

**SPATIO–TEMPORAL ANALYSIS OF EXPATRIATES REMITTANCE AND
POVERTY ALLEVIATION IN MANIKGANJ DISTRICT, BANGLADESH**

Ph.D. THESIS

A Dissertation Submitted to the University of Dhaka in Partial Fulfillment of
the Requirements for the Degree of Ph.D. in Geography and Environment.

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CERTIFICATE

This is to certify that the dissertation titled “ **SPATIO–TEMPORAL ANALYSIS OF EXPATRIATES REMITTANCE AND POVERTY ALLEVIATION IN MANIKGANJ DISTRICT, BANGLADESH**” submitted by LUTFAR RAHMAN for the fulfillment of Ph. D. degree at the Department of Geography and Environment, The University of Dhaka, Dhaka under my supervision.

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ABSTRACT OF THE THESIS

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ABSTRACT

Bangladesh is a country of huge population, which has led a variety of movement from home to abroad for employment, education and skill. The study has focused on the analytical description of expatriate migration, expatriate remittances and poverty level of Manikganj district and Bangladesh. The history of expatriate migration from Manikganj and Bangladesh has been included in the research by a methodology in details with the kind attention on the aims, objectives and structure of the research.

The expatriate migration, remittance and concept of poverty, routes out of poverty and role of remittances for poverty alleviation in Bangladesh have been studied in the research. With the references to international context of the various present scenario of remittances and poverty alleviation studies in Bangladesh is analysed in the research.

The history of migration from Manikganj district is changing day by day is also a consideration in the research within the seven upazillas which are not in same situation on migration, remittance and poverty situation. The study on spatial distribution of expatriates remittances and poverty alleviation in Manikganj, Bangladesh may bear academic and applied significance. The research work also describes about the data and figure of Manikganj district, the study area.

It is noted that most of the expatriates go abroad at the working age of their life mostly from 20 to 40 years. At this working age, they spend their prime creative and productive years at abroad. Most of the migrants are dominantly low educated and less skilled. Most of them are labor type and engaged at low productive jobs. Most of them were married during their first migration. Their average family size is little higher than national average. Frequency of their migration is quite high and also considerable number of people migrated more than once in their life time.

The impact of remittances on poverty level is analysed in the study. The result in the study shows that with the increase of remittance, the poverty level decreases. The positive correlation, regression, and statistical significances of the expatriate remittances and poverty situations are studied here also. The role of remittances at GDP of Bangladesh is also studied with statistical method in it where there is a positive relationship between remittances and

GDP in Bangladesh. From the present discussion and statistical calculation it may conclude that **there is relation between the Percent of Remittance in GDP and Poverty level of Bangladesh.** Remittances have a potential role in the development of poverty situation and in the reduction of poverty over time in Bangladesh. Migration and remittances are mutually related valuable complement for poverty alleviation. However, someone argue that there is a dichotomy between remittance and poverty alleviation, The poor households, they receive remittances as a tool for poverty alleviation, and public sector finds it as a supplement for economy of Bangladesh. Remittances has a positive effect on poverty reduction. A supplementary conclusion emanated from this study is that policymakers should adopt policies that encourage the use of remittances for investment and human development.

The spatio-temporal analysis of remittances and poverty of the study area is done. The correlation among the migrants of Manikganj and Dhaka district in terms of expatriates' migrants of Bangladesh is discussed through the statistical significance test in the study. The correlation among the remittances data of Manikganj and Dhaka district in Bangladesh is significant and spatial distribution in the study area is homogenous and statistical analysis shows that the poverty of Bangladesh at national, rural and urban level is distributed homogeneously and the decrease of level of poverty almost the same. But the spatial poverty rates at various places of Bangladesh are not homogeneously distributed. The divisional headquarters are richer than the remote districts of Bangladesh.

The policy related issues is studied in this research work. The existing policies on migration, remittances and poverty is discusses here. Besides, a recommendation on expatriate migration and remittance policy is forecasted here.

Finally the study concludes and recommends that someone may study on the effect of brain drain and labour loss from Bangladesh, the poverty transmission from rural to urban area, the country wide impact of poverty on migration etc. Also, the study recommends that remittance has a positive effect on poverty alleviation. The policymakers should adopt policies that encourage the use of remittance for investment and human development. Finally, as per result of literature review, statistical calculation and field survey the study recommends that expatriate remittance alleviates poverty in Bangladesh.

Acknowledgements

I am gratefully acknowledge to Dr. Rejuan Hossain Bhuiyan for his great patience to consider me as long duration researcher under his guidance as I started this research work in 2010 AD. As a government servant, I am also grateful to The Government of Bangladesh (GoB) to permit me to continue the course. Besides, I am cordially indebt to Dr. M. A. Rob, for his guidance and prudent idea to formulate the chapters. My respect and gratitude to Dr. Rita Afsar, former research fellow of Bangladesh Institute of Development Studies (BIDS) to donate her idea once a day at BIDS to guide me how to do a research work. Dr. A. Q. M. Mahbub and Dr. Ziaush Shams M. M. Haq, the think tank of migration research at Dhaka University and Prof. C. R. Abrar of Refugee and Migratory Movement Research Unit (RMMRU) of the same university in Bangladesh has disclosed the idea on the issue so I render my salute to them. I am debt to the teachers, staffs and students of Geography and Environment Department, Dhaka University, Bangladesh. Also my cordial well-wishes to the staffs and researchers of the same department who helped me to complete the task.

I am grateful to all the participants, interviewee and interviewer who engaged themselves during questionnaire survey, tabulation and compile the research work.

Finally, my family members specially my wife, Mrs. Afroza Akhter sacrificed her valuable time and encouraged me to complete the work, I am grateful to her. Mr. Abu Hasan Faruk, our Aslam vai, with whom I started my M. Phil. Course, as my family member has encouraged me to submit my report; I remember his insist to complete the task.

Last, not least at all, my gratefulness to Almighty Allah. Besides, I render gratefulness to my parents especially to my mother to show the way of new life from a peasant arena to the sphere of literate people, my boundless gratefulness to her.

Dhaka: 2015

Lutfar Rahman

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Chapter One

INTRODUCTION

1.1: INTRODUCTION:

The challenging new economic arena has awakened in the query of expatriate migrants remittance for the new public management of the developing world like Bangladesh. In many countries, remittance consists a greater and more reliable source of foreign exchange and a fund to meet up the balance of payment other than trade, investment, or foreign donation or aid. At the case of the developing countries, the remittance sent by the expatriates living abroad constitute a greater source of foreign exchange other than trade, Foreign Direct Investment(FDI), aid or donations. In 2013 AD in Bangladesh, figures on 1.4 billion US Dollar from remittance (BB, 2013). The net effect of expatriates remittance on poverty alleviation is a matter of dichotomy. Some researcher has proved its effects positively that remittance may help to reduce poverty. On the other hand, some cases prove it at negatively but the net effect of remittances in poverty alleviation is positive.

Many empirical and analytical works have examined the impact of remittances on the incidence of poverty, inequality, and economic growth position particularly in the developing countries (Barai, 2012), Adams (1991), for examples, finds that although remittances reduced poverty in Egypt in a small amount, their overall impact on income distribution was negative. However, the findings of the studies that investigated the impact of remittances on poverty and inequality from no single uniform standpoint the disuniformity could happen because of the underlying methodology to which poverty and inequality are highly sensitive (Acosta et al.,2006). Acosta et. al. show that in Latin American countries, the proportion of the poor is reduced by 0.4% for a 1 percentage point increase in remittance to GDP ratio.

Remittance is closely linked with international mobility, migration, finance, poverty alleviation and development. So, the positive and negative impacts of expatriates remittance on poverty alleviation is a matter of research and discussion depending on the consequences of remittances.

1.2: EXPATRIATES FROM BANGLADESH:

The history of expatriates migration from Bangladesh is very ancient. Siddiqui in 2003 states that Bangladesh has a long history of migration. The first traces of external

migration from Bangladesh can be found in Sri Lankan mythology. The Sinhala communities, the original inhabitants of Sri Lanka are believed to have migrated from Bangladesh (Siddiqui, 2004). The undivided Bengal Province of India was a common area for living. The Indian Subcontinent was not only a place for work and movement but also a the social and cultural hub of the inhabitant of the continent. Before the partition of the Indian subcontinent, the large scale of emigrant from present Bangladesh used to migrate to Assam of India and to Myanmar for work and social and cultural purposes. Many people from East Bengal Province used to go for business of jute and Maslin (a fine cotton and silk garments). In 1947, due to partition of Indian subcontinent, India and Pakistan came in light of independence and migration or people movement was in restriction by the laws of the both territory. At the time of partition, the mass movement of people is recorded by the both of the government and international communities. The cross border movement was a very common phenomena of the present Bangladeshi citizens. The people are not only habituated with the neighboring country but also cross continent migration experience. In the past colonial period, the origins of migration to abroad is recorded literally and officially. The inhabitants of Noakhali and Chittagong area came to know about the employment opportunity at the British Merchant Navy in where they got the better facility and salary. The prospective migrant used to start their journey by water ways from the port of Kolkata to the different parts of the world. Besides, the history tea cultivation in the North-eastern part of Bangladesh (Sylhet) had opened the new scope of work at the British Empire as low cost labor. Working on ships or even as stowaways, they migrated to a number of countries, of which the UK and the USA are the most important (Siddiqui, 2003).

In 1950s many European countries experienced a labor shortage at Low Skilled Industries; as a result the prospective migrants went over there as labor mostly. The migrant got a somehow the better option of work and living in abroad so in later they brought their spouses over there to live in abroad with them. Mostly, these people started to live in the Birmingham and Oldham area of United Kingdom. Thus the temporary migrant became the permanent migrants and later on they became expatriate migrants. Later on many students went to the United Kingdom for the higher and better study.

Besides, in 1960s many educated people moved to the United States of America for better and higher education along with many professionals for the better scope of work and living. The expatriate migrants used to live in the USA as citizen also. Besides the United Kingdom and the United States of America, significant numbers of Bangladeshis migrated to Italy, Canada, Japan, Australia and Greece (Siddiqui, 2004).

In 2005, IOM report about the Labor Migration (LM) to the Middle East (ME) and South East Asia (SEA), “In contrast to the migration to industrialized countries of the West, migration to the Middle East and South–East Asia has been characterized by short–term employment , with specific job contracts and migrants returning home after completion of the contract period”. Such type of expatriates has opened the door of new economic arena in Bangladesh. They have triggered the wheel of the economy of Bangladesh. The Independence of Bangladesh in 1971 has beamed the scope of labor migration in the Middle East and South East Asia. From the independence of Bangladesh, many expatriate migrated to the same region of Middle East. Later on, some people started to move the South Eastern Asia like Singapore, Malaysia, and South Korea etc. All these countries needed a huge amount of unskilled and semiskilled labor to fulfill the labor shortage in construction and household works. Furthermore, some African oil exporting countries, such as Libya and Nigeria, also attract labor migrants (Afsar, et al., 2002).

In the history of migration, women are not in significant but they pose a great concern of the government of Bangladesh. In 1990s, some women migrants went to Middle East for work as a house keeper. The very first experience of the women expatriates was not satisfactory but later on due to government interference and control some new good result prevails on the women migration at abroad. In the last few years, a new scope has opened at the middle eastern countries for the women workers.

1.3: REMITTANCES FOR POVERTY ALLEVIATION IN BANGLADESH:

Remittance has a primary role for the provision of basic needs, investments activities, improving the living standard of life etc. There are two extreme views on the relation between remittances and poverty, an optimistic and a pessimistic view. Proponents of the optimistic views argue that migration reduces poverty in the labor exporting areas by shifting the population from a low income rural sector into a relatively high –income urban economy (Hoti, 2009). Remittance play the vital role for the improvement of live standard meeting up the basic needs of daily in the rural and urban areas of Bangladesh especially in Manikganj district. Erudita Hoti in 2009 also says, “The pessimistic scenario accepts that households involved in migration benefits but these beneficiaries may not include the poor. This because the poor households face constraints to migration – such as high costs and risk. The migrants are thus more likely to come from middle and high income groups and only contribute to the widening of income gaps”. In 2005, International Monetary Fund (IMF) in a cross country study at 101 countries over the period 1970-2003 reveals that “A strong link between poverty, whether measured using the poverty gap or the poverty headcount, and remittances. Though the impact may seem economically small: on average, 2.5% increase in remittances or GDP ratio is associated with 0.5% decrease of people living in poverty”. International remittances have a small but positive effect on poverty (Adams, 1991). He also quoted, “Remittances have a greater poverty deducing effect when measured by more sensitive poverty measures: Poverty gaps and squared poverty. The latter measure shows that including international remittances in household expenditure reduces severity of poverty by 34.8%”. Remittances help the migrants’ family and society to cope up with the demand of daily life and essential commodity. There is a positive relation between remittance and poverty alleviation. The increasing attention paid to the question of migrant remittances comes from the realization of the important role they play in poverty alleviation and, circumstances permitting, economic development more broadly. The remittance sent by the expatriates is the prime source of direct poverty alleviation of the individuals and households level at the origin of the expatriates. Forming a relatively stable source of income independent of the local economy of recipient families, remittances offer a lifeline to

millions in the most vulnerable groups across the developing world (Turnell, et.al. 2004) . Besides, in the field of economic development, remittances are the novel devices at the source of poverty alleviation. For instances, a 71 country study undertaken by Adams and Page (2005) concluded that remittances ‘reduce the level, depth, and severity’ of the receivers and their communities.

1.4: AIMS AND OBJECTIVES OF THE STUDY:

The main objective of the study may be divided into main two parts: one is major objective and another is minor objectives.

MAJOR OBJECTIVE is to find out :-

- The impact of expatriates migrants’ remittance for the poverty alleviation of Manikganj district and also in Bangladesh from 1980’s to 2010 with the spatio-temporal context,

MINOR OBJECTIVES are the considerations and supporting of the major objectives of the study as below:-

- i. to find out the expatriates migrants scenario in Bangladesh (Spatio-temporal Analysis),
- ii. to find out the migration volume, rate and the trend of remittance amount as well as situation in Manikganj district, Bangladesh.
- iii. to analyze the spatial and temporal scenario of expatriate migrants of Manikganj district and Bangladesh from 1980’s to 2010 AD,
- iv. to find out the factors associated to the expatriate migration and remittance scenarios of Manikganj and Bangladesh,
- v. to find out the comparative scenarios of migration volume with other districts in Bangladesh.

- vi. to find out the benefits or welfare from remittance in Manikganj district and remittances at GDP of Bangladesh at these sectors or if not, why not benefits or welfare ,
- vii. to find out the poverty alleviation situation in the study area,
- viii. to identify the barriers, problems, impact and drawbacks for expatriate migration and remittance in Manikganj, Bangladesh,
- ix. to conclude and recommend on solution of the drawback of expatriates remittance and poverty alleviation in Bangladesh.

1.5: HYPOTHESIS:

1. Null Hypothesis (H_0): *The total number of Expatriate migrants has no relation with the remittances sent by them,*

Alternative Hypothesis (H_1): *The total number of Expatriates migrants has relation with the remittances sent by them.*

2. Null Hypothesis (H_0) : *The total number of expatriate migrants has no relation with the poverty level,*

Alternative Hypothesis (H_1): *The total number of expatriate migrants has relation with the poverty level.*

3: Null Hypothesis (H_0) : *Remittance has no relation with the poverty level or poverty alleviation,*

Alternative Hypothesis (H_1): *Remittance has relation with the poverty level or poverty alleviation.*

1.6: RATIONALE AND SCOPE OF THE STUDY:

Manikganj district in Bangladesh is one of the poorest areas of the country. The poverty indicator like literacy rate (49.20%), annual growth rate (0.80%), urbanization rate (9.24%), higher infant mortality rate , low calorie intake per day, low average per capita income etc are not satisfactory and not adjusted to real situation. The district has an ancient

history of expatriate migration from the area to the abroad. The expatriate are generally low skilled or skill less but they are earning remittance which is helpful for poverty alleviation at micro and macro level. So the district, Manikganj is a potential research arena at economic and social sectors due to its geographical location. The economy of the area is rising day by day at very slow rate. The overall economic situation of the country is facing some problems at various sectors. The migration, remittance and poverty alleviation are a key issue for country interest. Not only the poor people of the villages are migrating but also the rich people are migrating abroad to change their life status. In course of time, the migration pattern and volume is changing considering the time and place of the district. The impact of migration on individual or integrated depends on how the migration is managed and operated. The history of migration in Manikganj district is changing day by day is a consideration for research. The seven upazillas are not in same situation on migration, remittance and poverty situation. The image of the area or the country in abroad is a considerable matter for migration. The recruitment process, the financial transaction, movement system, the use of remittance, the role of related government, semi-government and non-government organizations etc. are the highlighted issues for migration, remittance and poverty of Manikganj, Bangladesh. The concern bodies are experienced with the policy making issues try to get the better results from the sector. The present study on spatio-temporal analysis of expatriates' remittance and poverty alleviation in Manikganj, Bangladesh may bear academic and applied significance. Besides, no secondary information was detected on this topic, so it may be a unique study in the field of study.

1.7: METHODOLOGY OF THE RESEARCH:

The study involves both the primary and secondary data sources. In the context of spatio-temporal analysis, the data will be analyzed. In the present study, the maps of Bangladesh will be used. After the emergence of Bangladesh and before the decade of ninety, the expatriate migration was not so intensive and a very few data was recorded.

- In this study, the existing secondary data would be collected; collated, scrutinized and necessary primary data will be collected from the field of study.

