wives	225 (18.32)	-
Children (0-9 year)	273 (22.35)	-
Student	253 (20.65)	-
Unemployed	71 (5.88)	-
Others	19 (1.50)	-
Total	1224	17

Source: Field Survey, 2015, Multiple Answers Recorded

Beside this 1.8 percent respondents are involved in agriculture as labour as principal profession and among them 0.20 percent of the respondents is involved as secondary profession. A very small proportion of the respondents are involved in off-farm labour. The other groups in the respondents' households are housewife, unemployed, student, children.

etc, though they are 69 percent in total but they are not directly involved in any economic activities

4.6 Land Ownership

The Following table expresses the land ownership pattern of the households It shows that all of the households own homestead land and their average size of land is 14 decimal

Table 4: Land ownership of the Respondents

Pattern of Land	Ownership Pattern			Average Land in Decimal
	Self	Tenant	Lease	
Homestead	200	-	-	29
Agricultural Land	154	2	10	43
Non Agricultural Land	21			21
Pond	32	12	11	6
Fallow Land	4			5

Source: Field Study, 2015

Three fourth of the total households own agriculture land and average size of their land is 43 decimal Lands are used as agricultural land and 21 decimal lands are used as non agricultural land by the respondents. Moreover, 32 respondents opined that they have pond and their average pond in decimal is 6 The study reveals that 5 decimal lands are used as fallow land by the small portion of the households.

4.7 Sources of Income by the Respondents' Household Members

One of the most important indicators of the socio-economic status of the studied households is income It is very difficult to collect actual data on income because people do not keep records of income and do not want to disclose such information to others (Ahmed, 2009 72). As the family's one or more members staying abroad, the number of members are more than the household's numbers. The table shows that the highest average annual income (Tk. 294206 61 percent) is foreign remittance Whereas, 22 percent respondents' household account Tk 25328 from agriculture. And only 5 percent respondents household accounted Tk 100778 from other income sources category.

Table 05: Sources of Income

Source of Income	No. of Earning Members (%)	Average Annual Income (Taka)
Agriculture	98 (44)	25,328 00
Agricultural/off-Farm labour	18 (8)	54,000 00
Foreign Remittance	278 (122)	2,94,206 00
Service (in country)	08 (4)	1,80,000 00
Business	28 (12)	1,25,000 00
Others (rent from shop, interest, driving, tailor, pension etc)	22 (10)	1,00,778 00
Total	452 (200)	
Per Household Average Annual Income		3,41,615 00

Source: Field Survey, 2015. Note: Multiple Answers Recorded

This table also indicates that the average income of the respondents and household members is Tk 3, 41,615 According to HIES-2010, income per HHs in rural areas was found monthly Tk 9648 i.e yearly Tk. 1, 15,776 (HIES, 28-2010) It means that the average income of the study areas was found higher than that of HIES figure

4.8 Duration of Staying Abroad

In the studied households 73.33 percent single members stay abroad where rest of the families about 2 to 4 members stay abroad During field survey it was observed that the households have common livelihood strategies of sending more than one member outside the country

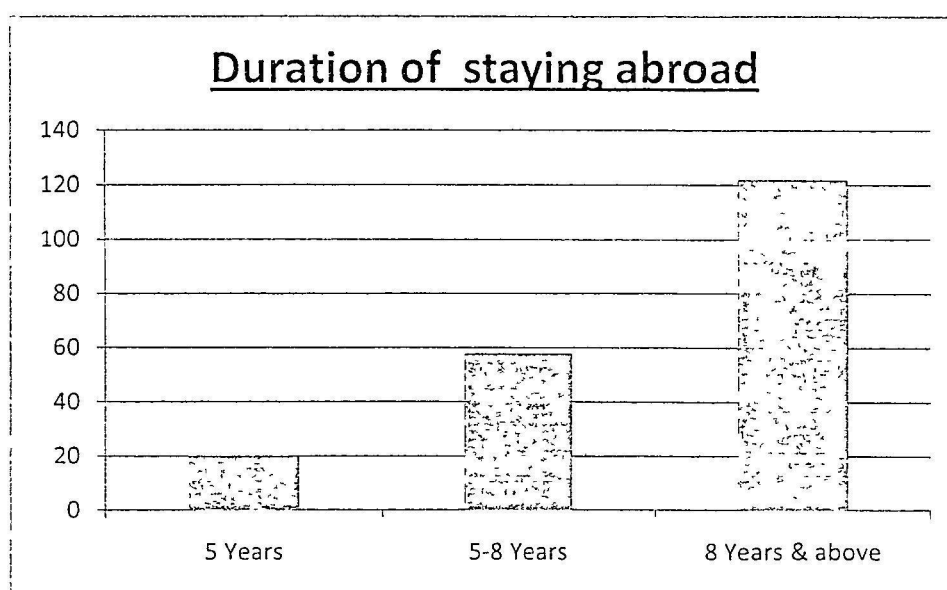
Table 06: Number of Family Members Staying Abroad

No. of Staying Abroad per Family	No. of Families (%)	Total No. of Staying Abroad
1	143 (71.50)	143
2	45 (22.50)	90
3	9 (4.50)	27
4	3 (1.50)	12
	200	272

Source: Field Survey, 2015

But still for three fourth of the total households only single member per family stays outside. But those members who have small business outside can bring more members which are locally known as free visa. Free visa is the most expensive way of going to middle-east countries especially in Saudi-Arabia. When a person go middle-east having a free-visa can involve himself in any job even in small business. That's why free visa is very attractive package for the people.