- The national and international organizations related to the field of study will be considered very actively for the betterment of the study.
- The research scholars and personals carry own specialization in this field of study will be interviewed to enhance the study.
- Opinion will be collected from migration, remittance and poverty alleviation expert as well as government-non government officials in this field of study. Open and close ended questionnaire method would be used for field survey.
- The remittance sender or receiving family will be determined and data would be collected from the study area in where available basis.
- The expatriates sample size and frame will be developed on Guilford and Fruchter's Sample Size Theory as

$$n = \frac{z^2pq}{d^2} \quad \text{where, } n = \text{sample size,}$$

$$z = 1.96 \text{ at } 5\% \text{ level of significance,}$$

$$p = 0.50 \text{ (the exact value of difference is unknown)}$$

$$q = 1 - 0.50 = 0.50$$

$$d = 5\% = 0.05$$

$$\text{So, } n = \frac{1.96^2 * 0.50 * 0.50}{0.05^2} = \mathbf{384.16 = 384}$$

for the missing content and coverage the error, the study needs additional 16 sample to cover up the gaps in research. So, the total sample size would be $384 + 16 = 400$ (Four Hundred).

- The tentative following variable will be studied in the research work :
 - ▶ Family status in past, present and future,
 - ▶ the role of variables for poverty alleviation,
 - ▶ poverty alleviation index,
- In the study, independent variable may be expatriate migrants, remittance, use of remittance, GDP (Gross Domestic Product) in where the dependent variable may be poverty alleviation.

- The usual statistical data analysis through SPSS AND MS-EXCEL software and various statistical method will be used to get more scientific and justified result of the study. Quantitative techniques which are relevant and necessary for the study may be applied to examine the relationship between and among the variables and parameters in respect of the field of study.

1.8: STRUCTURE OF THE STUDY:

This study or dissertation consists ten chapters those are organised and summarised in the following ways:-

Chapter-1: This chapter contains a brief description of migration, expatriate remittances and poverty level related background study of Manikganj district and Bangladesh. It also includes the research aims and objectives and structure of the research. The history of expatriate migration from Manikganj and Bangladesh has been studied. It also includes the research methodology in details with the kind attention.

Chapter-2: The existing literature review on migration, remittance and concept of poverty, routes out of poverty and role of remittance for poverty in Bangladesh and international context. The various present scenario of remittance and poverty alleviation studies in Bangladesh is studied here.

Chapter-3: The chapter describes about the general facts and figures of Manikganj district, the study area. The location, history of expatriate migration from the district and institutional authority of the area.

Chapter-4: It says about the demographic facts and figure of Manikganj district and the field study related calculated data on Manikganj district. The age and sex selectivity, educational status, income and occupational status, marital status etc of the expatriates are discussed.

Chapter-5: The chapter briefs the volume and trend of the expatriate migrants, remittance of Manikganj district and Bangladesh. Besides, the significance test through t-test between the total number of expatriates and the remittance of Bangladesh.

Chapter-6: The chapter discusses on causes, push and pull factors of expatriate migration

from Bangladesh. The positive and negative impact of expatriate migration is also studied here. The barriers of expatriate migration are discussed in the chapter.

Chapter-7: The impact of remittances on poverty level is analysed in this chapter. The benefits and use of expatriate remittance in Manikganj and Bangladesh is studied in the chapter. The correlation, regression, and statistical significances of the expatriate remittances and poverty is studied here also. The role of remittances at GDP of Bangladesh is also analysed at very statistical method in it.

Chapter-8: The spatio-temporal analysis of remittances and poverty is discussed in this chapter. The definition of spatial, temporal analysis and spatio-temporal analysis is discussed. The correlation among the migrants of Manikganj and Dhaka district in terms of expatriates migrants of Bangladesh is discussed through the statistical significance test in the chapter. The poverty concepts, various type of poverty has been discussed in the chapter.

Chapter-9: The policy related issues is studied in this chapter. The existing policies on migration, remittances and poverty is discusses here. Besides, a recommendation on expatriate migration and remittance is forecasted here.

Chapter-10: Finally, the last chapter concludes and recommends on the study. The study concludes that the expatriates remittance alleviate poverty in Bangladesh. The research also recommends that the Government of Bangladesh may try to make the easy procedures and regulations in order to accelerate the expatriate migration. The expatriate migration policy may help the government to earn the foreign exchange is also a recommendation in the study.

Chapter Two

LITERATURE REVIEW ON EXPATRIATES REMITTANCE AND POVERTY ALLEVIATION

2.1: INTRODUCTION:

International migrants present both challenges and opportunities in a globalized world today (Khatri, K. S. 2007). Migration is a system or tool for movement or mobility from one place to another place in which there is a time required issue concerning the origin and destination of the migrant through a channel or media as an intervening obstacle or opportunity. This movement is closely related to the boundary of country or international boundary between or among the countries of the world. In general, human migration has occurred throughout history and began with the movements of the first human groups out of their origins in East Africa (Tigno, 2006). International migration from Bangladesh is a very definite character in the history of mobility and people movement. From the ancient time in the history, a mobility of people in conscious or out of conscious is very common phenomena in the field of international migration; especially at the European or neighboring countries. Whatever the purpose of international migration, it is a very common phenomena for earning and poverty alleviation in Bangladesh at before or after independence. After Liberation War of Bangladesh in 1971, a new dimension at international migration is recorded. The Bangladeshi expatriate migrant started to go abroad for better employment and income at the Middle East Muslim Countries. As the countries are Muslim dominated in culture and friendly foreign policy with them. In 1980s, a group of people started to move towards the developed countries like USA, Canada, UK, Australia and other European countries. After 2000, a multidimensional migration at abroad is noticed.

2.2: THE DEFINITIONAL APPROACH OF EXPATRIATE MIGRATION AND REMITTANCE:

International migration is very significant for social, economic and political issues. It is a complex phenomena, relates with the migrant, migrants family, places of origin, destination, culture and adaptation of the both places. In modern time s, the emergence of migration as a high priority issue on the international agenda instigated a fresh debate around the legitimacy and capacity of multilateral, international institutions to efficiently address new issues raised by international migration (Channace, 2007). There are two major patterns

in international migration from Bangladesh, one is to the Industrial and Developed First World another one is to the Middle East and Southeast Asia. At the case of First World Expatriates migrants are the richer, long term and educated, on the other hand the Middle East and Southeast Asian Expatriates Migrants are poor, short term and middle class people of Bangladesh mostly. The Middle East and South Asian expatriates return to their origin after completion of contract period. Some expatriates also migrate frequently abroad for better economic security in their family life. In this study, the operational definition of expatriate migration is “the migrant who cross the border of Bangladesh and stay more than six month at abroad for earning money, education may be defined as expatriate migrant”.

Remittances are the sum of workers’ remittances, compensation of employees, and migrants’ transfers (World Bank). Workers’ remittances are current transfers by migrants who are considered residents in the destination country (IMF 2010a).

The operational definition of the expatriate remittances is as follows:

“The remittances or money sent by the expatriate migrants from abroad is expatriates remittance”.

2.3: EXPATRIATES MIGRATION VOLUME AND RATE IN BANGLADESH:

Bangladesh is a labor surplus country and consequently participates in the surplus side of the global labour market (Refugee and Migratory Movement Research Unit, 2008). It has a long history of migration for development and employment. The country poses huge population and small area, as a result high density of population is a common problem in the country for the country leader and international think-tanks. Every year a huge number of expatriates migrate for abroad for the better scope of work and life. Almost the migrants are short term in nature and unskilled. Despite countries long history of migration , increase in oil price in 1970s opened up vast scope for Bangladeshi migrants in the Middle East which was later on expanded to the newly geared furthermore for the government of Bangladesh promoting international labor migration as part of an overall development plan since 1976 (RMMRU, 2007). The new found wealth of the Middle East began to attract the jobless and the poorly paid people of Asia, including those from Bangladesh (Osmani, 1986).

Osmani, S. R. in 1986 also stated,

“Significantly number of Bangladeshi nationals are said to have started migrating to the Middle East in 1971. Many of those who were trapped in the West Pakistan during the War of Liberation managed to escape to the West to seek their future in the countries of the Gulf region. When the demand for expatriate labor in these countries rapidly expanded after 1973, these migrants brought their friends and relatives, often at their own expense. The flow of migrant labor to the Middle East, therefore, began almost entirely on the private initiative of the early migrants. An official framework came several years later, in the second half of the 1970s.”

Expatriates migration contributes significantly for economic development and growth of a country. Though the history of expatriates from Bangladesh is very ancient and they migrated to Singhala of present Sri Lanka. But official record of Bangladeshi migrant started in 1976. As per record of Bangladesh Manpower and Employment Training Bureau (BMET), in 1976, 6087 expatriates migrated from Bangladesh and earned 23.71 million US Dollar. In 1980, the expatriates recorded as 30,073 migrants and earned 301.33 million US Dollar. After 30 years, the figure stands as 390,702 migrants and earned 11,004.73 million US dollar. In the history of 30 years(From 1980 to 2010 AD) expatriates migrants has been increased remarkably which is 13 times in Bangladesh.

Table 2.1: The Expatriates of Bangladesh.

Serial no	Year	No of expatriates from Bangladesh
01	1980	30,073
02	1985	77,694
03	1990	103,814
04	1995	187,543
05	2000	222,686
06	2005	252,702
07	2010	390,702

Source: BMET, 2012.

2.4: LITERATURE REVIEW ON INTERNATIONAL MIGRATION, REMITTANCE AND POVERTY ALLEVIATION STUDIES IN BANGLADESH:

There are a few migration and remittance researcher in Bangladesh. The migration researcher is from mostly social science background like Geography, Sociology, Economics, Development Studies etc. Some other policy makers and researchers also study on migration and remittances. But purely remittance researcher may be counted in hand in Bangladesh. Refuge And Migratory Movement Research Unit (RAMMRU) under Sociology Department of Dhaka University, Bangladesh run by Professor Dr. C. R. Abrar and Professor Dr. Tasneem Siddiqui is an international recognized research organization but it has a lacking of statistical analysis of remittance and poverty alleviation. It is mostly based on sociological aspect. Paucity on migration, remittance and development study in third world countries is very common, especially in Bangladesh. Very few researchers are interested to study on these topics up to some years ago. But this barrenness has decreased due to effort of some migration researchers in Bangladesh like Mahbub, Baqee, Ziaush Shams M. M. Huq of Geography and Environment Department, Dhaka University; Rita Afsar of Bangladesh Institute of Development Studies (BIDS). Besides some economics and social science researcher has beamed a new arena for migration, remittance and poverty alleviation study in Bangladesh. A very few scholar is common in Bangladesh who study in migration, remittance, poverty alleviation and economic development in a body. The sociologist study on sociological aspect, economist study on economic development but a few researchers study the both.

World Bank, International Organization of Migration (IOM), International Labor Organization (ILO), United Nations Development Program (UNDP), United Nations High Commission of Refugees (UNHCR) is working on migration, remittance and poverty alleviation. These organizations have a huge number of publications on specific issues.

Adams, R. H. and J Page in their “ International Migration , Remittance, and Poverty in Developing Countries” a World Bank Policy Research Working Paper 3179, in December 2003 states about the theoretical and definitional aspect of migration, the role of remittances for poverty alleviation, the impact of remittance of economy of the migrants etc.

Ernesto M. Pernia in 2006 in his “Diaspora, Remittance and Poverty RP’s Region” says about causes international migration, consequences of International Migration, the determinants of international migration and remittances, remittances and poverty alleviation etc. Bilsborrow, E. et al in 1987 at “The Impact of Origin Community Characteristics on Rural Urban Migration in a Developing country” tells about the impact of migration on origin but this is a basic type study in the field of migration and remittances. Remittance flows represent any monetary and or in kind transfer that migrants send home to family members or other beneficiaries; be it via formal or informal channels (World bank, 2005). Mainly very first remittance is economic fund. Goldring, L. in 2004 shows three types of remittances in his “*Family and Collective Remittance to Mexico: A Multidimensional Typology*” in an article of *Development and Change* vol. 35(4). Institute of Social Studies, Blackwell Publishing, USA: these are a) Individual Remittance, b) Collective Remittance and c) Investment Remittance. The individual remittance used for the family expenditure and related to individual poverty alleviation. The collective remittance used for investment in a project for economic development and poverty alleviation directly. The investment remittance is sent by the migrant for specific investment in his locality or origin.

Antonie Pool in 2008 on his “REMITTANCE: AN EFFECTIVE WAY TO ALLEVIATE POVERTY?” states,

“these economic and noneconomic impacts of remittances contribute to the controversy whether remittances have positive or negative effects on the remittance receiving areas. Some researchers (Cohen, 2005: 89) see remittance as negative and indicate that remittances are only used for daily survival and are not spend on productive uses – leading to short term effects. Because these remittances are believed not to be invested, they will have no impact on development and poverty reduction and may even distort them further. This pessimism is supported by the argument that migration leads to the withdrawal of human capital, the breakdown of traditional stable village communities and leading to people becoming dependent on remittances (De Haas, 2006:2). The second school , supported by Adams (2005:1652), Koc (2004:78) and Zachariah et al. (2001: 1) see remittances as the key to the

increasing of living standards and the alleviation of poverty . They agree that remittances are directly focused on benefiting the poor. Whether remittances are used for consumption, buying houses, or for other investments, it is believed that they generate positive effects on the economy and especially benefit the poor.”

Zacharia et. al. (2001) states that migration may therefore represent an important strategy for dealing with poverty via remittance flows. Antonie Pool in 2008 says that relative poverty is based on the view that the standards of living in lone society may differ from the standard of living in another society. Therefore, a relative poverty line will be higher in those societies with a higher average standard of living and lower in those with a lower average standard of living and always refer to the poorest quintile or percentages of that society. Centre for Policy Dialogue (CPD) in 2008 on “The Micro Level Impact of Foreign Remittances on Incomes in Bangladesh; A Measurement Approach Using the Propensity Score” proves the impact of foreign remittances on the total income of Bangladesh. It has revealed the impacts of various macroeconomic policies on poverty alleviation specially using the remittances, remittances flow and the share of remittance in the Gross Domestic Product (GDP). Haydory Akbor Ahmad and Md. Gazi Salah Uddin in 2009 on “ *Export, Imports, Remittance and Growth in Bangladesh: An Empirical Analysis* ” investigates the causal nexus between export , import remittance and GDP growth for Bangladesh using annual data from 1976 to 2005. It also describes about the time series econometrics’ tools to investigate the relationship adding import and remittance in the model. Loradel O. Capistrano and Maria Lourdes C. Sta. Maria in 2005 on “The Impact of International Labor Migration and OFW Remittances on Poverty in the Philippines” try to prove that the impact of remittances on poverty alleviation using the different theoretical and empirical frame work. It also proves the effects of migration and remittances on the different levels of poverty. The paper also investigates the impact of labor migration and overseas workers’ remittances on poverty reduction in the Philippines using a panel data on the 16 regions in the years 1997, 2000, 2003. in 2005, Dr. Tasneem Siddiqui in a working paper of International Labor Organization (ILO) on “ *International Labour Migration from Bangladesh: A Decent work Perspective*” describes about the conceptual frame work of

migration in Bangladesh, managing migration, legal and regulatory framework of labour migration from Bangladesh, demography and employment opportunity at abroad, expatriate migrants human rights protection etc. Hisaya Oda (2004) edited “International Labor Migration From South Asia” is the final output of the same Titled Project. It aims to trace new patterns and the changing nature of labor migration from South Asian countries and analyze the economic and social consequences for migration for the countries of origin. It also highlights the role of remittance of migration for countries of origin. The study finally reveals the role of remittance and examines their effect on development and poverty reduction . John Page and Sonia Plaza in 2005 in a draft paper of World Bank named “MIGRATION, REMITTANCES AND DEVELOPMENT: A Review of Global Evidence” presents the patterns of global migration, origin and destination of migration, the significance of migration, trends of migration, the determinants of migration, remittance and poverty alleviation at household, national level etc. Jaun Buachenau in 2008 on “ Migration, Remittances and Poverty Alleviation in Bangladesh” titled report and proposal for United Nations Development Program (UNDP) establishes the link among migration , remittance and poverty; the efficiency of migration in alleviating poverty in Bangladesh, policy option for improving the efficiency of migration, the financial service strengthening etc. In 2005, International Organization for Migration Series, no 18 on “*Dynamics of Remittance Utilization in Bangladesh*” reveals the varied nature of migration in Bangladesh, the history and obstacles of Migration, remittance channel and methods of transfer, impact of remittance on national economy as well household and community levels. Erodita Hoti (2009) on “*Remittance and Poverty in Albania*” finds that remittances have a significant impact on the reduction of absolute poverty in the country by directly raising household income and consumption. Moreover, the high degree of dependency on remittances in Albania, both on the micro and macro level of economy of the country.

By the deepest effort of the above expatriate migration and remittances scholars, the paucity of the study has been decreased somehow but not sufficient for research especially in Bangladesh.

Expatriate migration is a diversified process by which the expatriates are mostly beneficiary at the origin for poverty alleviation. Like all other researches and studies, expatriate migration and remittance has a thirst of generalization on spatio-temporal analysis in the context of Bangladesh.

2.5: CONCLUSION:

Literature on remittance and poverty alleviation on the spatio-temporal context is very few. The scholars on this issue is a very few and countable in Bangladesh. Though it is a required field for the study of Economy of Bangladesh, it is not done available and enough for meeting up the thirst of knowledge. The poverty alleviation researchers and practitioners in the country are much more reluctant on the issue but the country leaders are very much interested in the issue for counting the international reserve and the balance of payments of Bangladesh.

Chapter Three
MANIKGANJ DISTRICT:
The Study Area

3.1: INTRODUCTION:

Manikganj was one of the sub-divisions of former Dhaka zilla. It was up-graded to a zilla or district in 1984. Nothing is definitely known about the origin of the district name. It is said that the present areas of the district head quarters was once known as Dakra. Subsequently, it was changed into Manikganj after name of saint Manik Shah Darbesh. The Padma, Jamuna, Dhaleshwari, Ichamati and Kaliganga are the main river in the district. Manikganj District has a population of 1,274,829; 51.16% male and 48.84% female; the population density is 929. Among the peasants, landless 23%, marginal peasant 29%, small peasant 25%, intermediate 18% and 5% rich.

Table 3.1: Manikganj District: At a Glance.

District									
Area (sq km)	Upazila	Municipality	Union	Mouza	Village	Population		Density (per sq km)	Literacy rate (%)
						Urban	Rural		
1383.06	7	2	65	1317	1652	95579	1189501	929	41.02
Others Information of District									
Name of Upazila	Area (sq km)	Municipality	Union	Mouza	Village	Population	Density (per sq km)	Literacy rate (%)	
Ghior	145.95	-	7	170	186	138479	949	49.66	
Daulatpur	216.24	-	8	172	186	155674	720	28.37	
Manikganj Sadar	214.81	1	10	270	318	261662	1218	51.57	
Shibalaya	199.07	-	7	202	253	154239	775	40.95	
Saturia	140.12	-	9	166	225	155137	1107	36.90	
Singair	221.45	1	11	137	246	248615	1123	34.71	
Harirampur	245.42	-	13	196	238	171274	698	41.46	

Source: Bangladesh Bureau of Statistics, 2001.

3.2: THE STUDY AREA:

Map 3.1: Map Of The Study Area.



Source: Author's Preparation, 2013

3.3: LOCATION OF MANIKGANJ DISTRICT:

The district is bounded on the north by Sirajganj and Tangail districts, on the east by Dhaka district, on the south by Faridpur, Rajbari and Dhaka districts and on the west by Pabna and Rajbari districts. The total area of the district is 1383.66 sq. km. (534.00 sq. miles). They lie between 23°38' and 24° 03' north latitudes and between 89°41' and 90°08' east longitudes.

3.4: HISTORY OF EXPATRIATE MIGRATION FROM MANIKGANJ DISTRICT:

An extensive area of the district especially riverine area of the upazillas of Harirampur, Shibalaya and Daulatpur becomes victim to riverbank erosion every year, as a result many people migrates internally and internationally. No secondary data is available on the migration history of the district during field research. But here say is that due to riverine communication in the district, people used to move from one district to another district for work and meeting the relatives. Besides, the river Padma being connected with Kolkata (former Calcutta of India), the people used to move to India from Aricha Ghat of Shivalaya upazillas. Some people used to go to Asam province of India. The richest group of people like Jamider used to go to India and United Kingdom (especially in London) for higher education which is not a recorded issue of expatriate migration but universal recognized subject.

3.5: INSTITUTIONAL AUTHORITY OF MANIKGANJ DISTRICT:

Manikganj subdivision was established in 1845 and was turned into a district in 1984. The district consists of 7 upazilas, 65 unions, 1176 mauzas, 1652 villages, 2 paurashavas, 18 wards and 64 mahallas. The upazilas are Manikganj Sadar, Singair, Shibalaya, Saturaia, Harirampur, Ghior And Daulatpur.

3.6: MAIN SOURCES OF INCOME:

The main sources of income are as: Agriculture 56.15%, non-agricultural labour 3.29%, industry 1.48%, commerce 14.03%, transport and communication 3.25%, service 10.67%, construction 1.45%, religious service 0.21%, rent and remittance 2.10% and others 7.37% (Source: BBS. 2012).

3.7:CONCLUSION:

Manikganj is a poor and riverine economic potential district in Bangladesh. It is one of the potential research arenas at economic and social sectors due to its geographical location. The migration, remittance and poverty alleviation are a key issue for country interest. Not only the poor people of the village are migrating but also the rich people are migrating abroad to change their life status. In course of time the migration pattern and volume is changing considering the time and place of the district. The impact of migration on individual or integrated depends on how the migration is managed and operated. The history of migration in Manikganj district is changing day by day is a consideration for research. The seven upazillas are not in same situation on migration, remittance and poverty situation. The image of the area or the country in abroad is a considerable matter for migration. The recruitment process, the financial transaction, movement system, the use of remittance, the role of related government, semi-government and non-government organizations etc. are the highlighted issues for migration, remittance and poverty of Manikganj, Bangladesh. The concern bodies are experienced with the policy making issues try to get the better results from the sector. The present study on spatial distribution of expatriates' remittance and poverty alleviation in Manikganj, Bangladesh may bear academic and applied significance.

Chapter Four

THE DEMOGRAPHIC ANALYSIS OF
MANIKGANJ DISTRICT

4.1:INTRODUCTION:

Manikganj is a riverine district in central Bangladesh with flood washed fluvial land. It is in the Dhaka Division. Manikganj District with an area of 1383.06 sq km, is bounded by Tangail District on the north, Dhaka District on the east, Faridpur and Dhaka districts on the south, the Padma, Jamuna and the districts of Pabna and Rajbari on the west. Main rivers are the Padma, Jamuna, Dhaleshwari, Ichamati and Kaliganga. An extensive area of the district especially riverine area of the upazilas of Harirampur, Shivalaya and Daulatpur becomes victim to riverbank erosion with flood water every year. As per CENSUS REPORT OF 2011, Bangladesh Bureau of Statistics (BBS) In 2013 reports, “ Manikganj District has a population of 13,93,000 person or 48.53% male and 51.47% female in where sex ratio is 94; the population density is 1006 person/ sq kilometers. Among the peasants, landless 23%, marginal peasant 29%, small peasant 25%, intermediate 18% and 5% rich.”

Expatriates from Manikganj district are predominantly young and young adults from low and middle income families mostly. Besides, the young students from rich and middle class families of Manikganj Districts migrates for higher education and earning money.

4.2: AGE SELECTIVITY:

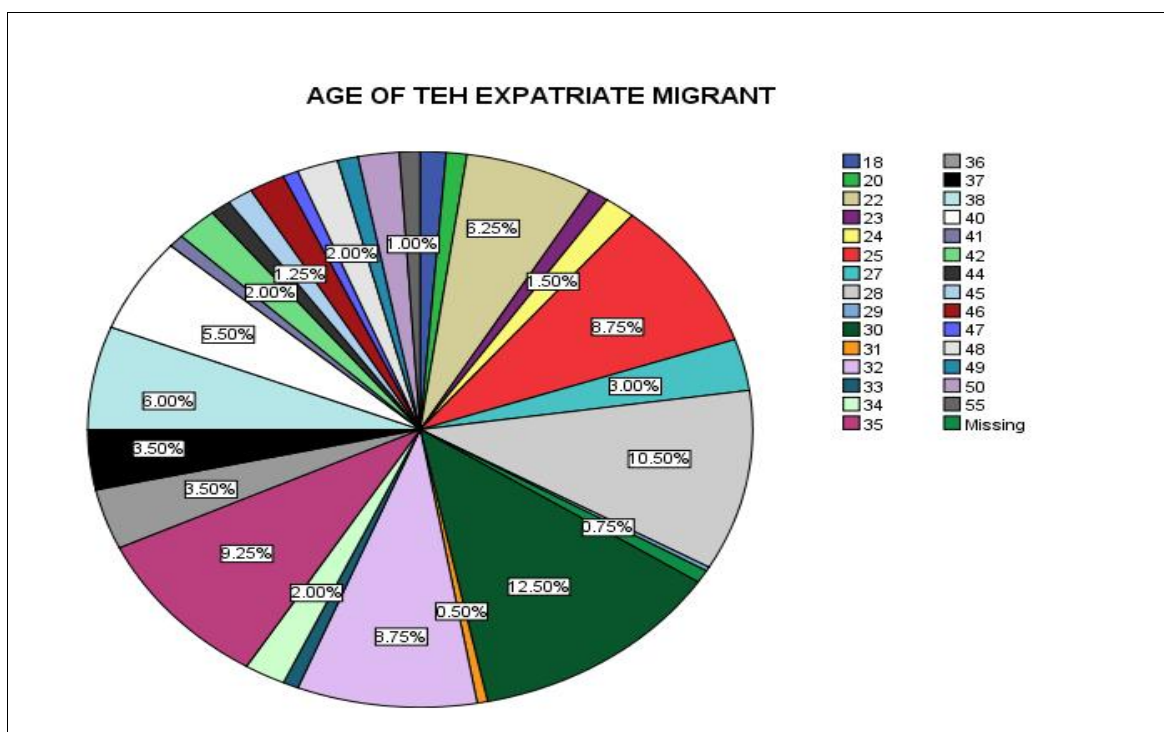
Age selective data are not available in BBS and Bureau of Manpower Employment and Training (BMET) data. But some study reveals some research required data on age of expatriate. Tasneem Siddiqui and C.R. Abrar in 2000 at a study says, “most of the migrants are young (15-30 years) when they first migrated”. The Field Survey on Expatriates of Manikganj Districts reveals that average age of the migrants is 32.86 years and the range of expatriates is from 18 years to 55 years. The following tables show the details of age of the expatriates migrants:-

Table 4.1: The Age of the Expatriate Migrants

Measures	Values (Age in Year)
Mean	32.86
Median	32.00
Mode	30
Range	37
Minimum	18
Maximum	55

Source: Field Survey, 2013.

Figure 4.1: Pie Diagram of the Age of The Expatriate.



Source: Field Survey, 2013.

4.3: SEX SELECTIVITY:

As per census report of 2011 of Bangladesh Bureau of Statistics (BBS) there are 48.53% male and 51.47% female in where sex ratio is 94 in Manikganj district. At the case of sample survey for this study a little expatriate is available for the study. Though it is a very few amount, the female expatriate is common phenomena in the study area. The following table (As per BMET Recorded Data) shows the real figure of male and female expatriates from Manikganj district, Bangladesh:-

Table 4.2: Table of Sex of the Expatriate.

Year	Male	Female	Total	Sex Ratio
2006	6930	1755	11385	394.87
2007	14684	1855	16539	791.59
2008	13502	2586	16088	522.12
2009	6478	2780	9258	233.02
2010	5583	2934	8517	190.29

Source: BMET, 2012 AD.

From the above table we may conclude that the female expatriate are increasing day by day due to government initiative and proper effort. The efforts are technical training for women, low migration cost, at least level of salary etc. The data on this issue was not available and required before 1980s' but now due to increase of female expatriates it is a required issue to the policy makers and researchers.

4.4: EDUCATIONAL STATUS:

The Literacy and education figure of Manikganj district is not satisfactory. Average literacy rate is 26.9% (male 33.7% and female 20.1%). Educational institutions are college 24, high school 130, junior high school 7, primary training institute 1, vocational training institute 1, madrasa 87, music school 1, primary school 588, NGO operated school 290, community school 2, adult education centre 225, satellite school 10. Old and noted institutions are Government Debendra College (1942), Government Bhiku Memorial College

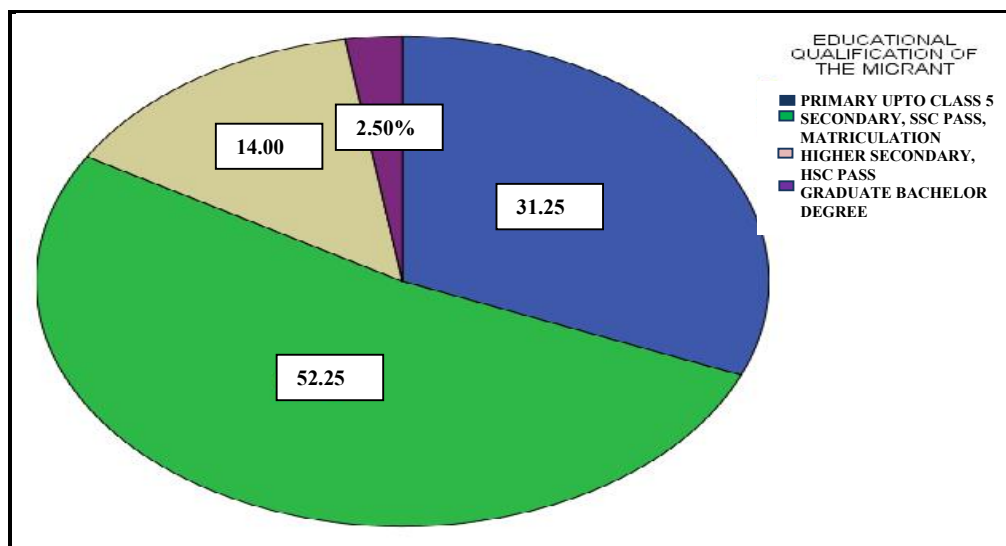
(1966)-Daragram, Charmasul Munshi Bande Ali High School, Charmastul, Daulatpur Manikganj(1969), Manikganj Government Girl's College (1972) etc. The survey data reveals that 125 (31.25%) expatriate migrants has up to primary education, 209 (52.25%) earned secondary level education in where 56 (14.00%) expatriates passed HSC level and only 10 (2.5%) migrants earned graduation during the life of education.

Table 4.3: Table Of Educational Qualification Of The Expatriate Migrants.

Educational Qualifications	Frequency
Primary Upto Class 5	125
Secondary /SSC Pass/ Matriculation	209
Higher Secondary/ HSC Pass	56
Graduate/ Bachelor Degree	10
Post Graduate	0
Others, Professional Doctor, Engineer	0

Source: Field Survey, 2013.

Figure 4.2: Pie Diagram of Educational Qualification of Migrants.



Source: Field Survey, 2013.

4.5: INCOME AND OCCUPATION STATUS:

Main occupations of the inhabitants of Manikganj district are as: - agriculture 37.96%, fishing 1.87%, agricultural labour 22.25%, wage labour 3.92%, industry 1.15%, commerce 11.97%, construction 1.03%, service 8.43%. transport 1.76% and others 9.66%(BBS, 2013).

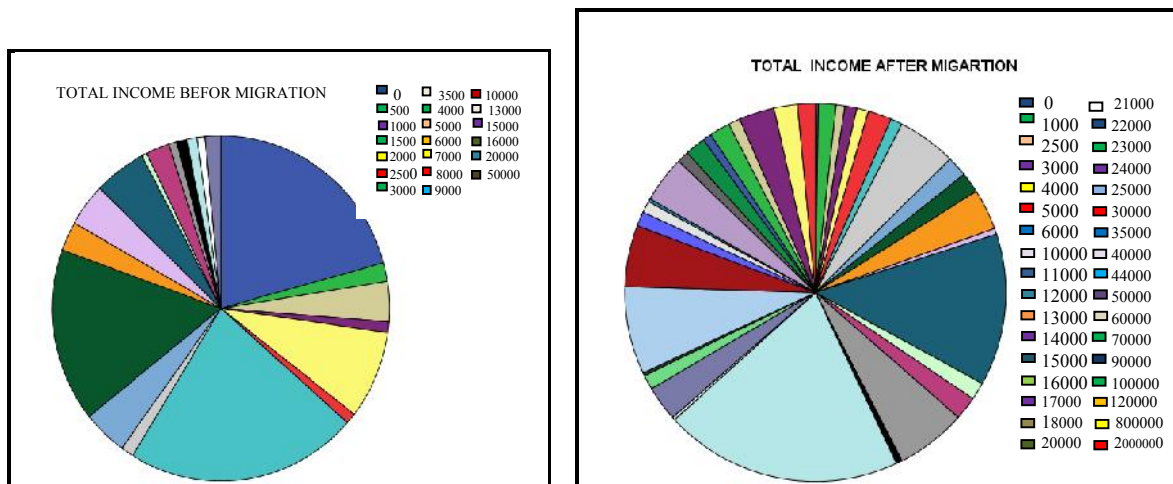
The land use pattern is Cultivable land 107897 hectares; fallow land 16193 hectares; single crop 25%, double crop 59.4% and triple crop land 15.6%. Cultivable land under irrigation 40%. The market value of the first grade arable land is Taka 11,642 per 0.01 hectare. Main crops are Paddy, jute, sugarcane, wheat, tobacco, mustard, sesame, potato, ground nut, onion, chilli, garlic, khesari, lentil, leguminous pulse, vegetables etc.

Table 4.4: Table of Income Before and After Migration.

	Own Income After Migration	Others Income After Migration	Total Income After Migration	Own Income Before Migration	Others Income Before Migration	Total Income Before Migration
Valid	400	397	400	400	400	400
Missing	0	3	0	0	0	0
Mean	57833.75	612.09	72853.75	3957.50	72.50	4367.50
Median	20000.00	.00	20000.00	3000.00	.00	3000.00
Range	2000000	10000	2000000	50000	2000	50000
Maximum	2000000	10000	2000000	50000	2000	50000

Source: Field survey, 2013.

Figure 4.3: Comparative Pie Diagram of Income Before and After Migration.



Source: Field Survey, 2013.

The field survey reveals that the Mean of income before and after migration is 4367.50 and 72853.75 taka per month. The field survey proves that income has increased after migration. It proves that expatriate migration has changed their income status after migration. Besides, the statistical calculation has revealed that the standard deviation, variance, skewness and Kurtosis of the data before and after migration varies in a similar way. The distribution of income before is similar as after migration.