Figure 1- Duration of Staying Abroad

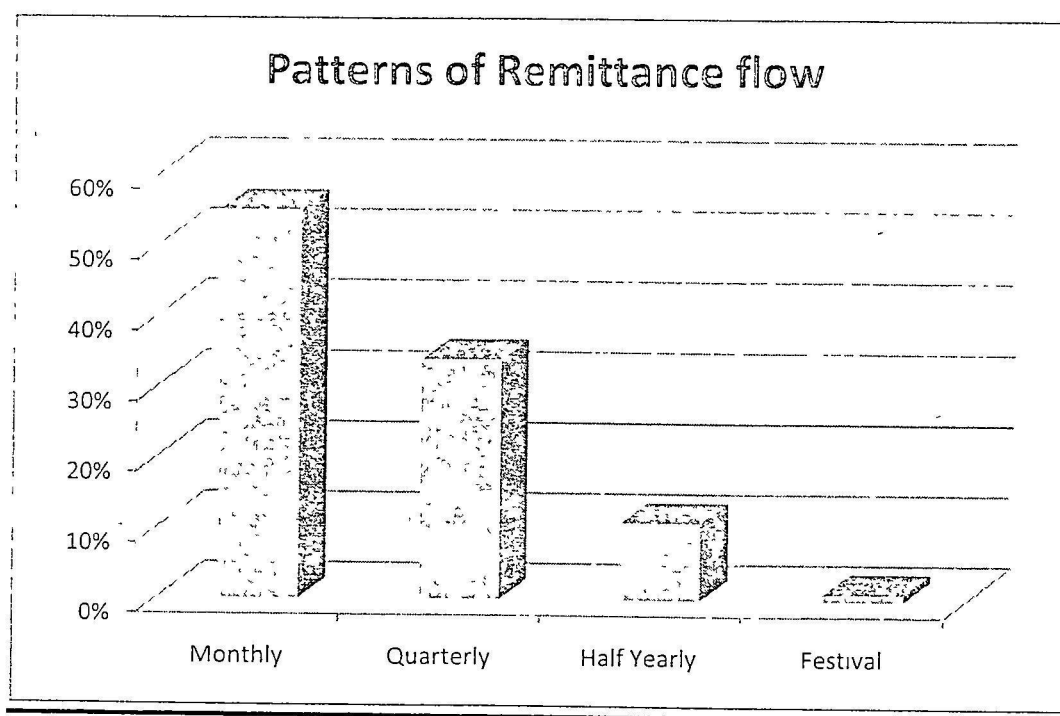


Duration of staying abroad is an important issue related to remittance earning and its economic strength. As many years a member of a household can stay outside, the more the household can secure their livelihood as well as can invest the earning in different sectors. In the studied households more than half of the respondents' family members have been living outside more than eight years of time. Less than one third of the members have been staying outside from five to eight years of time and rest of the members of the households have been staying more than five years but not at a stretch.

4.9 Remittance Flow

Remittances sent by overseas workers have been contributing a lot to the economic development of the country as well as their households

Figure 2- Patterns of Remittance Flow

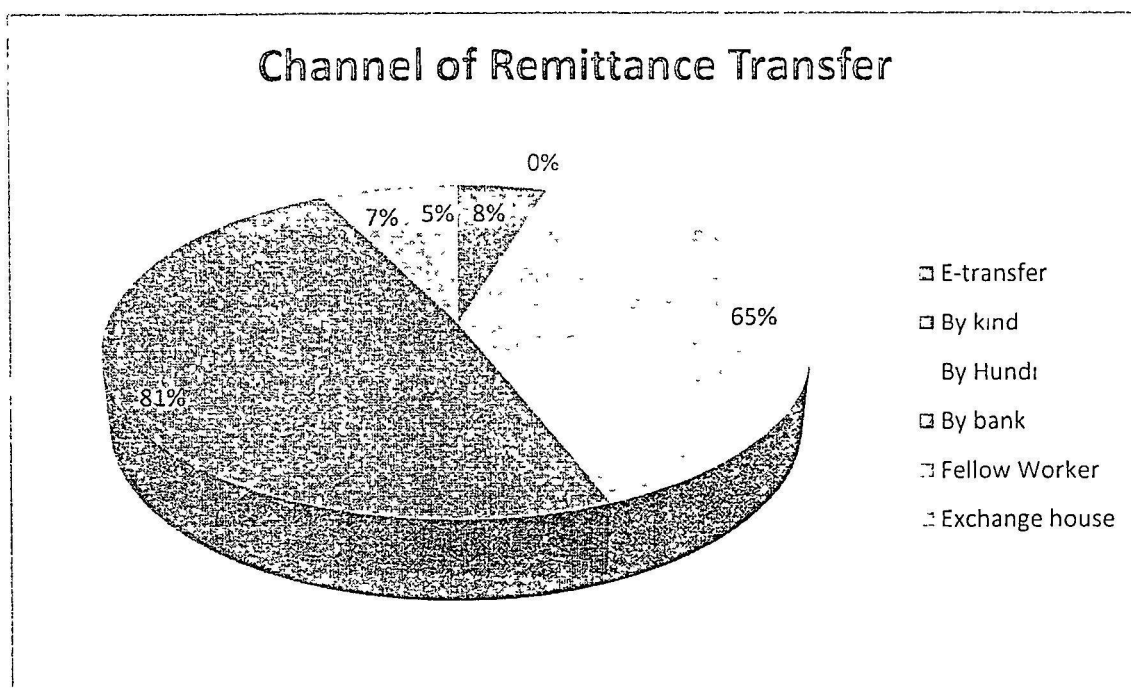


The above figure shows that 55 percent respondents sent their remittance on monthly basis, while 34 percent on quarterly basis and 11 percent sent remittance on half yearly basis. The migrant workers who work on a contract basis can send money on a monthly basis as they get their salary regularly, while others who work irregularly or have their own business send money irregularly or on a quarterly or half yearly basis.

4.10 Channel of Remittance Flow

Bangladeshi overseas workers have been using both the formal and informal channels to send their remittances. Among the formal channels, two channels are common, such as draft issued by a bank or exchange house and electronic funds transfers into accounts. Some government banks such as Sonali Bank Limited, Janata Bank Limited, Agrani Bank Limited and some private commercial banks such as Bank Asia Limited, Prime Bank Limited, AB Bank Limited, United Commercial Bank Limited, Mercantile Bank Limited, Citibank N A and Social Islami Bank Limited are very much active in the remittance market. Among the informal channels, they mostly used *Hundi* system.

Figure 3- Channel of Remittance Transfer



The senders and remitters are avoiding tax and violating foreign exchange rules and regulations that may facilitate money laundering (The Journal of Asian Business Review, 2013:26).

During data collection respondents said that they get remittance by several channels. It depends on availability of channels or benefit they want to get soon without any disturbance. The above figure reveals that 81 percent respondents use bank as formal channel and 65 percent respondents use *Hundi* as illegal channel to send remittance to their family. Only 7, 7 and 5 percent respondents used formal e-transfer, fellow worker and exchange channel respectively for sending remittance. Multiple channels are being used by them. From the key informants' interview the comparison scenario have been drawn in the following table.

Table 07: A Comparison of the main Remittance Flow Channel

Mode of transfer	Advantages	Disadvantages
Via formal institutions (bank, exchange house)	Reliable, safe	High transaction costs, time consuming, formal process, generally available only in towns
Via <i>Hundi</i>	Speedy, lower transaction costs	Less reliable
By Hand	Speedy, no transaction costs	Risky

***Hundi* : Illegal but most Effective Channel of Money Transfer**

The *Hundi* system is the most widely used method of sending remittances. *Hundi* is preferred because it is quick, efficient, and accessible, requires less documentation and incurs minimum transaction costs. It is most commonly used when remittances are urgently required, and hand-carrying them to Bangladesh is not possible. In the field observation it was found that the migrant labours earn remittance from different sources. But whenever they want to send money through formal banking channel they face different visible and invisible obstacles. Then the workers prefer *Hundi* for transferring their remittance.

4.11 Obstacles of Remittance Flow

Overseas workers of Bangladesh are regularly encountering various problems in sending remittances, especially to the remote areas of the country, through normal channels because the process of sending remittance through bank is sometime slow and complicated. In that case illegal channel like *Hundi* is more favourable to the migrant workers.

Table 08: Obstacles of Remittance Flow

Obstacles	No. of Respondents (%)
Time constraint	70 (35)
Costly	25 (12.5)
Less facility	02(1)
Inconvenience of bank	11(5.5)
Staying far away from bank	10(5)
No obstacles	82 (41)
Total	200 (100)

Source: Field Survey, 2015

It is revealed that about 41 percent members of respondents families get their remittance without facing any obstacles while rest 59 percent mentioned different obstacles they are facing in receiving remittance. The obstacles are time constrain (35 percent), more costly (12.5 percent), less facilities of bank, inconvenience of bank, and long distance from the bank.

4.12 Utilization of Remittance

A recent Bangladesh Bank study reports that remittance sent by expatriates is mostly used for consumption and in the “non-productive” sectors in the country. The survey conducted in 2011 found 90% of remittances were used for meeting basic needs. Seventy-five percent of households receiving remittance spent those on food, 42% on loan repayment, 65% on education, 57% on treatment, 49% on marriage and 4% on running legal battles (multiple responses allowed). Experts described these as failure of successive governments to act on diverting the remittances into “productive” sectors instead of consumption.

The following table shows that the study also found about the same picture from the study area.

Table 09: Percentage Distribution of Expenditure (Food & Non-Food) From Remittance by the respondents (Last One Year)

Place	Total	Food	Non-Food										
			House Maintenance	Treatment	Education	Marriage	Loan Repayment	Religious Festival	Land Purchase	Furniture	Vehicle	Electronic goods	Others
National	100.00	38.84	5.39	4.88	3.57	3.59	9.26	2.06	17.39	1.29	0.54	1.92	11.27
Study Area	100.00	40.45	5.25	4.75	3.25	3.40	8.50	2.09	18.07	1.75	0.65	2.11	9.73

Source. Field Survey, 2015.

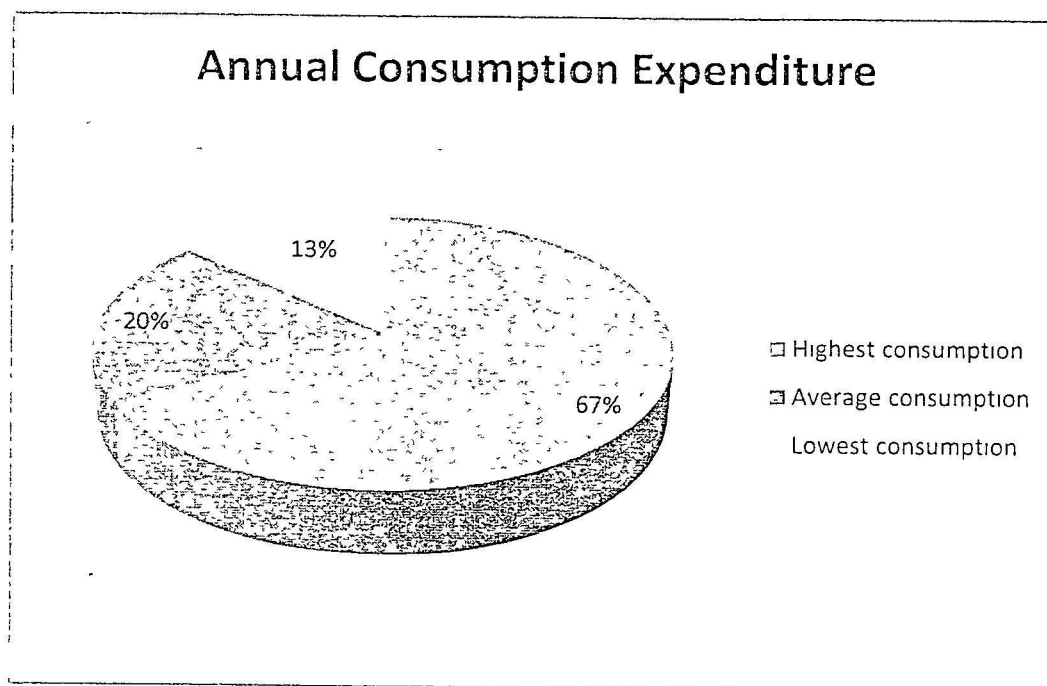
(Others include expenditures for observing death anniversary, soil filling at house, flexi load, fuel and transport, event/gift/pilgrim, sending relatives to abroad, lending, tube well, window, sewing machine, ornaments, repairing etc. W&C means wear and cosmetics.)

Table 9 shows the disaggregation of expenditure from remittance on food and non-food for the last one year. About 40% of the remittances spend for food items and remaining 60% for non food including durable and others alike items.

4.12 Annual Consumption Expenditure

The following figure shows that the average expenditure of households is Tk 96,000 where highest Tk 3, 20,000 and lowest is Tk 64,000. It is observed that difference between highest and lowest household expenditure is about Tk 2, 56,000. It depends upon the family status and nature of expenditure items.

Figure 4- Annual Consumption Expenditure



According to Household Income and Expenditure Survey (HIES) report average monthly consumption expenditure per household was Tk. 11,003 i.e. annually Tk. 1, 32,036 in 2010. In rural area, the average consumption expenditure was Tk 9,436 per month i.e. annually Tk 1, 13,232 (HIES, 2010.33). Therefore, it can be said that both national and rural consumption expenditure is higher than the study village's consumption expenditure. Though it was estimated by HIES in 2010. The above figure represents the remittance earner's household consumption expenditure but there is no significant reflection of the same.

4.15 Annual Non Food Expenditure

A significant portion of remittance has been used for fulfilling household non-food expenditure. According to the respondents, expenditures those happen out of food expenditure are non food expenditure. It shows that all the studied households have the expenditure of clothes, medication, transport, cell phone bill cost etc. Significant portions (80 percent) of households have expenditure in education, and the average annual cost about Tk. 20,000. Along with that a major portion of households have the expense of on buying cosmetics, transport and furniture. But the average cost is not very significant; varying from Tk. 3,000 to 7,000.

A small portion of households (20 percent) show their expenditure in buying jewelery and electronic goods. But average cost were found Tk. 64,000 and 8,000 accordingly, that indicates a large portion of remittance has been used in these types of non food expenditure. The studied households show expenditure in agriculture activities and average cost is about Tk. 13,500, which indicate that still a portion of households are still involved in agriculture activities. One third of the respondents (30 percent) show a large portion of expenditure on loan repayment (Tk. 1,73,000) which indicates that still that portion of households are on debt.

One third of the households have taken loan in last two years. The average amount of money is about Tk. 3,86,000. It was found that along with remittance they borrowed money for reinvestment.

The types of investments include buying land, constructions cost of house, buying motor vehicles, processing fee of going abroad as migrant worker, investment in micro industry (rice mill), investment in small business, fishery etc.

4.16 Type of Investment by Remittance:

In the study it shows that still one third of the households of the respondents are still on debt.