4.6: MARITAL STATUS OF THE EXPATRIATE MIGRANT:

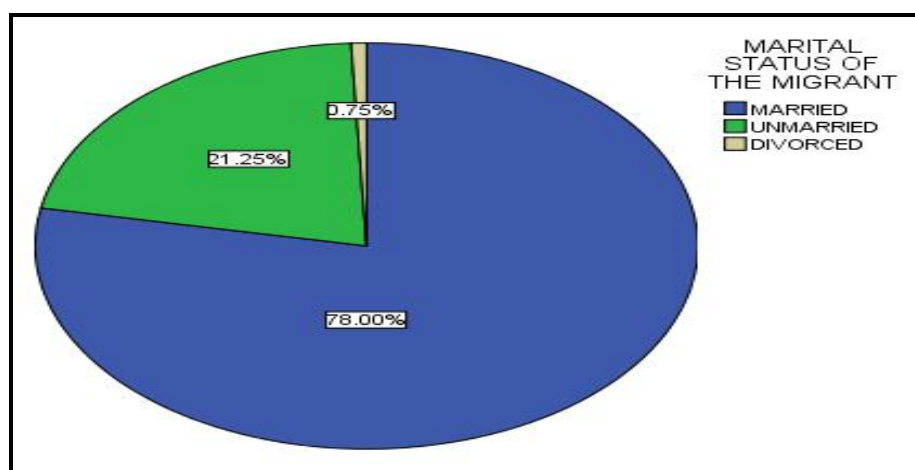
The field survey reports that 78 percent to the expatriate are married and the unmarried and divorced are 21.2, 8 percent respectively.

Table: 4.5: Marital Status Of The Expatriate Migrant.

Marital status	Frequency	Percent
Married	312	78.0
Unmarried	85	21.2
Divorced	3	.8
Total	400	100.0

Source: Field Survey, 2013.

Figure 4.4: Pie Diagram of Marital Status Of The Migrants.



Source: Field Survey, 2013.

4.7: CONCLUSION:

This chapter gives a brief idea about demographic information and backgrounds of the expatriate migrants. It is noted that most of them go abroad at the working age of their life mostly from 20 to 40 years. At this working age, they spend their prime creative and productive years at abroad. Most of the migrants are dominantly low educated and low skilled. Most of them are labor type and engaged low productive jobs. Most of them were married during their first migration. Their average family size is little higher than national average. Frequency of their migration is also quite high as considerable number of people migrated more than once.

Chapter Five

THE TREND OF EXPATRIATES AND REMMITTANCE OF MANIKGANJ DISTRICT AND BANGLADESH

5.1: INTRODUCTION:

Bangladesh has a long history of international migration which is closely related to the expatriates. The expatriate migration has a close kin relation with the travelling for gaining knowledge, earning money or the better employment. International migration, expatriates and remittance are the result of post liberation history, religious affinity with the Middle East and foreign policy of Bangladesh. The official record of expatriates and remittance are very poor and insufficient for research work. From 1976, the official record of the data at this sector started but not in systematic and scientific methods. The data recorded by Bangladesh Bank (BB), Bangladesh Bureau of Statistics (BBS) and Bangladesh Manpower Employment and Training Bureau (BMET) are not sufficient for research work and policy related data analysis. The data was recorded only for what the organization needs and not so much standard what the researcher needs. The international organization like World Bank (WB), International Monetary Fund (IMF), United Nations Development Fund (UNDP), International Labor Organization (ILO), International Organization for Migration (IOM) etc recorded the systematic country data but the data is not suitable for micro level study of migrants and remittances. The official record of remittances in Bangladesh is recorded as US \$ 24 million from 6087 expatriates. In 2012, the figure is highest and remarkable in the country history which is US \$ 12.88 billion from 5, 75,389 expatriates (BB, 2013). Expatriates remittances is a driving force for poverty alleviation and development. The importance of expatriates migration and remittances is recognized and a reliable factor for micro and macro economy of the country.

Historically, the patterns of migration by skill and unskilled expatriates from Bangladesh has not been changed remarkably but the size and volume of expatriates and remittance sent by them is gradually changing which is a prime economic issue for country development and poverty alleviation. The various districts of Bangladesh have no similar case of expatriates and remittance. Besides, though is it very difficult and near to impossible due to lack of data to prove that within the district the figure are not homogeneous and equally distributed. The spatio-temporal effect of expatriates migrants and remittance is a major consideration for international development researchers.

Bangladesh is one of the major expatriates concerned country in the World as well as Manikganj in Bangladesh is an expatriates oriented district in where the effect of expatriates remittance is a major economic factor of the area. Each year, a large number of migrants are going abroad for short and long term employment. Expatriates migration is creating jobs for the unemployed skill and unskilled people of Manikganj district of Bangladesh.

The spatio-temporal effect of remittance is very common in Bangladesh. The space related to the expatriate is Manikganj district and all other district along with division of Bangladesh and time is mainly the study period from 1980 to 2010. Relating to space and time together having both spatial extension and temporal duration, we may define that “Existing in both space and time; having both spatial extension and temporal duration”, such an analysis is known as SPATIO-TEMPORAL ANALYSIS. This research work is mainly concerned with spatio-temporal analysis of expatriates remittance and its effect on poverty alleviation in Manikganj district, Bangladesh.

5.2: VOLUME AND TREND OF EXPATRIATES’ OF MANIKGANJ DISTRICT, BANGLADESH:

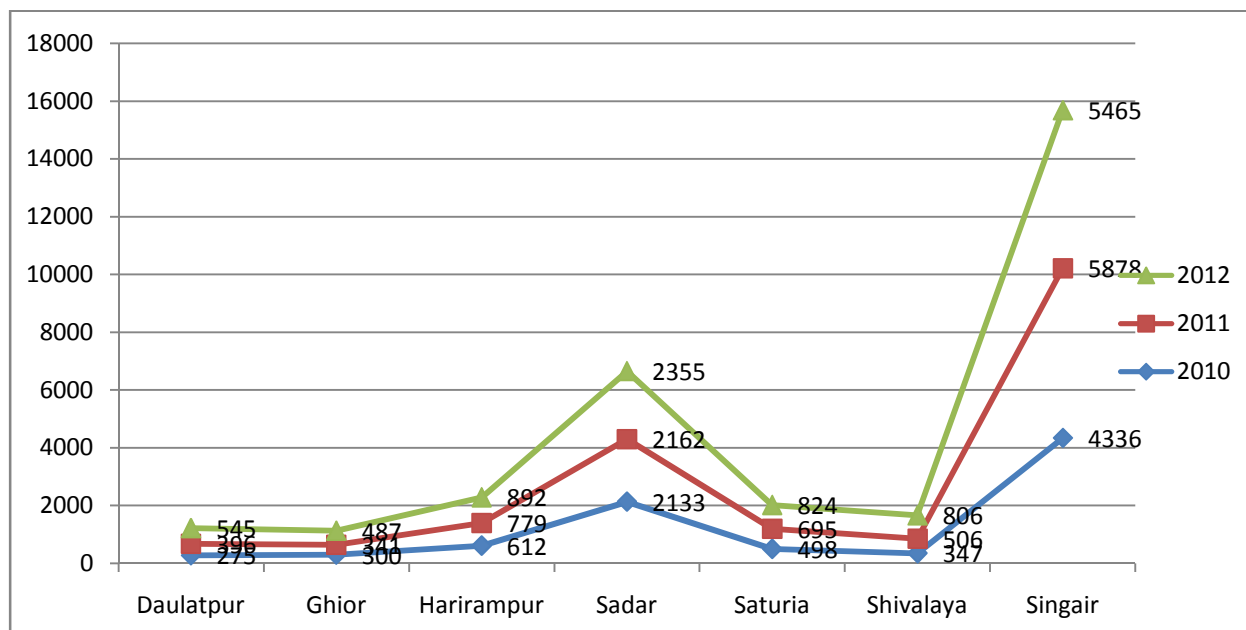
Human mobility and migration from Manikganj district of Bangladesh has become a key factor for the demographer and economic researchers. From the history of migration, the upper trend of expatriate migrants is very common scenario for the district. So far, we came to know around 6305 person moved for abroad by crossing the boundary of Manikganj district, Bangladesh in 2005 AD. In 2010 the total number of expatriate is 8517 in Manikganj district, as per record of Bangladesh Bureau of Manpower Employment and Training (BMET edited data).

Table: 5.1: The Trend Of Expatriates From 2010 To 2012 Of Manikganj, Bangladesh.

Year	Daulatpur	Ghior	Harirampur	Sadar	Saturia	Shivalaya	Singair	Total Expatriates
2010	275	300	612	2133	498	347	4336	8501
2011	396	341	779	2162	695	506	5878	10757
2012	545	487	892	2355	824	806	5465	11374

Source: Raw Data of BMET, 2013.

Figure 5.1: Trend Of Expatriates From 2010 To 2012 Of Manikganj.



Source: Raw Data of BMET, 2013.

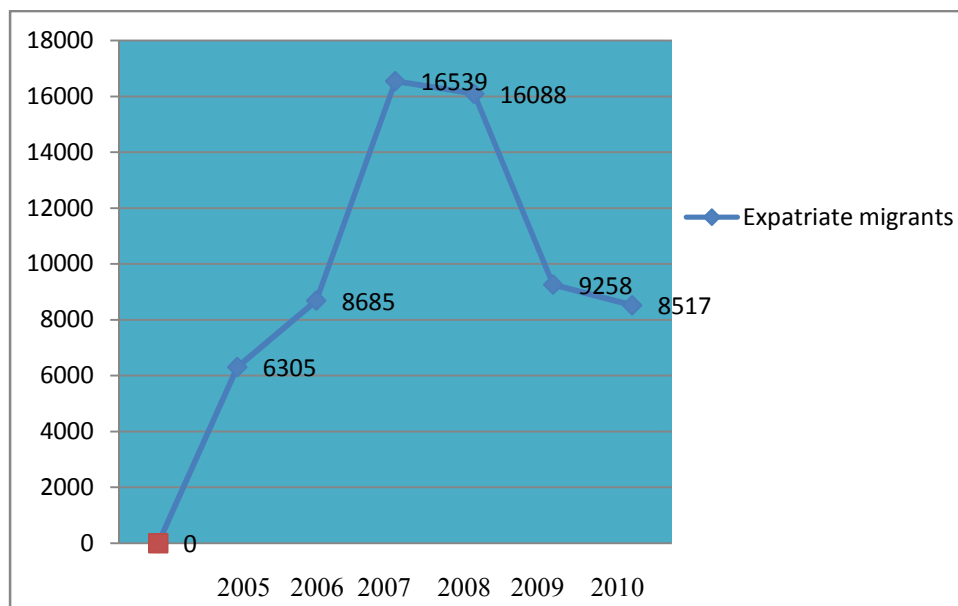
The above curve shows that the number of migrant is increasing day by day in Manikganj district, Bangladesh. The increase rate is homogeneous. The minimum and maximum expatriate sending upzila is Daulatpur and Singair. The location of Daulatpur is at the western portion of Manikganj which is riverine flood prone area, so the economic condition as well as literacy rate is low; as a result the expatriates are low in amount. In the area the costing for international migration is higher. During the field survey, the interviewee says about the high cost of migration is near to three lac (3,000,00) taka for the middle East and more than ten lac (10,000,00) taka for the developed countries like European and North American countries. On the other hand, Singair is the eastern portion of Manikganj and adjacent to Dhaka, the capital city of Bangladesh and high in literacy rate, so the expatriate is high in amount. The people of the area are more economic solvent and aware of the better income and more migration information.

Table: 5.2: The Trend Of Migrants From 2005 To 2010 Of Manikganj.

Year	Expatriate migrants	Change in percentage (base year is 2005)	Remarks
2005	6305	--	positive trend
2006	8685	137.74	positive trend
2007	16539	262.31	positive trend
2008	16088	255.16	negative trend
2009	9258	146.83	negative trend
2010	8517	135.08	negative trend

Source: BMET, 2013

Figure 5.2: The Expatriates Of Manikganj From 2005 To 2010.



Source: BMET, 2013.

5.3: VOLUME AND TREND OF EXPATRIATES OF BANGLADESH:

International migration from Bangladesh has become a dominant and special characteristic of the country. Since 1980s, large scale expatriate migration has become a very common deterministic phenomenon of the economic and demographic scenario of Bangladesh. Expatriate migration has been showing positive trend curve year by year. Most of the unskilled expatriates are working in the Middle East countries and the UK and the USA.

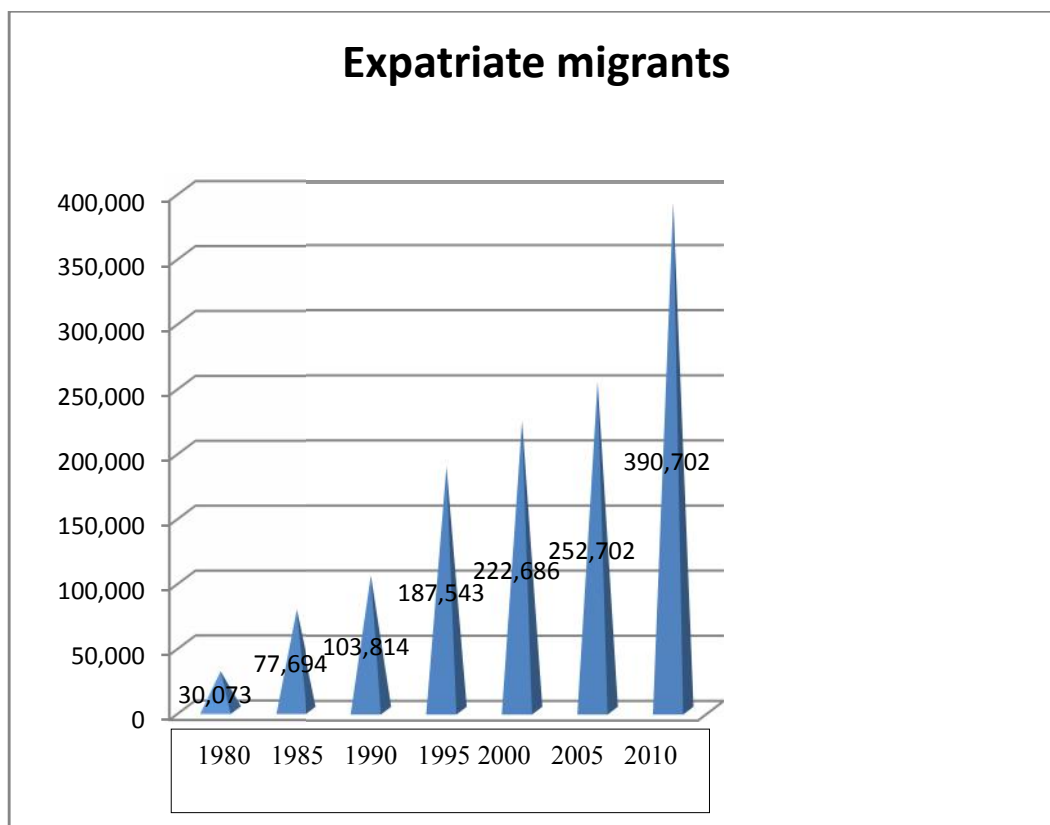
Overseas employment figures are dominant and significantly contributing to the economic development of the country. From the starting of manpower export from Bangladesh from 1976 to 2010, manpower having strength of about 8.5 million has been exported. (BMET, 2010). In 2010 about 0.39 million people have migrated for foreign employment which was 0.030 million in 1980. With a few exceptions and some casualty, expatriate migration has been increasing every year. The following table: 5.1 shows the trends in overseas employment from the period of 1980 to 2010 by using five year interval:-

Table: 5.3: The Trend of migrants from 1980 to 2010 of Bangladesh.

Year	Expatriate migrants	Change in percentage (base year is 5 years ago)	Change in percentage (base year is 1980)	Remarks
1980	30,073	-----	-----	positive trend
1985	77,694	258.35	258.35	positive trend
1990	103,814	133.62	345.21	positive trend
1995	187,543	180.65	623.63	positive trend
2000	222,686	118.74	740.48	positive trend
2005	252,702	113.48	840.30	positive trend
2010	390,702	154.61	1299.18	positive trend

Source: BMET, 2012.

Figure 5.3: The Expatriates From 1980 To 2010 Of Bangladesh.



Source: BMET, 2012.

77,694 Bangladeshis had gone abroad for employment 1985 and this figure has reached to about 103,814 in 1990. Just after ten years, in 1995, manpower exports accounted for 187,543, which is about 18.07 percent higher than the period of 1990. If we consider 1980 as a base year, at five year interval the positive increase of expatriates are as 258.35, 345.21, 623.63, 740.48, 840.30 and 1299.18 percents respectively. Besides from the above table-5.1: it is vivid and remarkable that in 1985, the amount of expatriates is around 258.35 percent which is most noticeable within the study period from 1980 to 2010 AD and 113.48 percent in 2005 which is lowest in the study period which is due to world economic recession.

There may have many other reasons for this: may be as

1. Due to the high competition from new labour-exporting countries like Philippines, Nepal, Thailand etc.

2. The rise in unemployment in some Gulf countries, in doing so the Arab countries increased the cost of formal emigration, which has decreased the number of formal migrants. A large number of Bangladeshis are also believed to have gone to the Middle East through irregular channels (Siddiqui, 2003). Moreover, there is a sharp decrease in the manpower export in the first half of 2009 which is largely due to the ongoing world-wide economic crisis in 2010.