They took loan within last two years and the average amount of loan taken by them is close to four hundred thousand taka, which is a big amount compared to their family income. Of the families who took loan in last two years only a single family has used that money for family

expenditure Other three families have used that loan for marriage cost of their daughters. But out of those other families used that loan in different kinds of investment. The highest use of the loan is for going abroad as migrant workers Processing expenses of going outside in is very high in Bangladesh The average cost of going to Middle East countries from Bangladesh is very high

Bangladeshi migrants pay some of the highest recruiting fees in the region – the average cost per person wishing to work abroad is 4.5 times higher than the GDP per capita of Bangladesh (Tom de Bruyn, 2008)

Saving money for emergencies was reportedly the responsibility of the remittance-sender, rather than the recipient, and most recipients spent everything they received. What savings they had mostly in valuables (jewellery, household items), rather than cash Just less than half of recipients (43%) told us that remittances were used for daily household expenditures (food, clothing, healthcare, school fees). A third portion (32%) said that, in addition, they used remittance money to pay off debts, refurbish the home, pay wedding expenses and arrange dowries for their children Some 20% of the respondents stated that they used the remittances for house construction and investment in real estate.

How remittances were spent tended to depend on how long a household had been receiving them. The repayment of loans that were taken to cover the costs of migration is typically the first priority for the first one to two years Households that had been getting remittances for the previous two years typically spent the money on household expenses and food Households with four or more years' remittance flow were usually those with extra money to spend on homes and weddings

Table 10 How remittances have been used

Ranking/purpose
1 House construction
2 Food/education/health
3 Buying land
4 Giving loan
5 Investment in business
6 Buying auto-vehicle

7. Investment in agriculture
8. Buying flat

Source: Field Survey, 2015.

The study demonstrated that, a large portion of remittance is being used in household consumption, non food expenditure and repaying loan. Along with that it was also observed that, a significant portion of remittance has been used for construction, rebuilding of houses and buying land. The objective of the study is to identify the promising sector where remittance can be properly or positively used. This information was collected through semi-structured questionnaire and informal interview.

In last three years some families have used remittance in financial institutes, especially in multipurpose co-operatives and in business. The bully's house used their scaring in multipurpose cooperatives like IDLC. They came with high return in interest. But most of the multipurpose cooperatives have backed belay and institutional set back. Some bullies cannot bring back their investment. But still the more than half of the respondents (65) pointed that financial institution can be a potential sector for investment of remittance.

About one fourth of the total respondents pointed that investment in small and medium industry can be another potential sector where remittance can be probably made. Along with that they identified some obstacles of using remittance. The buillies are lack of manpower, lack of market facility, institutional support of govt. Some builes do not have enough land to use it as investment, as most of the remittance is being used in household consumption.

4.17 Use of Remittance and Role of Women

In studied households it was indicated that 47% of total population is women. But a little portion of women from these households were found living outside as overseas workers. The household where male members stay outside women have to play the role of temporary household head.

Women members have to play important role like shopping household goods, schooling for the children, drawing remittance from bank and maintaining household assets. Above all, she has to bear the responsibility of proper utilisation of remittance. For doing this the mobility of women has increased significantly in the studied area.

Observation also found during field work that, use of *hijab* has increased a lot. Though the women mobility has increased, they are still being controlled by male members of the households. Use of mobile phone has increased where the male members staying outside dictate the woman member how to use the remittance.

4.18 Training before Going abroad

It was revealed that only 20.75 percent people undertook training before going abroad. For that reason, unskilled people are going to abroad and this is one of the cause of sending less remittance to the country.

Table 11: Training before Going Abroad

Sl No	Training obtained (Yes/No)	No. of respondents	% of total respondents
01	Yes	55	20.75
02	No	145	79.25

Source: Field Survey, 2015.

4.19 Savings of Remittance

The study exposed that only 30 percent of respondents are saving their money and rest of the 70 percent are spending of the remitted money to bear their expenses.

Table 12: Percentage of Savings of Remittance

Sl No.	No. of Respondents Saving Money	% of total respondents
01	60	30
02	140	70

Source: Field Survey, 2015.

4.20 Investment of Remittance

Table 13: Percentage Distribution of Remittance Investment by Category

Investment Category	Percentage of investment
Own business/industry	5.05
Joint business/industry	1.73

Investment Catagory	Percentage of investment
Purchase of agriculture equipment	0.73
Purchase of share	0.26
Purchase of bond (premium/investment/wage earners development bond)	0.15
MLM	0.21
Purchase of flat	15.90
Commercial building purchase/construction	1.23
Dwelling house construction	71.55
Others	3.19
Total	100

Source: Field Survey, 2015.

(Note Others include hatchery, poultry farm, car purchase for rent-a -car etc)

Table 13 shows the distribution of households by categories of activities in which part of remittance has been invested. As expected, by far the largest share of households invested part of remittances to build a house after meeting their subsistence need. Overall 71.55% of the households invested remittance in dwelling house construction. For last five years, this share is even higher (72.05%) implying that more and more remittance receiving households invest in housing as time passes by. The second largest share of households invested the received remittances to buy flats. These households probably transferred to urban area. Other activities in which remittances are invested include business, joint ventured industry, capital market etc.

4.21 Unwillingness to invest

It has been found that only 20% respondent invested their money and rest of the 80% did not invest their money. They expressed some reasons for not investing money.

Table 14: Causes of not Investing Money

Purpose
Unwilling to taking risk

Lack of environment for investment
Lack of qualified people to manage the investment in proper way
Scarcity of money for investment
Instability
High cost
Low profit
Large capital requirement
Red tape

Source: Field Survey, 2015. Note: Multiple Answers Recorded

The majority (80%) of migrant-sending families do not invest. When asked why, the respondents offered a variety of reasons. The largest proportion of answers related to taking risk. They arguing that investment in the study area is too risky.

4.2.2 Potential Sectors for investment

The lack of investment activities, though, does not seem to stem from any absence of creative ideas or lack of understanding that investing can be advantageous. When asked in what area they would like invest if they were to begin to invest, the respondents gave a wide range of responses. One quarter (25%) of all responses accounted for a desire to open a private business and provide services. Seventeen per cent expressed a desire to invest in real estate. Sixteen per cent of the respondents firmly believed that savings is a positive form of investment and mentioned their wish to increase their current level of savings. Finally, 14 per cent stated an interest in investing in a private firm or agricultural project (N=20).

Table 15: Areas of desired investment

Areas of desired investment	Responses	
	Frequency	Percentage
Private business/service	49	24.5%
Real estate	34	17%
Savings	31	15.5%
Private business/agriculture	27	13.5%
Retail	21	10.5%

Areas of desired investment	Responses	
	Frequency	Percentage
Business partnership	14	7%
Private business/manufacturing	8	4%
Personal health care	3	1.5%
Industrial services	3	1.5%
Stock market - other financial instrument	4	2%
Transportation	6	3%
Total	200	100%

Source: Field Survey, 2015.

Major Findings

Remittance has been playing a vital role in socio economic development in Bangladesh. The study identifies some areas of remittance use as well as some potential sector and problem of using remittance in investment sector in rural area. The study identifies the following findings

1. A significant number of male members are working abroad as migrant workers. Though three fourths of the total households own agricultural land but service abroad has become the principal livelihood of the studied households.
2. The average income range of the studied families is higher than the national average income.
3. *Hundi* still is the most popular way of sending remittance, though it is illegal and risky. But the migrant workers like it for no processing fees and for no official procedure among the studied households most of them are receiving remittance regularly.
4. Remittance is still largely being used for household consumption. But it was observed during fieldwork that the qualities of consumption both in food and nonfood items have improved due to the influence of remittance.
5. There is a high trend of sending more family members to abroad as workers. This helps the families to keep themselves more dependent on remittance. But this process does not

provide the youth for higher study. Higher study situation is not satisfactory in the studied households.

6. The nature of linkages between the remittance-receiving localities and the national economy also influences the remittances' multiplier effect on the overall economy. When remittances are concentrated in limited areas, as is the case in study area, the growth impulses of the multiplier are not likely to be transmitted to the national economy.
7. A significant portion of the studied households are still under debt. This is because of high cost of processing fees for going abroad, reconstruction of houses where only remittance cannot support, and poor management or misuse of remittance.
8. A little amount of money is left to make any investment after repaying loans and meeting the consumption needs of the families. In fact, most of the study population are unskilled workers whose earnings are usually low.
9. Flow of remittance involves a volatility as result of which not all savers invest their savings made out of it. rather they hold on to their savings to hedge any unanticipated disruption in the flow. The findings also imply that opportunities for the surplus households are very limited, facilitating the use of their surpluses in construction of houses and purchase of land.
10. Investment of remittance in productive sector is not very impressive, but the households identify some sectors like private business, real estate, small industry, financial institutions and in agriculture. In last four years some households are facing problems of getting profit as well as investment from multipurpose cooperatives. Investment in land business still is the dominant sector of investment of remittance in the studied area.

Focus Group Discussion

The research team arranged three focus group discussions (FGD) in different districts. A total number of 23 migrant workers joined the discussion. The detail of the respondents is shown in table below. Each of The focus group discussions took approximately 2 hours. The respondents of one FGD were all female migrant workers which held in Singair Upazila of Manikgonj District. The focus groups were facilitated by the researchers and a research

assistant helped by taking notes. The facilitators gave a comprehensive introduction to the research at the beginning of each focus group discussion. The research's purpose and the research process were fully explained. All participants were advised they would receive a summary of the research findings. The focus group discussions were digitally voice-recorded with consent from participants to ensure accuracy in analysing participants' comments.

Table 1: District wise Respondents No:

Sl No	District	Upazila	No. of participants		Total
			Male	Female	
01	Sylhet	Sadar	08	-	08
02	Manikgonj	Singair	-	07	07
03	Narsingdi	Polash	08	-	08
Total			16	07	23

Table 2. Distribution by Age Group

Sl. No	Age group (in years)	No. of respondents	% of total respondents
01	25-30	01	4
02	31-35	04	17
03	36-40	09	40
04	41-45	06	27
05	46-50	02	8
06	50 +	01	4

It is found from the FGD that most of the number of respondents (40%) are from 36-40 age group and the second and third highest number of respondents from 41-45 (27%) and 32-35 (17%) age group. It meant that most of the respondents were matured and can answer properly.

Table 3: Duration of Working Abroad

Sl No	Duration (in years)	No. of respondents	% of total respondents
01	1-5	8	34
02	5-10	10	45

03	10-15	4	17
04	15 +	1	4

It is revealed that most of the respondents lived in abroad more than 5 years

Table 4 Level of Education

Sl No	Education level	No of respondents	% of total respondents
01	Upto SSC	12	50
02	HSC	07	33
03	Graduation	04	17
04	No formal education	-	

Table 4 shows most of the respondents 83%) were undergraduate.

Table 5: Training before Going Abroad

Sl No	Training obtained (Yes/No)	No. of respondents	% of total respondents
01	Yes	09	34
02	No	14	66

Table 5 revealed that only 34 percent people undertook training before going abroad. For that reason, unskilled people are going to abroad and this is one of the cause of sending less remittance to the coutry Obviously it is higher than the result of questionnaire survey, because FGD were conducted in mainly urban areas

Table 6: Expenditure of Going Abroad

Sl No	Expenditure (in Lakh taka)	No of respondents	% of total respondents
01	Upto 1 lakh	06	27
02	1-2 lakh	07	31
03	2-3 lakh	09	38
04	3 lakh +	01	4

Table 6 shows that the expenditure of going abroad is very high and for that reason, expatriates have to repay the money for a long time

Table 7: Improved Living Standard of the Family

Sl No.	Improved living standard (yes/no)	No. of respondents	% of total respondents
01	Yes	17	74
02	No	04	19
03	Not sure	02	7

Table 7 confirmed that remittance helped to improve the living standard of the family of expatriates.

Table 8. Process of Sending Remittance to Home

Sl. No	Process of sending remittance	No. of respondents	% of total respondents
01	Formal banking channel	18	71
02	Both formal and informal channel	05	29

It is exposed that still formal banking channel is the popular channel to the expatriate to sending money in the country. But still hundi is very popular because it is quick, efficient, and accessible, requires less documentation and incurs minimum transaction costs.

Table 9: Use of Remitted Money

Sl. No	Use of remittance	No. of respondents	% of total respondents
01	Regular consumption and family need	23	100
02	Family welfare (health and education expense)	23	100
03	Loan repayment	23	100
04	Purchase of land	11	50
05	Small business	6	25

The table 9 explored that cent percent of the respondents used their money to bear their house consumption and repay the loan which they taken while going abroad So, There were scarectiy of money for savings and investment

General Comments:

- Flows of remittance increased their earning, As a result, now they have economic empowerment.
- Remittance helped to elevated their social position
- Most of the respondents viewed that they want to go abroad again.
- The female respondents told that they faced some harassment in work place and did not get full salary which they were assured of before departing the country.
- Sometimes they had to work for longer time but were not paid extra salary for that
- The cost of going abroad is so high In many cases they had to take loan from family members or friends and it took long time to repay that money from remittance. So, they could not save money.
- The remitted money was mostly use in family consumptions and welfare mainly health and education purpose and improved the living standard of the family.

Discussion with key officials of the sector

The research team interviewed the key officials of the sector with a semi structured questionnaire regarding the utilisation of remittances and its problem (if any), and what areas are to be potential sectors for remittance earners in Bangladesh In this regard, the team interviewed 11 officials from MoEWOE, Bangladesh Bank, Agrani Bank, BMET, BOESL and BAIRA.