5.4: VOLUME AND TREND OF EXPATRIATES REMITTANCE OF BANGLADESH:

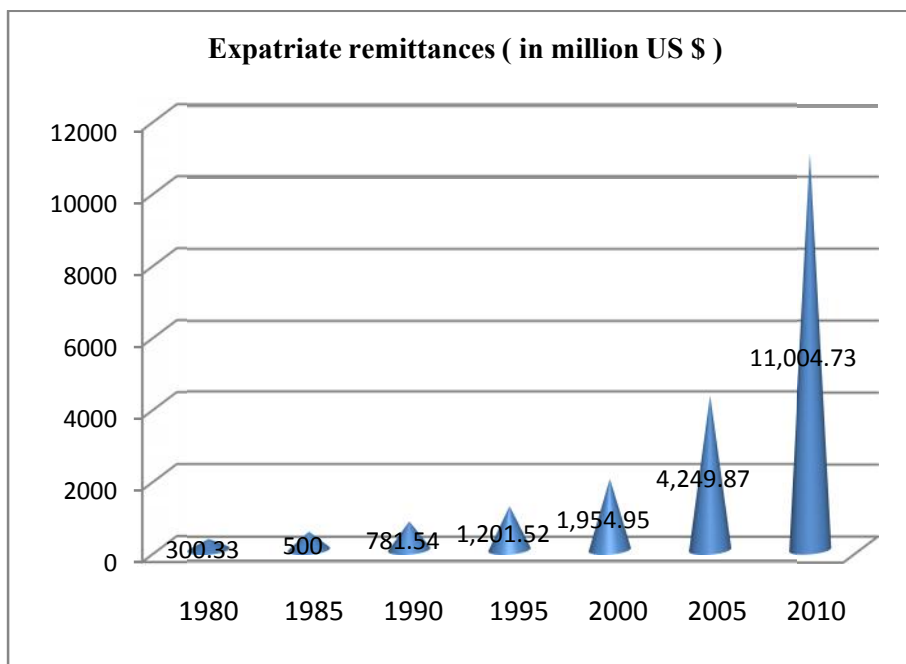
Expatriates remittance sent by the migrants donates a lot for the poverty alleviation and economic development of the country through increasing the foreign exchange reserves and lowering the Balance of Payment of Bangladesh. Expatriate remittance flow has an increasing trend year by year. Remittance sent by the overseas migrants have increased from US\$ 23.71 million in 1976 to US\$ 11,004.73 million in 2010 (BMET, 2012). In 1980, the amount of remittance from expatriate Bangladeshi workers was only US\$ 300.33 million which was increased to US\$ 500.00 million in 1985, it also reflects that 166.48 percent rise over the previous 5 years period. The following table: 5.2 shows the trends in expatriates remittance of Bangladesh from the period of 1980 to 2010 by using five year interval:-

Table: 5.4: The Trend of Expatriate Remittances from 1980 to 2010 of Bangladesh.

Year	Expatriate remittance (in million US \$)	Change in percentage (base year is 5 years ago)	Change in percentage (base year is 1980)	Remarks
1980	300.33	-----	-----	----
1985	500.00	166.48	166.48	Positive trend
1990	781.54	156.31	260.22	Positive trend
1995	1,201.52	153.74	400.07	Positive trend
2000	1,954.95	162.71	650.93	Positive trend
2005	4,249.87	217.39	1415.07	Positive trend
2010	11,004.73	258.94	3664.21	Positive trend

Source: BMET, 2013.

Figure 5.4: The Remittance Of Bangladesh From 1980 To 2010.



Source: BMET, 2013.

In 1980, 77694 Bangladeshis had gone abroad for employment and the country earned 300.33million US \$. This figure has reached to about 103,814 person and the amount of remittance was 500.00 million US \$ in 1985 which is 166.48 percent of 1980's remittances. In 1990, just after ten years, manpower exports accounted for 103,814 and remittance amount was 781.54 which is more than 3 and 2.6 times of 1980. If we consider 1980 as a base year, at five year interval the positive increase of expatriates are as 258.35, 345.21, 623.63, 740.48, 840.30 and 1299.18 percents and remittances amount is 166.48, 260.22, 400.07, 650.93, 1415.07 and 3664.21 percent respectively. Besides from the above table-5.2: it is clear and noticeable that in 2010, the amount of expatriates remittances is around 11,004.73 million US \$, which is highest amount in the study period from 1980 to 2010 AD. The remittance has a positive trend in Bangladesh during the study period except in 1984 and 1985 which is 500.00 US million \$ and smaller than the amount of 1983 is 627.51 million US \$.

5.5: SIGNIFICANCE THROUGH t-TEST BETWEEN THE TOTAL NUMBER OF EXPATRIATES AND THE REMITTANCE OF BANGLADESH.

The remittance is the transfers of money sent by expatriate migrant workers back to the relatives in their country of origin. The expatriate migration and remittance data record is very weak and nonsystematic in Bangladesh. So, due to lack of proper data record, the research and analysis is very difficult at the sector. There are components generally mentioned as constituting the remittance namely the compensation of employees, worker's remittance as a part of current transfers in the current account to origin and migrants' transfer of money as a part of the capital account sent to home. The expatriate migrants send remittances at origin. Bangladesh is one of the top remittance receiver countries in the world. Day by day, the remittance amount is increasing with the increase of Expatriate migrants. The huge surplus population, unemployment led poverty provoke the tendency to migrate from Bangladesh. The following table shows that at the last three decade both the number of expatriates and remittance is increasing coincidentally. In 1980, 30,073 expatriate migrants sent 300.33 million US \$ which figures at 11,004.73 million US \$ in 2010. From the history of expatriate migration, the migrants and remittance are increasing proportionately.

Table: 5.5: The Expatriates And Remittances From 1980 To 2010 Of Bangladesh.

Year	Expatriate migrants	Remittance in Million US \$	Result and discussion
1980	30,073	300.33	Pearson Correlation= 0.903. So, Correlation is significant at the 0.01 level (2-tailed). Value of t = 3.947, at the df.= 6,
1985	77,694	500.00	
1990	103,814	781.54	
1995	187,543	1,201.52	
2000	222,686	1,954.95	
2005	252,702	4,249.87	
2010	390,702	11,004.73	

Source: BMET, 2012.

HERE,

H₀= Null Hypothesis : *The total number of expatriate migrants has no relation with the remittance sent by them,*

H_a= Alternative Hypothesis: *The total number of expatriate migrants has relation with the remittance sent by them* .

Result: The calculated value of $t = 3.947$, at the $df = 6$, so, $|t| = 3.947$, at the $df = 6$, whereas the table value of t at the d. f. is 6 is 1.943 which is smaller than the calculated value.

*So the H₀ = There is no relation between the total number of expatriates and the remittance of Bangladesh is **rejected**, and*

*H_a = There is relation between the total number of expatriates and the remittance of Bangladesh is **accepted**.*

*So we may conclude that **there is relation between the expatriate migrants and Remittances of Bangladesh.***

5.6: CONCLUSION:

Each year, a large number of Expatriate migrants are going abroad for short and long term employment. Expatriates migration is creating jobs for the unemployed skill and unskilled people of Manikganj district of Bangladesh.

The total number of expatriates and remittance sent by them overall is increasing during the study period. Expatriates migration is creating jobs for the unemployed skill and unskilled people of Bangladesh in which the earned remittance is very helpful for the country. The upper trend of expatriate migrants and remittance is very common scenario for the study area and overall Bangladesh. Expatriate migration has been showing positive trend curve year by year. Most of the unskilled expatriates are working in the Middle East countries and the educated and skilled expatriates are in the UK and the USA.

Finally, we may conclude that there is positive relation between the expatriate migrants and Remittance of Bangladesh. With the increase of expatriates, the amount of remittance earned by Bangladeshi expatriates is increasing day by day which is proved significantly during the study period in this study.

Chapter Six

THE CAUSE AND IMPACT OF EXPATRIATE MIGRATION

6.1: INTRODUCTION:

The cause and impact of expatriate migration is a very common phenomena to the all the concern of migration and remittance researchers. In Bangladesh, most of the remittance recipient family members and stake holders agree that there are some causes for migration which includes the push and pull factors. The push factors mainly helps to migrate abroad due to some lacking and drawbacks in Manikganj as well as in Bangladesh and the pull factors attacks them to go abroad for better opportunities. In order to bring more clear idea on pull and push factors for expatriate migration, this chapter discusses on positive and negative impacts or sides of expatriate migration. The fundamental question is, therefore, whether migration has either positive or negative developmental impacts, but why migration has contributed to development in some communities and much less, or even negatively, in others (Taylor, 1999). Hence, it is necessary to understand the cause and impact of expatriate migration as well as changes over the time. The causes of migration may differ from time to time at the spatial context. Not only spatio-temporal aspect of migration but also the migrants' group may pose the difference of the cause of migration. If we consider the short and long term migration, we may get different cause of migration also. Benjamin Zeitlin in 2006 says,

“There are usually many interrelated reasons for migration, the result of a combination of personal, familial, regional, national and international factors. These may be very different of migrants from different backgrounds or different regions”. The cause of expatriate migration may be divided into main two considerations which are as push and pull factors. In very general idea,

- i) push factors are which push them out of home to migrate crossing the boundary of the country;
- ii) the pull factors are which pull or attack the migrant to migrate abroad crossing the boundary of the country”.

6.2: PUSH FACTORS FOR EXPATRIATE MIGRATION:

Inequality is a common phenomenon in the universe; this is not an exception at the case of expatriate migration cause. People may migrate for many different reasons which may be **economic, social, political or environmental causes**. All these causes push the expatriate to migrate from home to abroad is known to us push factors. Depending on the push factors we may consider the following migration:-

- **economic migration:** when an expatriate migrate or move to find work or employment on a particular career pathway or direction;
- **social migration :** when an expatriate migrate or move for a better quality of life or to be closer to family or friends
- **political migration:** when an expatriate migrate or move to escape political persecution or war
- **environmental migration:** when an expatriate migrate or move due to natural disasters such as flooding, river erosion, drought or cyclone etc.

There are many expatriate who selects to migrate, others who moves to another country to get their career opportunities. Some others are forced to migrate.

Push factors for migration are the reasons for which expatriate cross his own country boundary an area. They includes: lack of services, lack of safety and security, high crime and lack of law and order, crop cultivation failure, drought, flooding, river erosion, cyclone, poverty etc. Economic push factors at the case of Manikganj, Bangladesh can include overpopulation and the absence of employment and economic opportunity. Social and physical reasons tend to involve forced migration; such a social push factor would be intolerance towards a certain ethnic or cultural group. As the fleeing of Jewish refugees from Nazi Germany in the 1930s. A physical push factor is very common for the study area and almost all over the Bangladesh except Chittagong Hill Tracts is flood and river bank erosion. These are very frequent natural disaster in the country. Such as the flood of 1988, 1996 and

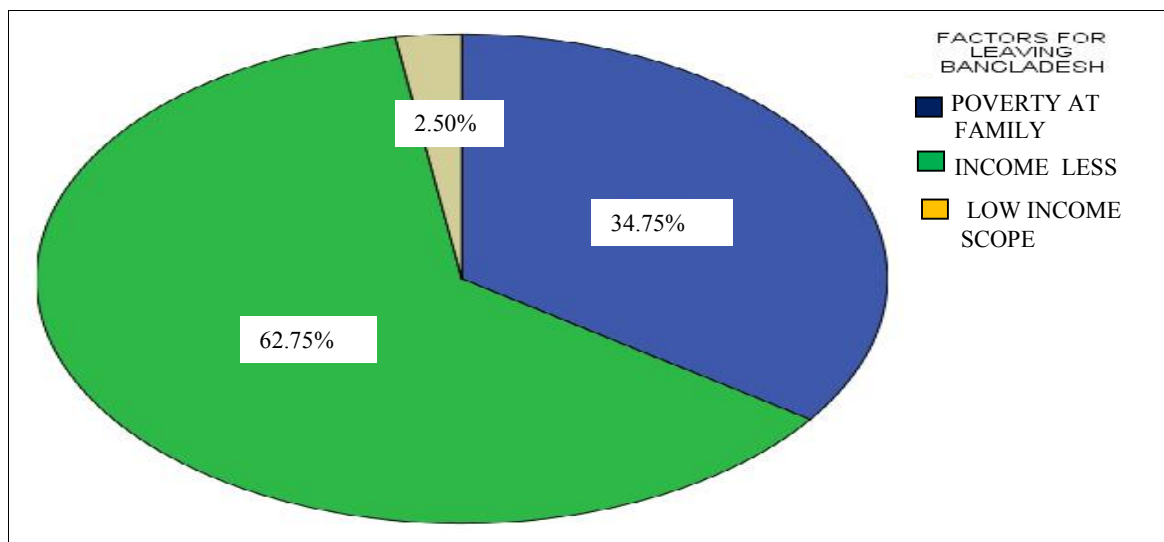
1998 in Bangladesh. Besides unemployment and poverty is a prominent push factor of expatriate migration in Bangladesh. The following table shows the field survey report:-

Table 6.1: Push Factors For Leaving Bangladesh.

Push Factors	Frequency	Valid Percent
Poverty At Family	139	34.8
Income Less	251	62.8
Low Income Scope	10	2.5
Total	400	100.0

Source: Field Survey, 2013.

Figure 6.1: Pie Diagram For Push Factors.



Source: Field Survey, 2013.

The above data and diagram shows that 251 respondent out of 400 agree that less income scope in Bangladesh is the main cause to migrate abroad which is 62.8 percent. Around 34.8 percent believe that poverty at family level is the push factor for leaving Bangladesh and only 2.5 percent says their low scope of income in Bangladesh is the cause

for expatriate migration. Overall we may conclude that the above every push factors are closely related to poverty at their family. So, poverty at their family leads the expatriates for international migration.

6.3: PULL FACTORS FOR EXPATRIATE MIGRATION:

Pull factors are the reasons why people move to a particular area. The dominant motive for migration is economic, and pull factors tend to be provided employment opportunities, higher wages. At the cases of economic motivated large industries needs important skilled and unskilled labor and technician with regards to migration. The better economic opportunities, jobs facilities and the promises of the better lifestyle often pull people towards migrating to a new country. From Bangladesh, young people moves to London, gulf countries to work as drivers, kitchen helpers, cooks, cleaner, construction labor, sometimes with their families. For higher and better education, some student also moves abroad which is called a brain drain but is not a brain drain is brain and economic gain which is a remarkable pull factor. Sometimes there are social pull factors in migration, for example the principles of religious tolerance in the Gulf countries for Bangladeshi which attracted religious atmosphere of work. Unemployment is a great problem in Bangladesh. The country has a huge low skilled unemployed population. The scope for employment and income at abroad lead them to migrate from Bangladesh. This is a major pull factor for expatriate migration from the study area.

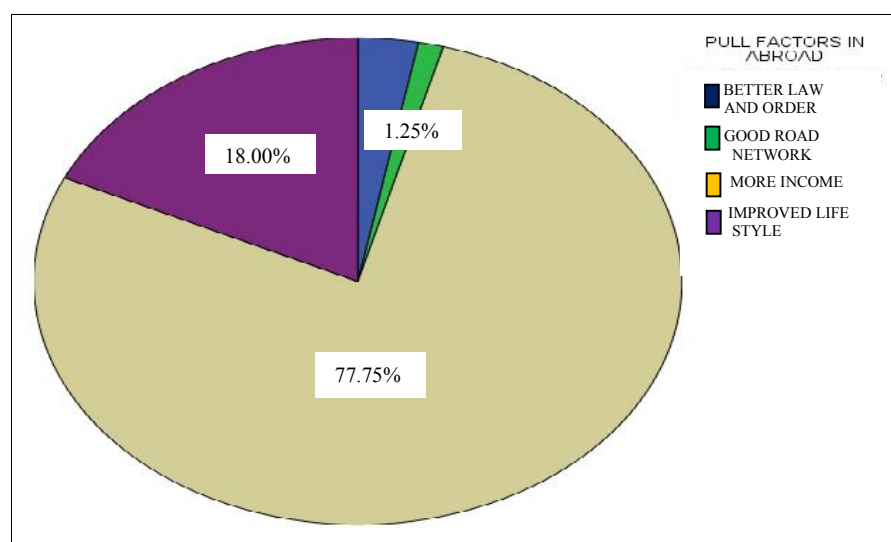
The other pull factors are higher employment, more access to wealth, better services, good climate, the safer public life, less crime, political stability, more fertile land, and better law and order opportunities, lower risk from natural hazards.

Table 6.2: Pull Factors For Expatriate Migration From Bangladesh.

Pull Factors	frequency	percent
Better Law And Order	12	3.0
Good Road Network	5	1.2
More Income	311	77.8
Improved Life Style	72	18.0
Total	400	100.0

Source: Field Survey, 2013.

Figure 6.2: Pie Diagram For Pull Factors.



Source: Field Survey, 2013.

The field survey and data analysis reveals that the pull factors for expatriate migration are as follows:- better law and order 3.00 percent , good road network 1.20 percent, more income scope 77.8 percent, improved life style 18.00 percent. From the above result we may conclude that income scope is the prime factor for expatriate migration.

6.4: POSITIVE IMPACT OF EXPATRIATE MIGRATION:

The positive impact of expatriate migration has a long history of concern with the economic impacts on sending countries like Bangladesh. Economic models in the 1960s assumed perfectly competitive markets in the world economic arena. At the case of economic overseas employment, Source governments lose both their initial educational investment, as well as their downstream taxes (Bhagwati and Hamada, 1976). But, thus initial loses become an investment for the expatriate sending countries which is an important avenue of impact in its own right. The expatriate migrants create economic support and ability to talk regularly with family members, or potential business partners, has a further unmeasured but evident impact on the formation of consumer and social values. They also become able to purchase and consume the foodstuffs, the household items, cosmetics etc.