The research team wanted to know three things from this face to face interview with the key officials These are what is the utilization pattern of the remitted money sending by the migrant workers, how to minimize the cost of migration, and what are the areas to be considered as potential sectors for investing remitted money

In the interview, most of the interviewees pointed out that almost 60-70% remitted money is used to meet the household expenditure and very small amount of money could be saved from this remitted money They also pointed out that with this small savings, they usually spent this money for purchasing land and building or repairing houses Actually most of the cases, remittances are not found in productive use They underscored that due to lack of training of workers, they earn less compare to the skilled labour of other countries and also for high migration cost, they have to spent money to repay the loan in first 2/3 years These

reasons, in initial stage the migrants workers actually could not save adequate money for productive investment

From the perspective of maintaining sustained inflow of remittances, a number of factors including high cost of migration, lack of skilled labour and reducing the cost of sending remittances have posed challenges for Bangladesh in recent times. The utilisation pattern of remittance also a big challenge in the current context

The findings of the interview are given below

- a) The cost of overseas migration in Bangladesh is considered to be higher than other manpower sending countries in the world. Using the data of the Bangladesh Household Remittance Survey 2009 (conducted by BBS), ILO (2014) estimated that, on average Bangladeshi migrants had to incur a cost to the tune of Tk. 3.1 lakh. The cost migration for a female worker was observed to be lower compared to her typical male counterpart. Bangladeshi migrant workers had to pay a several times more than the stipulated government fees. And the migrant workers have to collect this money by taking loan from informal sources. And after receiving the remitted money by the migrants family at home, they have the first priority to repay the loan as early as possible. For this reason, in most cases first two years the migrants family do not get any opportunity to save remitted money.
- b) Recently Government of Bangladesh has put a number of efforts to address the above mentioned issue and facilitate overseas employment. Establishing Probashi Kalyan Bank (PKB), Government to Government (G2G), data base of potential migrant workers are some of the noteworthy efforts among these
- c) Reducing the cost of migration and to reduce the trend of sending remittances through informal channels by Bangladeshi workers are the immediate measures that government has taken into consideration. In this regard, the Probashi Kalyan Bank (PKB) was established by Government of Bangladesh in 2011 to fund workers going abroad for employment, facilitate sending remittances and reduce cost of migration. PKB is providing loan to the potential migrant workers. The Probashi Kalyan Bank (PKB) should be supported by providing adequate manpower and logistics and Bangladesh Bank should take immediate measures to open PKB exchange houses in major labour importing countries and give approval to PKB's branch in different parts of the country for regular banking specially for the migrants families.

- d) To curb the cost of migration, MoEWOA has made selection of workers from the recently established BMET data bank for the prospective job seekers in overseas market. Besides, the ministry is currently undertaking several awareness programmes which may help to reduce the role of middlepersons. The ministry estimated that, on an average, about 77.1 percent of total cost incurred for the migration was an account of charges paid to the middlepersons. The government is also considering a number of regulations to curb the migration cost.
- e) The government takes some initiatives to export skilled migrant workers. BMET and other training institutions started to some programmes specially language course and demand driven short courses for the prospective migrant workers.

Regarding utilization of remittances, massive awareness programmes are necessary, especially in the case of productive use of remitted money. PKB and other financial institutions may come up with new package for proper and effective use of remittance. As the officials of Bangladesh Bank and BOESL, the financial institutions may take initiative to form migrant workers cooperative and to offer them financial support as equity and provide the cooperatives firsthand knowledge how to run a small business. In this way, a huge amount of remitted money can invest in rural economy and which ultimately generate employment opportunity in the rural area.

- a) The summary of the key officials interview can be shown in the following flow chart



Chapter 5: Recommendations

Migration and remittances have received increased attention in recent years in Bangladesh. However, it may not be possible to pinpoint the impact of remittances on broader context until household level panel data, and macro data integrated in national database are available. Most of the studies on migration and remittances were context-specific and descriptive. It is therefore, difficult to draw a conclusive line concerning the impact of remittance flows on income distribution and economic development, until completing the total observation process on relevant aspects. However, following recommendations may deliver good messages to conduct the research by the policy makers:

Provide adequate training to create more skilled workers: The demand for skilled workers are high in the developed non Middle Eastern countries, Bangladesh needs to train and educate its potential migrants to depart into these countries in diversified field. In terms of policy implications it means that government needs to take measures to impart training to the potential migrants. It is clear that market so far failed to respond to the demand for skilled workers, both at home and abroad, government has to play the pivotal role in this regard.

Exploring Sectors for investment: Government should take measures to increase the opportunities for investment for remittance receiving households. At the same time, access to financial market needs to be promoted so that remittance receiving households can resort to them in the gloomy days and invest their surpluses into productive activities.

Provide Specific Programmes by GOB: To improve investment, the GOB needs to have specific programmes in different districts to provide business and investment advice to migrant families and the migrants themselves. Moreover, awareness-raising campaigns promoting these programmes need to actively reach migrant households within the different districts.

Provide Training to reduce time, cost and increase investment: As the study revealed, migrants spend a considerable amount of time preparing for their travel abroad, including getting in order all the essential documents. Therefore, information on formal channels for sending remittances and ways to invest them could be disseminated through the government

offices that potential migrants are required to visit to arrange for their travel papers, passports, visas, etc. Pre-departure training of the migrants could also include information about how to securely send remittances and how to direct them towards productive and profitable business opportunities in Bangladesh. As the study showed, respondents from different districts had worries and concerns regarding investing in their respective districts. Hence, one-size-fits-all approaches will not be as effective. Policymakers need to design programmes addressing the specific concerns of particular migrant communities (Districts/Upazilas)

Offer financial packages: As there are no financial products that explicitly target Bangladeshi emigrants, banking sectors need to be encouraged to start packages targeting emigrants. Successful examples from countries such as the Philippines could be considered before designing such products and packages

Extra initiatives for disadvantaged areas: The fact that a significant number of respondents in the district of Brahmanbaria and Comilla believed that their areas were not suitable for business investment requires further investigation and examination. For instance, the GOB needs to investigate to see if there are specific factors, such as sub-optimal infrastructure or a lack of essential business amenities, that impede investment projects in these areas

Different policies for different areas: The GOB needs to devise policies that will work as incentives for investing in the different areas of the country. The policies and programmes would be more effective if they are decentralized and take into consideration the particular conditions of each particular area.

Remittance through formal channels and options: This research identified that three categories of migrants use four types of transfers of remittances to their family members on a regular basis. Though foreign remittance is important for country's economic growth, despite its limitations (both positive and negative) and it impacts differently in meeting the basic needs of families including supplement to investment and other costs as a principal or additional income source. The policies and initiatives implemented to enhance the impact of

remittances are mainly aimed at encouraging the sending of financial transfers through official channels, and when proposing new measures, it must be kept in mind that remittances are private money flows. Therefore, the government should focus on enabling migrants to send and use their remittances in the most effective ways, according to their own needs. The Bangladesh Bank has to consider National Commercial Banks (NCBs) to have branches with adequate preparation for harnessing and disbursing migrants' remittances. The opening of branches outside of Dhaka by private banks would lead to a healthy competition and probably contribute to an increased flow of remittances.

Address use of information channels through research: Bangladesh Bank has initiated several mechanisms and ways of addressing remitters' and receivers' needs by engaging a number of financial institutions. Hence, Government, NGOs and research institutes need to review the existing systems and try to explore new ways of addressing remittance. A research programme may be worth taking up to study in more details and could assist the Bangladesh Government in its search for effective measures. A large segment of *hundi* money (estimated more than one billion US\$) is channelled into finance smuggling. It is necessary to undertake a review of under-invoicing of imports, another factor contributing to *hundi*.