Kapur and McHale (2004) differentiate between a diaspora's direct and indirect effects, the latter having to do with expatriates' role as intermediaries between the sending and receiving countries. Indirect impacts through the intermediary role are played out when expatriates are leaders in creating a demand for goods and services or by creating a tangible reputational basis for transactions. Businessmen in the receiving country may have little knowledge about either the existing products or the characteristics of workers in sending countries.

The expatriates also decrease the risk for non-nationals by enforcing transactions by the balance of payment of a country like import oriented Bangladesh.

The expatriates remittance creates national differences in the quality of education which leads to skilled emigration from Bangladesh, is a major positive impact also. Somewhat in contrast, a theoretical variant of this line of thought hypothesizes that there is an optimal level of emigration that induces increasing accumulation of human capital (Beine et al., 1999; Mountford, 1997). Because workers can expect higher earnings when they are permitted to seek employment abroad, they are motivated to pursue education for the younger members of the family. As long as not all of these persons emigrate, which is highly unlikely, there is an increasing level of education or human capital available to developing

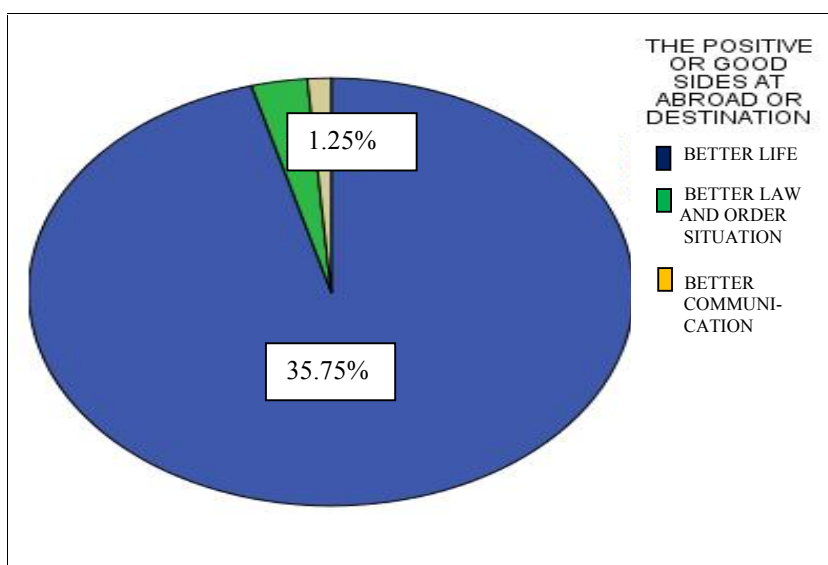
countries. From the field survey for the research work, the following table shows the positive impact of expatriate migration from Manikganj, Bangladesh:-

Table 6.3: The Positive Impact At Abroad.

The Positive Impact	Frequency	Percent
Better Life	383	95.8
Better Law And Order Situation	12	3.0
Better Communication	5	1.2
Total	400	100.0

Source: Field Survey, 2013.

Figure 6.3: Pie Diagram of Positive Impact at Abroad.



Source: Field Survey, 2013.

Better life is the most positive impact of expatriate migration which is 95.8 percent of the total opinion during the field survey. On the other hand, only 1.2 percent believe in better communication is the pull factor for expatriate migration from Bangladesh. Rest 3.00 percent respondent believe in better law and order attracts them to migrate abroad.

6.5: NEGATIVE IMPACT OF EXPATRIATE MIGRATION:

Expatriate migration from any area not only poses good results but also carry out some bad impacts which is the negative impact of expatriate migration. During the survey, many people opined that they are facing many problems, like lack of social security, loneliness, leadership etc. When a male family member migrates the rest of the family members are in distress and social hazards. The total workload of a family become burden for a female or elder members, even it also make some problem also. When a female member migrates abroad, the younger children feel loneliness and absent at motherly care and support. As a result, the loss of male or female however it is also a negative impact of expatriate migration also. At the case of house hold work, female member's migration is a problem, on the other hand at out of house hold works, male migration is problem also. Many migrants suffer from poor health while they travel or work abroad and they are vulnerable to poor health due to a lack of access to medical facilities, overworking, poor working and living condition (Afsar, 2006). Besides, at the case of expatriate migration, extra marital relation with the migrants or their family members or spouses left at home is an another problem .

Table 6.4: The Negative Impact Of Expatriate Migration.

The Negative Impacts	Frequency	Percent
Bad Visa	72	18.0
Illegal Interference Of Middle Men Or Dalal	282	70.5
Need More Time For Visa Processing	46	11.5
Total	400	100.0

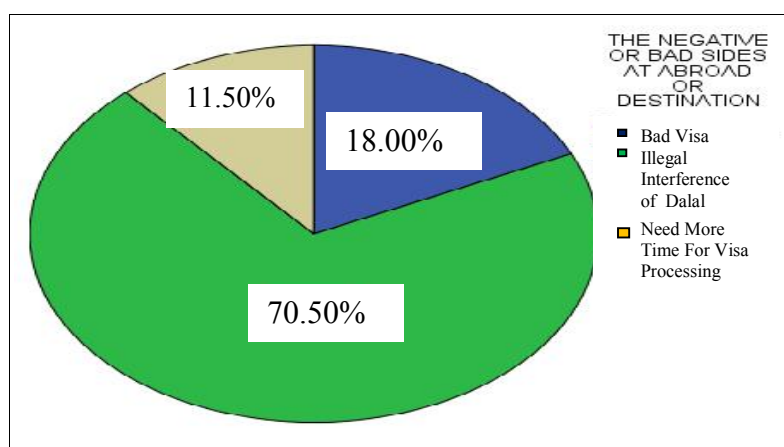
Source: Field Survey, 2013.

The survey result finds the following problems:-

“Illegal interference of middle men or dalal is the worst side or most noted negative impact of expatriate migration which is 70.50 percent of the total opinion. 18.00 percent opines that bad visa is a negative impact of expatriate migration from Bangladesh. 11.50

percent respondents says that more time for visa processing is one of the notable negative impact of expatriate migration”.

Figure 6.4: The Negative Impact of Expatriate Migration.



Source: Field Survey, 2013.

Besides, a loss of welfare if externalities led to a loss of scarce skills is a major consideration of negative impact of international migration which is absent in the present study. If the highly skilled expatriate emigrant is greater than their own necessary skill manpower, then the country faces a losses which is a barrier for proper development and also a problem of existence.

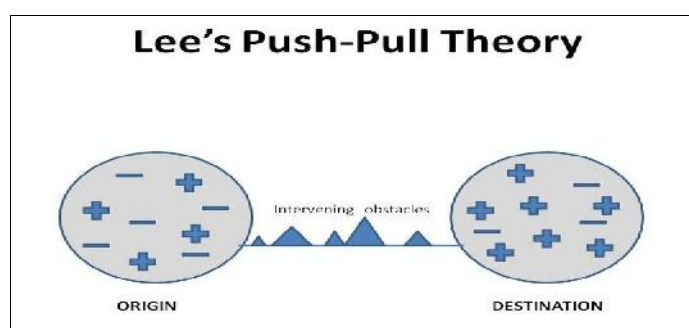
6.6: THE BARRIERS OF EXPATRIATE MIGRATION:

The flow of expatriate migrants between two countries may not totally confirm and shows intervening obstacles but practically it exists between the countries. The number of expatriates is directly proportional to the number of opportunities at a given country and inversely proportional to the number of intervening obstacles. Someone may consider the intervening obstacles as intervening opportunities; that is, the actual scenarios of the origin and destination countries to where an expatriate may migrate. Therefore, the volume of migration from one place to another is associated not only with the distance between places

and number of people in the two places, but also with the number of opportunities or obstacles between each place. This is especially true expatriate migration from Bangladesh.

The following figure summarizes Lee's (1966) push-pull theory in graphic form. It shows possible migration between a place of origin country and a place of destination country with the positive and negative signs signify pull and push factors, consequently.

Figure 6.5. Lee's Push-Pull Theory



Source: Based on Lee (1966).

Flows take place between two places, but there are intervening obstacles to these spatio-temporal movements. Although these obstacles are represented by "mountain" shapes, keep in mind that the obstacles need not only be limited to at physical barriers but also for social and economic barriers in Manikganj, Bangladesh. Restrictive immigration laws, financial crisis, family dilemma, social norms and attitude, culture etc may be a barrier for prospective migrants. We may note that both the origin and destination have pushes and pulls, reflecting the reality that any migrant must consider both the positives of staying and the negatives of moving, as well as their converses. The logic of the push-pull theory is that if the plusses (pulls) at the destination outweigh the plusses of staying at the origin, the expatriate migration is likely to occur.

From the field survey for the research work, the following table shows the barriers of expatriate migration from Manikganj, Bangladesh: - lack of good visa is a main barrier for expatriate migration from Bangladesh which is 92.50 percent. Around 3.20 percent

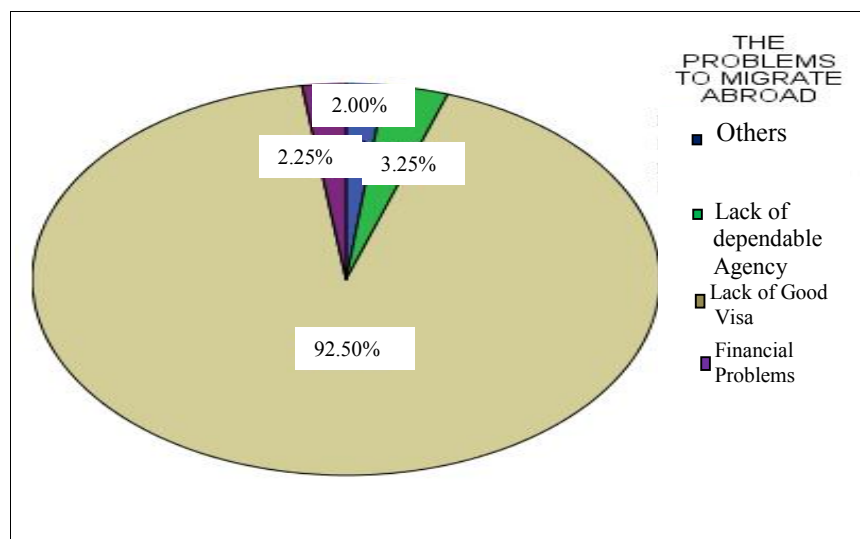
respondents say that lack of dependable agency or media is another barrier for migration. 2.2 percent believes in financial problem is the notable barrier for migration.

Table 6.5: The Problems For Expatriate Migration.

The Barriers	Frequency	Percent
Others	8	2.0
Lack Of Dependable Agency Or Media	13	3.2
Lack Of Good Visa	370	92.5
Financial Problems	9	2.2
Total	400	100.0

Source: Field Survey, 2013 AD.

Figure 6.6: The Pie Diagram of Problems for Expatriate Migration.



Source: Field Survey, 2013 AD.

6.7: THE IMPACT OF EXPATRIATE MIGRANTS ON POVERTY ALLEVIATION:

The expatriates are mostly poverty driven citizen of Bangladesh. They cross the border of Bangladesh for the better job and opportunity. Their job and opportunity creates

remittance abroad. They send the money which is earned by them at abroad known to us as remittances. This remittances help to alleviate poverty. The better use of remittance funds would be focused more on the receiving family with the proper use of money received by them. The findings provide enough evidence to show that remittances have significant effect on poverty alleviation.

This result shows that remittances send by the expatriates can directly increase income of poor people, smooth household consumption and ease capital constraints. Over all, the direct or indirect impact of remittance have the clear effect on poverty alleviation which proves the statistical analysis.

Table: 6.6: The Expatriates And Poverty Level From 1980 To 2010 Of Bangladesh.

Year	Expatriate migrants	Poverty level of Bangladesh (%)	Result and discussion
1980	30,073	71.0	Pearson Correlation= -0.958. So, Correlation is significant at the 0.01 level (2-tailed). Value of t = 3.896, at the df.= 6,
1985	77,694	55.6	
1990	103,814	56.6	
1995	187,543	50.10	
2000	222,686	48.9	
2005	252,702	40.4	
2010	390,702	31.5	

Source: BMET, 2012 and BBS edited data.

HERE,

H₀= Null Hypothesis: *The total number of expatriate migrants has no relation with the poverty level,*

H_a= Alternative Hypothesis: *The total number of expatriate migrants has relation with the poverty level.*

Result: The calculated value of $t = 3.896$, at the $df = 6$, so, $|t| = 3.896$, at the $d. f. = 6$, whereas the table value of t at the $d. f.$ is 6 is 1.943 which is smaller than the calculated value.

*So the $H_0 =$ There is no relation between the total number of expatriate migrants has no relation with the poverty level of Bangladesh is **rejected**, and*

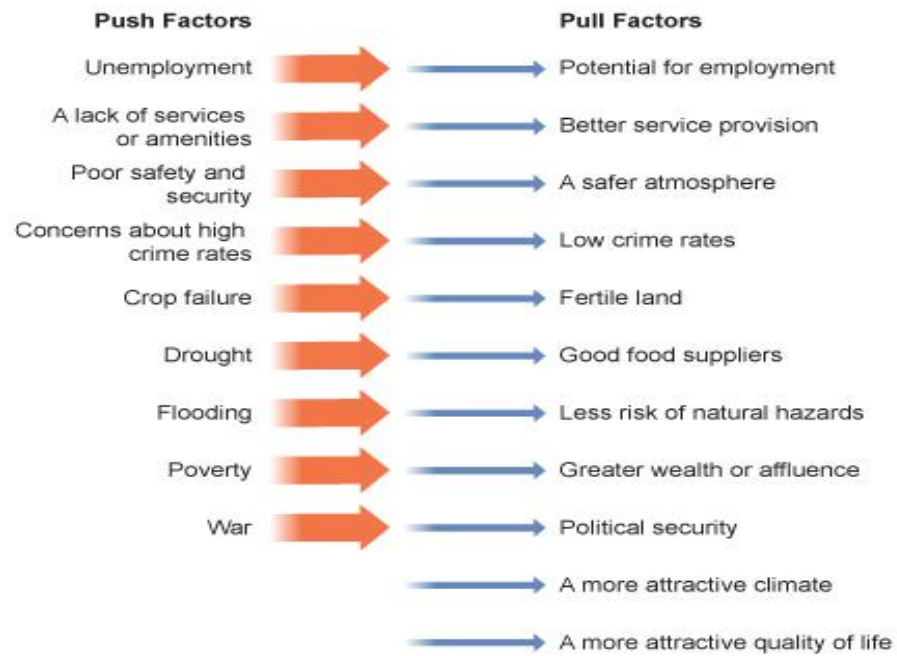
*$H_a =$ There is relation between the total number of expatriate migrants with the poverty level of Bangladesh is **accepted**.*

*So, we may conclude that **there is relation between the expatriate migrants and Poverty level of Bangladesh. Besides, it is noticeable that with the increase of expatriate migrants, the level of poverty decreases which is proved from the value of negative correlation result.***

6.8: CONCLUSION:

Migration usually happens as a result of a combination of these push and pull factors. There are many economic, social and physical reasons why people emigrate, and they can usually be classified into push and pull factors. Push factors are those associated with the area of origin, while pull factors are those that are associated with the area of destination.

The dominant motive for migration is economic, and pull factors tend to be higher wages and greater demand for labour perhaps found in centres of industry and commerce. Economic push factors can include overpopulation and the absence of economic opportunity. Social and physical reasons tend to involve expatriate migration, and an example of a social push factor would be undesired towards a certain cultural group. Very simple we may conclude on pull and push factor as below:-



Concerning the above discussion, we may say a little about the cause and effects of international or expatriate migration is the result of push and pull factors related to the issue. Unemployment is a vivid matter works as a push factor of the expatriates from Manikganj district, Bangladesh.

Chapter Seven

THE IMPACT OF EXPATRIATES REMITTANCE ON POVERTY
ALLEVIATION

7.1: INTRODUCTION:

Remittance sent by the expatriates is very important for developing countries especially like Bangladesh. From more than 155 countries, remittance is sent to Bangladesh. More than nine million expatriates are living abroad for earning money. Saudi Arabia is in the apex for sending remittance to Bangladesh. Besides Kuwait, United States of America, Arab Emirates, United Kingdom, Oman, Malaysia, Singapore are in topmost level of the remittance sending countries. The Bangladeshi expatriates are mostly short term migrants and a little possibility to stay permanent abroad at the labor needed countries like gulf area and Asian developed countries. As their luck is uncertain at abroad as short term expatriate, they send the remittance as much as possible for their relatives staying at home for the happy life in home country like Bangladesh. At the case of the United States and the United Kingdom expatriates, they have the chance of residence over there, so they send a little amount for their home country.

The importance of foreign remittance in the economy of Bangladesh is widely recognized and requires a little reiteration. Along with the readymade garments (RMG) sector and non-farm activities in the agricultural sector, remittances have been identified as one of the three key factors that have been responsible for reducing the overall incidence of poverty in Bangladesh (Osmani, 2004).

Expatriates remittance has two main effects on economy of the country. These are Macro level and Micro level impact of expatriate remittance.

At the case of **macro level of economy** of Bangladesh, expatriates remittance impacts like Ready Made Garments (RMG), jute and jute products, tea, leather etc by earning foreign currency. At the case of Pakistan, in a study by Haroon Jamal in 2004, reveals that for national income, the remittance multiplier is estimated as 3.07, which indicates that an increase of one million rupees in overseas remittances would result in three fold increase in national income or Gross National Product (GNP). The incoming foreign exchange helps receiving countries to pay import liabilities, improve their balance of payments position strengthen foreign exchange reserves and finance external debt (CPD, 2008).

At the case of **micro level of economy** of Bangladesh, expatriates remittance impacts on consumption of household items, daily commodities, building house, purchasing lands, ceremonial expenses etc at the origin of expatriate at Manikganj district, Bangladesh. At the micro level, which is the focus of this paper, remittance contributes towards increasing the income of receiving households with concomitant effects on the standard of living, while depending upon consumption patterns they have been known to increase of living, while depending upon consumption patterns they have been known to increase the level of savings (Ratha, 2005) which is a source of capital (CPD, 2008). Overall consideration by the optimistic viewers of researchers says that expatriates remittance reduces poverty. Remittance increases the level of living standards for receiving households and from the poor family, they become solvent as a result expatriates remittance alleviates poverty.

The present study also focuses on the micro level impact of expatriates remittance on poverty alleviation in Manikganj district, Bangladesh.

7.2: THE BENEFITS AND USE OF EXPATRIATES REMITTANCE IN MANIKGANJ AND BANGLADESH:

Foreign reserve of a country like Bangladesh depends on main two factors: one is earnings from export goods and two is earning from expatriates remittances. Once jute, tea and leather goods were the staple export products but now a days the scenario has been changed. These three export goods are not in good position for earning foreign currency and they are in miserable situation for the economy of the country. International jute market has been lost its position due to synthetic fiber products. The farmers are not eager to cultivate jute as market is not good. Tea market is in same position. Due to lack of cattle and animal husbandry, the leather market is not in good position. At present, the main source of foreign currency is manpower export, Ready Made Garments (RMG) and frozen fish etc. To cope up the situation, now expatriates remittance is in apex and boom in situation. So it benefits the most to increase the economy of the country.

The benefit and use of remittance is an area of interest for tri-party consideration: such as i) The Remittance sender

ii) The Remittance receiver and

iii) The Remittance thinkers. In the field of remittance, the sender sends for savings and meeting up the family or other needs. The receivers receives the remittances for meeting up the instruction of the sender or to fill up his whims. The Third Party; the Remittance thinkers has the interest on whole issue from first to last what happens or may happens or not happens.

The contribution of remittance to ‘development’ is an area of much study but little clarity (Zeitlin, 2006). Siddiqui in 2004 argued that remittance has contributed greatly to the Development of Bangladesh.

Zeitlin in 2006 also states,

“Others argue that remittances in Bangladesh are spent on conspicuous consumption, building big houses and not put to ‘productive’ use. What is ‘productive’ investment? Is it fair to encourage migrants to invest in markets where other investors will not? This debate is ongoing”.

However, the utilization pattern of remittances by recipients suggests that it can not only make the lives of the migrant workers less vulnerable but can also uplift them from poverty (Khatri, 2007).

Khatri also reveals in the same year,

“ One study on Sri Lanka suggests that out of the total income, remittance recipient families spend 56 percent on foods and 18 percent on education, which meets the basic needs of the families trying to move out of poverty. The utilization pattern of savings in real estate’s (44 percent) , to clear indebtedness (13 percent) and education of children supports the poverty reduction hypothesis.”.

The direct and indirect impact of remittance on household consumption is remarkable issue. During the field survey, the conversation and discussion highlighted on the impact of household consumption has been increased remarkably after getting remittance. The use for housing, clothing, education, health, transport and recreation etc has been increased. Comparing with the non-remittance household, the remittance receiving families are consuming the more food and non-food items in their daily life. The remittance and

expatriate migration has contributed very significantly at formal education and stopping the dropout of the school going children. During the interview, the respondents said that due to remittance and expatriate migration, the infant and child mortality rate had been reduced in which the issue is not a proved matter but the reality of the expatriate household family. They say that the remittance has given them a scope to spend the more money at health, education, treatment and hygiene also.

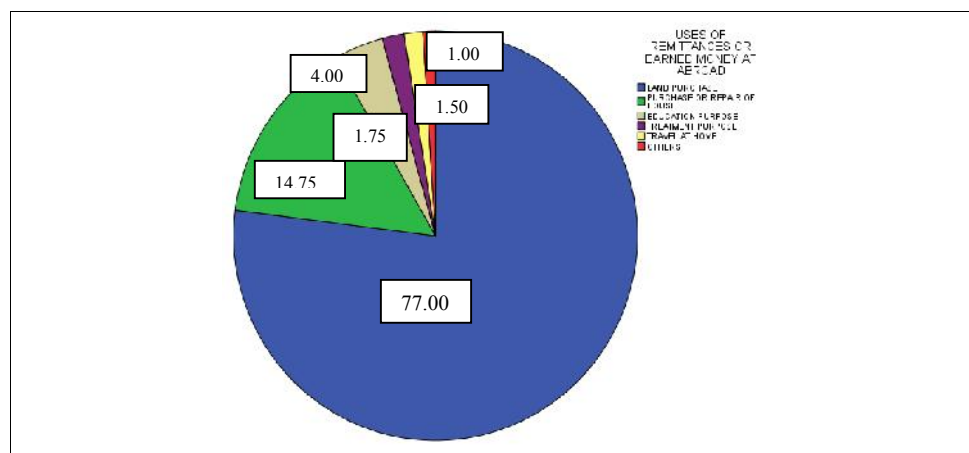
Table 7.1: The Use Of Remittance At Home.

Type	Land Purchase	Purchase Or Repair Of House	Education Purpose	Treatment Purpose	Travel At Home	Others	Total
Answers	308	59	16	7	6	4	400
Percent	77.00	14.75	4.00	1.75	1.50	1.00	100

Source: Field Survey, 2013 AD.

The above data shows that 77.00 percent of expatriate invest or use their remittance for land purchase where as 14.75 percent of expatriate use for purchase or repair of houses. The other uses are 4.00 percent for education of the children, 1.75 percent for treatment, 1.50 percent for travel at home country and only 1.00 percent for other purposes. The following pie chart shows the above figures in pictorial view:-

Figure 7.1: The Use of Remittance At Origin.



Source: Field Survey, 2013 AD.

Remittance has been continuously playing an increasingly large role to the economic growth and the livelihoods of people in Manikganj district of Bangladesh. Remittance income is more valuable for any developing country like Bangladesh. Puri and Ritzema (2001) tell that remittance is the portion of international migrant workers' earnings sent back from the country of employment to the country of origin, play a central role in the economics of many labor sending countries. Osmani (2004) tells that remittances have been identified as one of the three factors that have been responsible for reducing the overall incidence of poverty in Bangladesh.

The demand of migrant workers' remittances has now increased tremendously in Bangladesh in a number of reasons which is revealed during the field survey and Literature review. These are as follows:

- i) Remittance contributes to our national economy is a large scale by increasing foreign exchange reserve, per capita income and employment opportunities,
- ii) It has been continuously lifting-up the GDP (Gross Domestic Product) of Bangladesh. In 2012, the remittance which has sent by the migrant workers is the 11 percent of the total GDP of Bangladesh (BBS, 2013).
- iii) Remittance has been continuously keeping the contribution to alleviate the poverty of Bangladesh through micro-enterprise development, generating substantial employment and income.
- iv) The government has been paid various government and non-government import bills and investments of different foreign debt & donation from the remittance income (World Bank, 2010).
- v) Remittance income helps the government of Bangladesh to reduce dependency on foreign aid.
- vi) Remittance helps to improve the balance of payment position of Bangladesh.
- vii) Remittance also contributes to the expansion of financial market activities and the development of payment systems through enhancing direct capital flows and

distributing those funds to users end and for investment or finance consumption purposes.

viii) The government of Bangladesh is using remittance income to build schools, colleges, universities hospitals, roads, & highways, bridges, culverts etc.

ix) Remittance income is positively enhancing the socio-economic condition of migrant families.

x) Remittance income makes more strong local currency (Bangladesh) against US dollar.

7.3: REMITTANCE AND GROSS DOMESTIC PRODUCT (GDP) OF BANGLADESH:

Remittance contributes to our national economy in a large scale by increasing foreign exchange reserve, per capita income and employment opportunities. It has been continuously lifting-up the GDP (Gross Domestic Product) of Bangladesh. In 2012, the remittance which has been sent by the migrant workers is the 11 percent of the total GDP of Bangladesh. The Ministry of Expatriates' Welfare and Overseas Employment in 2012 in the Annual report explores, "The export of manpower is one of the most significant foreign currencies earning sector of Bangladesh. It contributes 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 around the 11 percent of the total GDP (Gross Domestic Product) in Bangladesh. Beside this, these remittances are 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 lac Bangladeshi workers working in 155 countries in the world(BMET. 2012). Although foreign workers from Bangladesh make up just 2.8 per cent of Bangladesh's population, they contribute to more than 13 per cent of gross domestic product (GDP). Remittance was second-biggest source of foreign income after ready-made garments in 2010-2011. Remittance sent by some seven million (as of 2011) expatriate workers are valuable source of foreign exchange earnings for Bangladesh. In 2010-11, the country's

seven-million-plus overseas workers sent home \$11.6 billion, representing over 10 percent of gross domestic product of Bangladesh.

It has emerged as a key driver of economic growth and poverty reduction. Revenue from remittances exceeds official development assistance and net earnings from exports which has enabled Bangladesh to maintain a growing level of foreign exchange reserves. Cash inflows from remittance in Bangladesh have consistently increasing and reached the \$14 billion USD mark in 2013AD as migrant workers have turned to send their remittance to their relatives through official channels.

Remittance from overseas workers remained strong, though it was thought that growth in remittances could slow following an apparent slowdown in the numbers of Bangladesh workers going abroad for earning money and knowledge. The country's remittance inflow reached a record more than US\$ 1.00 (one) billion in a single month of July in 2013 (Bangladesh Bank, 2013). A Bangladesh Bank official said the rise in remittance in March 2011 was due to return of many expatriates from the Middle East, while many others have been remitting money home instead of keeping the funds there, due to a general sense of insecurity. The March 2011 inflow was the second record of crossing the billion dollar mark in monthly remittance. In November 2009 it crossed that mark for the first time with remittance of \$1.05 billion. By January 2012 remittance inflow reached a record US\$1.22 billion, up from US\$0.97 in January 2011. Between 1976 and 2010, a total of 6.8 million people emigrated temporarily from Bangladesh (BMET, 2010). Remittance inflows to Bangladesh are increasing at an average annual rate of 19 percent in the last 30 years from 1979 to 2008 (Hussain, Naeem, 2009). Income from remittances has recently exceeded the 10-billion dollar mark, which has been 11.8 percent of the country's Gross Domestic Product (GDP) in 2009 (BBS 2010). Although the long-run relationship is positive, the nature of adjustment is contrary to traditional belief. Remittance respond to the movements in GDP to correct any disequilibria in the long-run steady-state relationship following a shock, but GDP does not do the same in response to the movements in remittances (Paul, 2011).

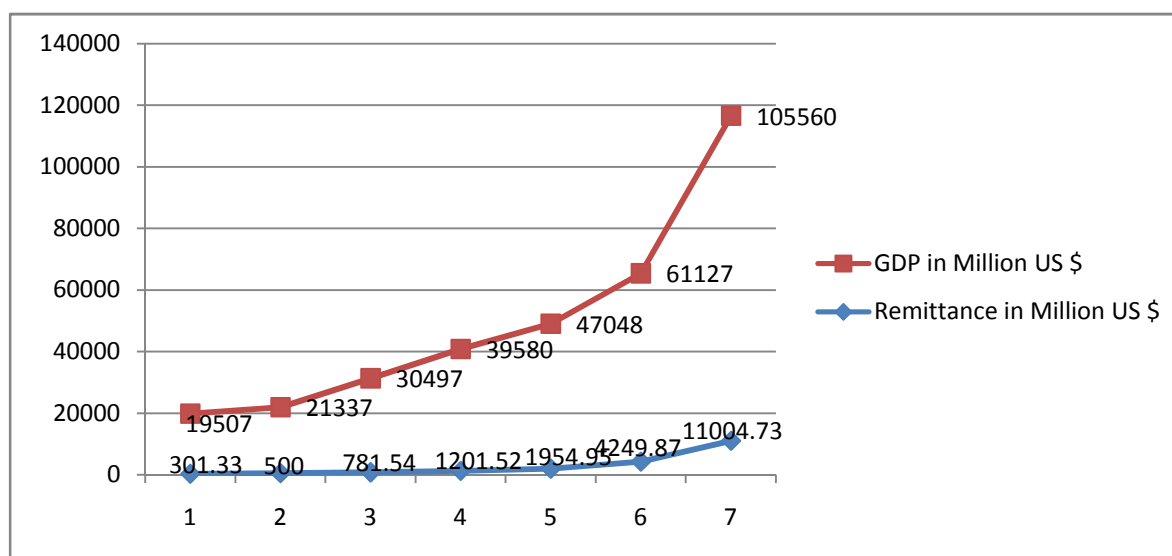
Table 7.2: Remittances And Gross Domestic Product (GDP) Of Bangladesh.

YEAR	1980	1985	1990	1995	2000	2005	2010
Remittance in Million US \$	301.33	500.00	781.54	1201.52	1954.95	4249.87	11004.73
GDP in Million US \$	19507.0	21337.0	30497.0	39580.0	47048.0	61127.0	105560.0
Percent of Remittance in GDP	1.54	2.34	2.56	3.04	4.16	6.95	10.43

Source: Bangladesh Bank Edited Data,

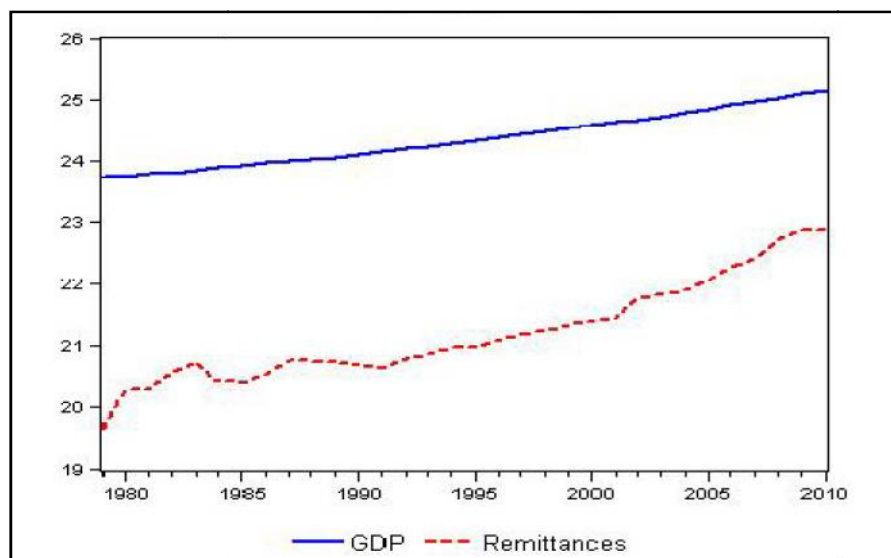
The above table shows that in 1980, the percent of remittance in GDP was 1.54 which is 10.43 percent in 2010; is 10 times considering the base year 1980. The above table show the positive trend of GDP and remittance. In 1980 the GDP was 19507.0 million US \$ which is 105560.0 million US \$ in 2010 AD. The following graph shows the actual visualization of GDP and remittance during the study period.

Figure 7.2: The GDP and Remittance of Bangladesh From 1980 to 2010 AD.



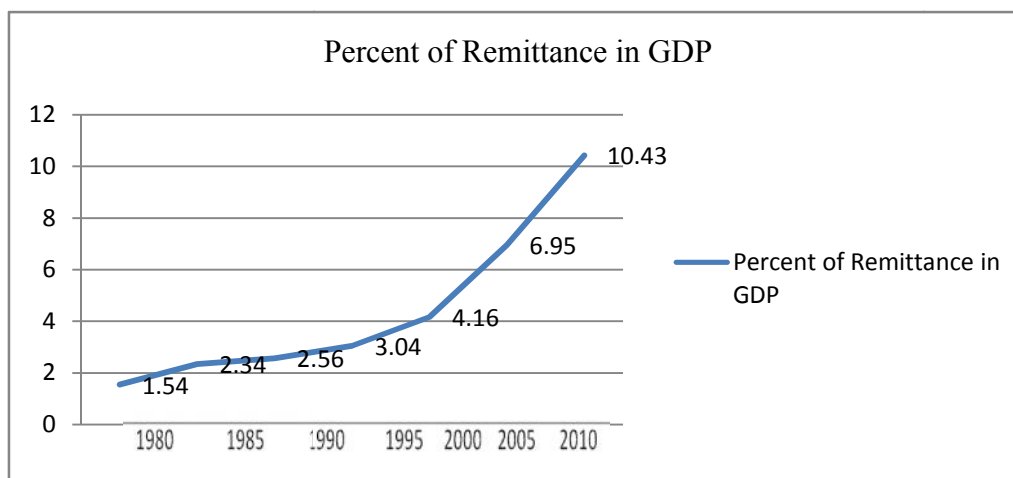
Source: Bangladesh Bank edited data,

Figure 7.3: GDP And Remittances (In Logs) In Bangladesh: 1980-2010.



Source: WB, 2010 AD.

Figure 7.4: Percent Of Remittance In GDP Of Bangladesh: 1980-2010



Source: Bangladesh Bank Edited Data

Using the data from 1976 to 2010, Paul et al. (2011) use the ARDL method, and find a long-run relationship between remittances and GDP in Bangladesh. Any short-run interaction between remittances and GDP is absent in their study (Paul, et al 2011).

Bangladesh is one of the top remittance-recipient countries in the world. The country has drawn a remarkable attention to the remittance - GDP relationship in recent years in the country. The results of the above discussion are conclusive that remittance has a positive

relation with GDP. In the study period from 1980 to 2010, the study finds a long run positive relationship between remittances and GDP in Bangladesh.