Awareness campaign and strengthen foreign missions: Bangladeshi banks overseas should periodically launch campaigns to encourage the Bangladeshi migrant population overseas to open bank accounts. Bank officials should be trained, regularly informed and motivated about the importance of migrant remittances. There is much room for improvement in the functioning of Bangladeshi missions abroad with respect to remittances. Missions need to act promptly on queries about opening new branches and corresponding relationships, and procedural delays should be minimized by fixing specific time frames. Encourage private institutions/organisations, agencies, NGOs, and strengthen the existing public and private organisations to carry out preventive awareness and sensitisation campaigns, on all aspects of migration, collect all relevant information on the extent of the migration problems; strengthen the mechanisms to combat smuggling and trafficking in human beings including the elaboration of legal instruments, integrate migration and remittance issues with employment and poverty alleviation and the MDGs and mainstream migration in development plans. At the same time, Bangladeshi embassies need to explore the potential employment opportunities as well as the appropriate skill level mix indicated as the country's goal in

development plans in order to sustain high migrant growth for a longer period in different destinations and provision of better employment opportunities in organised industries and capture greater share of labour market in destination countries. On the other hand, the Bangladesh missions abroad should have capacity and plan for migrants' preparedness as they have an important role to play in ensuring the welfare of the migrants in the host countries. BMET must make provisions of receiving regular migrants' reports both from migrants and employers, where mission will play an important facilitation role on the basis of reporting.

Investment on migrants' education, welfare and create more opportunities: Educational background and skills are the most crucial aspects for the migrants in new settings. Bangladesh could respond by arranging skill-based specialised training at the secondary and tertiary levels with certification. This is required due to a large percentage of migrants and their families are less educated and the number of migrants in skilled and professional categories has declined over the last decade. Due to lack of education, they are not familiar with formal institutions and are not aware of the benefits of having a bank account. People intending to go overseas should therefore be encouraged to open accounts before their departure. Before issuing the migrants' clearance certificate, BMET can check whether the migrant has opened a bank account. Pre-departure training for labour migrants is not only important to reduce the human and economic costs of migration; it can also be a powerful tool in raising awareness about remittance methods and utilisation. The involvement of a variety of actors (international institutions, migrant associations, NGOs and governmental bodies) may be instrumental in the success of these initiatives. The government needs to commit adequate resources to the migration sector. In order to ensure migrants' welfare, a wage earners' welfare fund is already in place. However, MEWOE may review its utilisation and use the lessons learned for further programming. Government may give migrant workers the right to import goods that can be considered as remittances in kind, which may be exempted from custom duties for low custom duties.

Create investment opportunities: Considering the extensive network of microfinance/microcredit in Bangladesh – a link between remittance and microcredit may ensure an effective investment and impact on overall community development and reduce inequality in other way, may balance social and economic equity. On the other hand,

considering the need for special savings schemes for migrant families and the absence of services in all areas of the country, the government could give special permission to a few tested MFIs to engage in managing non-members' savings.

Strengthen intersectoral and multisectoral engagement in migration mainstreaming and programming: Bangladesh Government adopts a policy on international migration for the labourers. However, considering the importance of remittances in national economic development, now it is the prime time to translate the policy into action including the cost of implementation in the next budget cycle. A central body may be needed to manage and mitigate the migration, remittance, information, accountability, good governance and rights including legal issues coordination and initiate the dialogue and negotiation process. Engagement of different organisations also important for migration programming to address the social and human rights conditions of the migrants (before, during and after migrating). Comprehensive and complimentary policies on international migration, work permits, terms of conditions of jobs, recruitment and processing costs through private channels, involvement of the ministries, agencies, organisations related to international migration and remittance, measuring performance by rating of the concerned agencies, and provision of protection and rights of migrant workers guaranteed by clauses and legal supports (under bilateral, regional and international legal instruments) throughout the service period: recruitment, deployment, and return are also important part in mainstreaming the migration

Data for development and decision making (D4D): Steps like efficiency in information systems on manpower export and remittances inflow through digitisation process and electronically connecting the databases maintained by agencies involved in the overseas deployment system, could improve exchange of vital information on migrant stocks and flows including communications between home agencies and overseas offices. In addition, this system will help for authentication of various documents needed to process the applications including other services and thereby enhance the deployment process, save the money and man-hours. There is a need to enhance sex-disaggregated data collection on regular basis by geographical locations of both sender and recipient countries, its analysis monthly basis in consistency with Bangladesh Bank and other relevant organizations, and dissemination on regular interval advocacy for either by meeting the press for extensive consultation and strengthen the public opinion, or receiving policy level guidance on crucial

aspects. It is obvious that sending migrants in 157 destinations is quite cumbersome, messy and highly risky if the whole process of migration is not managed efficiently. The MEWOE along with BMET, BAIRA and banks needs to use a central data bank to make the migration process more organised and thereby reduce the system risks. Making the process more organised, cheap, reliable, reasonable and transparent is vital to attract other funding agencies to invest capital on this ground. The insurance companies also need to enter this industry in a leading form.

Policy formulation for taken effective responsibility to use of Remittance: The findings of the study imply that migration as strategy to earn remittance is still adopted predominantly by low income group. Households belonging to this group lack any supplementary source of income. Following the migration of the male members of these families, the female members become responsible of running the economic and non economic family affairs. This will require them to learn the financial dealing with others and coping with the existing system of information and communication. In terms of policy implications it would mean that government should take measures to not only to easing the current financial arrangements but also to increase the financial inclusion so that the rural women can actively participate in it.

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Annex-I: Semi- Structured Questionnaire for Interview

বাংলাদেশ লোক-প্রশাসন প্রশিক্ষণ কেন্দ্র

সাভার, ঢাকা।

“Utilization of Remittance to Bangladesh by the Expatriate Workers” শীর্ষক গবেষণা প্রকল্প

প্রশ্নমালা

[বিঃদ্রঃ শুধু গবেষণা কাজে ব্যবহারের জন্য এ প্রশ্নমালা প্রণয়ন করা হয়েছে এবং কোন পর্যায়েই উত্তরদাতার ব্যক্তিগত পরিচয় প্রকাশ করা হবে না।]

অনুগ্রহ করে প্রযোজ্য স্থানে টিক (✓) দিন।

১.০ সাধারণ তথ্যাবলী:

১.১ অভিবাসনকারীর নাম/ উত্তরদাতার নাম.

.....
ঠিকানা গ্রাম/বাসা/হোল্ডিং নং. পোস্ট/ওয়ার্ড/বোড
..... থানা জেলা.
.....

১.২ পিতা/স্বামীর নাম.

.....

১.৩ উত্তরদাতার সাথে অভিবাসনকারীর সম্পর্ক পিতা ☐ মাতা ☐ স্ত্রী ☐ পুত্র

☐

কন্যা ☐ বোন ☐ চাচা ☐ অন্যান্য

- ১৪ কোন দেশে অবস্থান করছেন:
.....
- ১৫ কতদিন বিদেশে অবস্থান করছেন:
.....
- ১৬ বিদেশে গমনের পূর্বে কি কাজ করতেন:
.....
- ১৭ শিক্ষাগত যোগ্যতা: শ্রেণি
- ১৮ বিদেশে গমনের পূর্বে কোন প্রশিক্ষণ গ্রহণ করেছিলেন কী? হ্যাঁ ☐ না ☐
- ১.৯ বিদেশে কোন কাজে (পেশায়) নিয়োজিত আছেন.
.....
- ১১০ পরিবারে নির্ভরশীল সদস্যের সংখ্যা: জন
- ১১১ পরিবারের কতজন সদস্য বিদেশে চাকুরী করেন? জন
- ১১২ অভিবাসনকারীর জমি/অন্যান্য সম্পত্তির পরিমাণ:
..... শতাংশ
- ১১৩ বসতবাড়ীর মালিকানা কি ধরনের?
নিজস্ব ☐ ভাড়া ☐ বিনা ভাড়া ☐ অন্যান্য ☐
- ১১৪ অন্যান্য সম্পদ বেডিও ☐ টেলিভিশন ☐ টেলিফোন ☐ মোবাইল ফোন ☐
☐
ফ্রিজ ☐ কম্পিউটার ☐ ল্যাপটপ ☐ বাইসাইকেল ☐
মটরসাইকেল ☐ কাব ☐ ট্রাক ☐ বাস ☐
অন্যান্য ☐
- ১১৫ উপরে বর্ণিত জমি/সম্পদের মূল্য: টাকা

১.১৬ বেমিটেস ব্যাভীত অন্য কোন আয়েব উৎস আছে কী? হ্যাঁ ☐ না ☐

২.০ আয়-ব্যয় সংক্রান্ত তথ্য:

২.১ বিদেশ গমনেব কত টাকা (প্রায়) খবচ হয়েছিল . টাকা

২.২ এ টাকা কিভাবে যোগাড় হয়েহে?

নিজ ☐ জমি বিক্রয় ☐ গবাদি পশু বিক্রয় ☐ ঋণ গ্রহণ ☐

২.৩.১ বিদেশ থেকে কি নিয়মিত টাকা পাঠান? হ্যাঁ ☐ না ☐

২.৩.২ কত সময় পৰ পৰ টাকা প্রেবণ কবেন? মাসিক ☐ ৩ মাস পৰপৰ ☐ ৬ মাস পৰপৰ ☐

২.৩.৩ মাসিক কত বেতন পাচ্ছেন? টাকা

২.৩.৪ বেতনেব কত অংশ দেশে পাঠাচ্ছেন? শতাংশ

২.৩.৫ বিদেশ থেকে কিভাবে টাকা পাছাচ্ছেন. নিজ ব্যাংক একাউন্টে প্রেবণ ☐ পবিবাব প্রধানেব একাউন্টে প্রেবণ

☐ চেক বা ব্যাংক ড্রাফট ☐ বন্ধু বা আত্মীয়-স্বজন ☐ হস্তিৰ মাধ্যমে ☐

মানি ট্রান্সফার কোম্পানী ☐

২.৩.৬ টাকা পেতে সুবিধা হয় কী? হ্যাঁ ☐ না ☐

২.৩.৭ হ্যাঁ হলে অসুবিধাব ধরণ উল্লেখ কবুন.
.....

২.৩.৮ কাব নামে টাকা পাঠাচ্ছেন স্ত্রী ☐ পিতা ☐ স্বামী ☐ অন্যান্য ☐

২.৩.৯ প্রেবিত অর্থ খবচেব ব্যাপাবে কোন নির্দেশনা থাকে কি? হ্যাঁ ☐ না ☐

২.৩.১০ নির্দেশনা না থাকলে টাকা খরচেব ব্যাপাবে কে প্রধানত সিদ্ধান্ত নেন: স্ত্রী ☐ পিতা ☐ স্বামী ☐

☐ অন্যান্য

৩.০ প্রেরিত অর্থের ব্যবহার:

৩.১ প্রেরিত অর্থ প্রধানত কোন খাতে ব্যবহৃত হয়?

ব্যয়ের ধরণ	মোট ব্যয়ের শতকরা %
ভোগ্য দ্রব্য	
টেকসই দ্রব্য ক্রয়	
সাংসারিক চলতি ব্যয় মেটানো	
সন্তান/ভাইবোনদের পড়াশোনা	
স্বাস্থ্য সেবা	
পারিবারিক দায়িত্ব পালন	
ঋণ পরিশোধ	
অন্যান্য	
মোট	

৩.২ প্রেরিত অর্থ দীর্ঘস্থায়ী আয় বৃদ্ধি মূলক কাজে ব্যয়িত হয়েছে কি? হ্যাঁ ☐ না ☐

৩.৩ উত্তর হ্যাঁ হলে যথার্থ ঘরে টিক (✓) চিহ্ন দিন: জমি ক্রয় ☐ ক্ষুদ্র শিল্প/ব্যবসা প্রতিষ্ঠা ☐

যৌথ ব্যবসা ☐ শেয়ার বাজারে বিনিয়োগ ☐ অন্যান্য ☐

৩.৪ সংরক্ষণ সংক্রান্ত তথ্য: সংরক্ষণপত্র ক্রয় ☐ ব্যাংকে জমা ☐ ডি.পি.এস ☐ সমবায় সমিতি ☐

নিজেব কাছে গচ্ছিত ☐

৩.৫ বেমিট্যান্স বিনিয়োগ না করার জন্য দায়ী কারণ চিহ্নিত করুন

- ☐ ঝুঁকি নিতে অনিচ্ছুক
- ☐ পরিবেশ অনুকূল নয়
- ☐ ব্যবসা তদরকী করার লোকের অভাব
- ☐ বিনিয়োগ যোগ্য মূলধনের অভাব
- ☐ অন্যান্য (উল্লেখ করুন):

গবেষণা কাজে সহযোগিতা করার জন্য আপনাকে আন্তরিক ধন্যবাদ।

সাক্ষাৎকার গ্রহণকারীর স্বাক্ষর

নাম

তারিখ

Annex- II: Study Area

Questionnaire Survey:

District	Upazila	Village
Brahmanbaria	Bijoynagar	Chaura
		Mirashani
Chittagong	Boalkhali	Pubhati
		Maighati
Comilla	Borura	Tolaram
		Shailchor
Dhaka	Dhamrai	Amtoli
		Sonapur
Tangail	Ghatail	Bijoytola
		panidhar

Focus Group Discussion

District	Upazila
Manikganj	Singair
Sylhet	Sadar
Narshingdi	Polash

Annex- III: Check list of the FGD

Expenditure of going abroad

How did they send money to home

Did they face any difficulties in sending money

Did they have any training prior to going abroad

How they use the remitted money

Could the remittance improve the living standard of the migrant workers' family

Did they face any other difficulties regarding working abroad

Any further comments (if any)