7.4: REMITTANCES AND POVERTY LEVEL OF BANGLADESH:

Remittances have emerged as a key driver of economic growth and poverty reduction in Bangladesh, increasing at an average annual rate of 19 percent in the last 30 years (1980-2010). Robust remittance inflows in recent years (annual average growth of around 30 percent in FY05-FY10) have been instrumental in maintaining the current account surplus despite widening a trade deficit. This in turn has enabled Bangladesh to maintain a growing level of foreign exchange reserves.

As poverty is a multidimensional concept (WHO, 2006:6), it is difficult to measure whether the borrowers of microfinance are poverty free or not. Different microfinance institutes and different studies explain the key factors of measuring poverty free of the borrowers in different ways. In Bangladesh, it is necessary to fully understand what we mean by the concept of poverty. According to the UN's World Summit on Social Development, on the Copenhagen Declaration, poverty as "a condition characterized by severe deprivation of needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information" (Mawa, 2008).

People are considered to live in poverty when they are unable to eat food, go to school or access to healthcare, regardless of their income. Income is the common variable that is widely used to measure poverty of a person. A person is said to be a poor if his or her income level falls below some minimum level necessary to meet basic needs. This minimum level is known as the poverty line (Mawa, 2008). Collectively, the poverty line in a country is the cut off annual income below which households are considered poor (Henry et al, 2003).

The World Bank defines people who earn less than \$1.25 (less than 80p) a day are extremely poor (World Bank, World Development report 2009, poverty). According to World Bank about 1.4 billion people in the developing world were living on less than \$1.25 a day in 2005. On the other hand, people who are unemployed or severely underemployed and whose work

is so poor that their purchasing power does not permit the minimum caloric intake required to overcome malnutrition are extremely poor (Robinson, 2001).

In Bangladesh, there are many problems like, poor infrastructure, political instability, corruption, and insufficient power supplies etc, but the Bangladesh economy has grown 5-6% per year since 1996. Now in the Year 2013 the growth rate is more than 6 percent. However, the country still remains a poor, illiterate overpopulated, and lack of good governance nation with around 40% of the Bangladeshis are employed in the traditional agriculture sector. This is the comprehensive scenario of the Poverty of Bangladesh.

As per the report of WORLD BANK in the month of June, 2013, “Bangladesh had reduced the number of people living in poverty from 63 million in 2000 to 47 million in 2010, despite a total population that had grown to approximately 150 million. This means that Bangladesh will reach its first United Nations-established Millennium Development Goal, that of poverty reduction, two years ahead of the 2015 deadline. Bangladesh is also making progress in reducing its poverty rate to 26 percent of the population”.

According to the 2010 household survey by the Bangladesh Bureau of Statistics, 17.6 percent of the population was found to be under the poverty line. An estimated 36 percent of the population in rural areas lives below the poverty line who suffer from persistent food insecurity, own no land and assets, are less educated, and may suffer in various diseases with serious illnesses or disabilities. An estimated 28 percent of the population in urban areas lives below the poverty line (BBS, 2013).

There are many key macroeconomic determinants of remittances in Bangladesh. Considering the issue, we find that number of workers finding employment abroad every year. The oil price, exchange rate and GDP growth etc are the key determinants of changes in the level of the expatriates’ remittance inflow of an area like Manikganj district and or of Bangladesh. The finding from various studies summarizes that:-

- Each migrant worker from Bangladesh brings in \$ 28721.35 in remittance annually;
- Every dollar increase in oil price increases annual remittance by nearly \$15 million;
- Bangladesh has earned 11 billion US \$ in 2010 from expatriates remittance (BMET, 2011);

- The expatriate remittance is 13 percent of GDP of Bangladesh and 6 times of foreign aid (BMET, 2011);
- The expatriate remittance has crossed 14 billion US\$ in Bangladesh in November, 2013 (Bangladesh Bank, 2013),
- Around 90 lac expatriate migrants lives in 155 countries in the world (BMET, 2013).
- Depreciation of exchange rate by one taka increases annual remittance by \$18 million (Bangladesh Bank, 1012);

7.4.1: THE RELATIONSHIP BETWEEN REMITTANCE AND POVERTY LEVEL OF BANGLADESH:

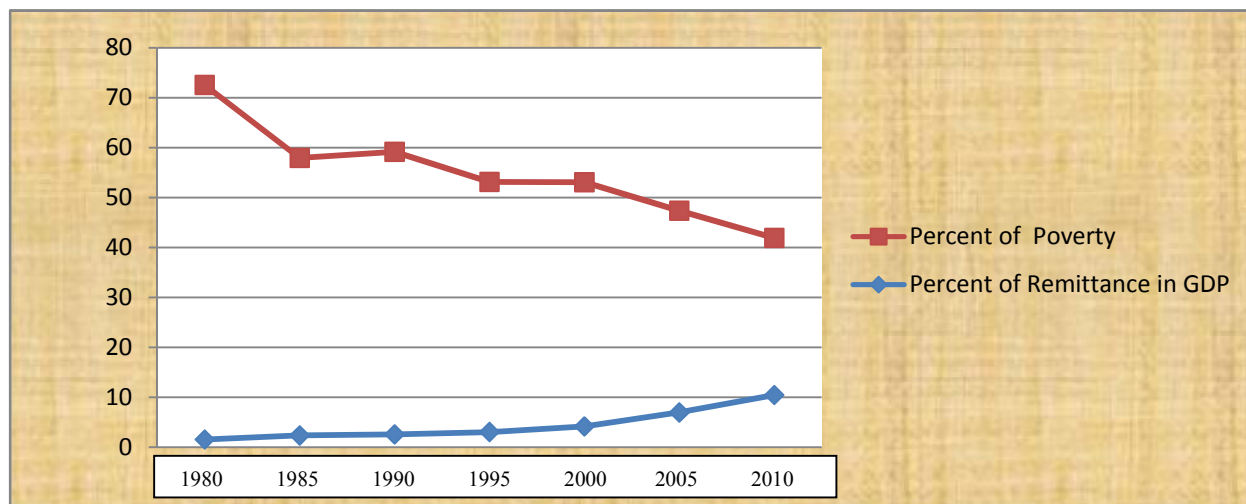
The impact of remittance on poverty and income distribution in developing countries has been extensively investigated since 1980s (see Adams, 1991; Stark, et al. 1986, 1988) with mixed findings. From the surveyed data and secondary data, we may agree that migration and remittance reduce poverty in the study area Manikganj district in Bangladesh. However, the magnitude of poverty reduction varies among origin communities, remittance sources, and whether remittance is treated as ‘potential substitute’ or ‘exogenous transfer’ (Acharya, C. P. et all, 2012. The following table shows the remittance and poverty level of Bangladesh. The table and the line diagram shows that with the increase of remittance percent decreases the poverty level of Bangladesh.

Table 7.3: The Table on Remittance and Poverty level of Bangladesh.

YEAR	1980	1985	1990	1995	2000	2005	2010
Percent of Remittance in GDP	1.54	2.34	2.56	3.04	4.16	6.95	10.43
Percent of Poverty	71.0	55.6	56.6	50.10	48.9	40.4	31.5

Source: BBS, 2012.

Figure 7.5: The % of Remittance And Poverty Level In Bangladesh: 1980-2010.



Source: BBS, 2012 AD.

7.4.2: THE CORRELATION BETWEEN THE PERCENT OF REMITTANCE AND POVERTY LEVEL OF BANGLADESH:

The correlation between two or more variable is the mutual relation between or among two or more variable. If we consider the data of the percent of remittances and poverty level, we observe that with the increase of percent of remittances, the poverty level decreases of Bangladesh. In the present context, the present study tries to find out the correlation between the percent of remittance and poverty of Bangladesh. The following calculations are the related term of correlation determination:-

Table 7.4: Table of percent of remittance and poverty level of Bangladesh.

Year	1980	1985	1990	1995	2000	2005	2010	Result
Percent of Remittance in GDP	1.54	2.34	2.56	3.04	4.16	6.95	10.43	Pearson Correlation is -0.917.
Percent of Poverty	71.0	55.6	56.6	50.1	48.9	40.4	31.5	

Source: Bangladesh Bank Edited Data.

↓ The equation for the correlation coefficient is:

$$\text{Correl}(X, Y) = \frac{\sum (x - \bar{x})(y - \bar{y})}{\sqrt{\sum (x - \bar{x})^2 \sum (y - \bar{y})^2}}$$

Karl Pearson Correlations between percent of remittance in GDP and level of poverty of Bangladesh as per SPSS Software are as below:

The correlation is significant at the 0.01 level at 2-tailed test. So, we may conclude that the relation between percent of remittances is GDP and level of Poverty of Bangladesh is positive and with the increase of remittance, the rate of poverty decreases of Bangladesh.

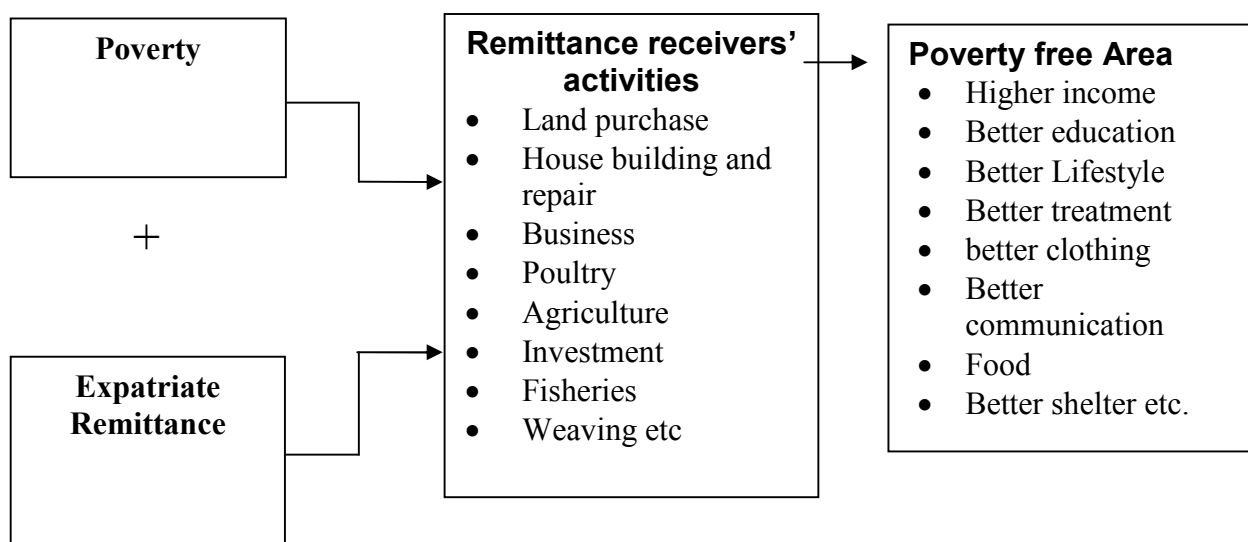
7.5: DESCRIPTIVE MODEL ON THE IMPACT OF REMITTANCE ON POVERTY ALLEVIATION IN MANIKGANJ:

This study is going to investigate the effect of remittance in Manikganj district of Bangladesh. The expatriates remittance of Bangladesh are providing money and financial support to the family members and macro economics of Bangladesh and supporting various programs started with different entrepreneurial activities like business, poultry, agriculture, fisheries weaving etc. If the receivers of remittance are able to meet the basic needs of their family, then it can be said that the receiver family members are poverty free. After taking remittance, if income, resource and saving increase then the family members and macro economy of the country become poverty free.

If they are out of poverty, they may live in a good position. Poverty free people are able to build better housing for their family. When poor people send their children to school regularly, give emphasis poor people can expand their business or can increase the profit of the business on calorie intake and frequently purchase fruits and fish or meat in a month, expend required amount on medicine and other health related issues, provide better sanitation for their family member, and get access to information and can use of news media like

television, radio and newspapers, then it is widely accepted that poor people are out of poverty. The concept of the following model has been developed for measuring the success of expatriate remittance for poverty alleviation in Manikganj district, Bangladesh.

Figure 7.6: The Working Model of This Study.



Source: The Author's Perception.

7.6: QUANTITATIVE MODEL STUDY FOR EMPIRICAL RESULTS OF REMITTANCE ON POVERTY ALLEVIATION IN MANIKGANJ, BANGLADESH:

Limited empirical literature exists on macro economic impact of remittance on poverty of Manikganj, Bangladesh. However, recent cross-country studies are increasingly finding evidence of positive impact of remittances on reducing poverty. World Bank study by Adams and Page (2005) shows that, a 10% increase in per capita official international remittances will lead, on average to a 3.5% decline in the share of people living in poverty. Similarly, IMF (2007) study finds that on average, a 10% increase in the share of remittances in a country's GDP is associated with about a 1.5 % fall in headcount poverty and 1.1 % fall in poverty gap.

To estimate the impact of remittance on poverty in developing countries, a panel data is used for 77 developing countries for the period 1980-2008 by WORLD BANK. In that study, in order to test whether impact of remittance share in GDP is stronger beyond a threshold level, a separate analysis is undertaken for 29 countries with remittance to GDP ratio higher than 5%. In order to assess the regional variations in the impact, further analysis is undertaken for 21 Asian developing countries, with remittance to GDP ratio higher than 5%.

As per, Ravallion (1997) and Ravallion and Chen (1997), poverty is taken as a function of per capita income, some measure of income distribution, and the remittance to GDP ratio.

The baseline specification is

$$\text{Log (POV}_{it}) = \alpha_1 + \alpha_2 \log (\text{PCY}_{it}) + \alpha_3 \log (\text{INEQ}_{it}) + \alpha_4 \log (\text{REMit}) + \epsilon_{it} \dots\dots\dots(1)$$

(Where, $i = 1 \dots N$, $t = 1 \dots T_i$),

Where POV_{it} is poverty measures in country i at time t ;

α_1 captures fixed effects;

PCY is per capita income;

INEQ is income inequality as measured by the Gini index; and

REM is remittances to GDP ratio. Similar model is estimated by IMF (2007).

In that study, “the above model expects that poverty is reduced as per capita income rises; hence, α_2 is expected to be negative. Based on previous studies we expect higher poverty to be associated with greater income inequality; hence, α_3 is expected to be positive. Controlling for these two variables the model estimates the sign and magnitude of α_4 , which indicates the direct impact of share of remittances in GDP on poverty”.

To measure poverty, three indicators are used- Poverty headcount ratio at \$1.25 a day (PPP) (% of population); and Poverty gap at \$2 a day (PPP) (%). Poverty gap measures the mean distance below the poverty line as a proportion of the poverty line, and captures how poor they are poor, i.e., how far below the poverty line the average poor person’s income is. Gini coefficient is used as a measure of inequality. Remittance is expressed as a ratio of the

GDP of recipient countries. Per capita income variable used in per capita GDP in constant 2000 U.S. dollars. The log transformation of all the variables allows us to interpret the coefficients as elasticity's.

Though some studies have estimated the impact of remittances on poverty estimating the above equation, the relationship between remittance and poverty may not be unidirectional. Higher poverty levels may lead to higher migration and therefore higher remittance. In order to take account of the problem we estimate Three Stage Least Squares method and estimate two equations. Similar methodology is followed by IMF (2007).

The specification for the poverty equation is the same as in equation 1. Along with this equation, we also estimate an equation that captures determinants of remittance. Thus, the second equation estimated is remittances (REM) as a function of poverty (POV), trade openness (Trade to GDP ratio), Literacy levels and lagged remittances (Remt-1).

$$\text{Log (REMit)} = \beta_1 + \beta_2 \text{ log (POVit)} + \beta_3 \text{ log (TRADEit)} + \beta_4 \text{ log (LITit)} + \beta_5 \text{ log (REMITit-1)} + \epsilon_{it} \dots\dots\dots (2)$$

$$(i = 1 \dots N, t = 1 \dots T_i),$$

To estimate the determinants of remittance, we use variables suggested by the literature on the motivation to migrate and remit. Since the data on migrants is limited, we do not use it directly. It is expected that higher levels of poverty will lead to more migration and higher remittances; therefore, β_2 is expected to be positive.

The more open of the economy, the more easily the remittance may flow in and labour mobility may take place. Trade openness (β_3) is therefore expected to positively influence remittances. The sign of β_4 may be hypothetical depending on whether more educated migrate from the country or less educated migrate. Literacy levels are captured by literacy rate in adult total (% of people ages 15 and above). Lagged remittances are used to capture the dynamic impact on poverty alleviation.

7.6.1: THE LINEAR REGRESSION BETWEEN THE PERCENT OF REMITTANCE IN GDP AND POVERTY LEVEL OF BANGLADESH: The system or way in which we may find out the average value of a variable in terms of a constant variable is regression. The impact of a variable on another is determined by the regression analysis. In the present section of study, the independent variable is percent of remittance in GDP and dependent variable is the level of Poverty of Bangladesh. From the data, we may consider the following issues:-

Table 7.5: The Regression Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.917 ^a	.840	.808	5.50742

Source: Author's Calculation.

The Value of Adjusted R is 0.808.

A. Predictors: Percent Of Remittances In GDP= REM_{BD}

B. Dependent Variable: Percent Of Poverty In Bangladesh= POV_{BD}

The Regression Model is $POV_{BD} = X + 0.917 \times REM_{BD}$, where X is the other constant values.

Result of Linear Regression Analysis:

The regression analysis show that the dependence of poverty level on the independent variable the percent of remittance in GDP OF BANGLADESH is significant and high. The value of R is 0.917.

7.7: SIGNIFICANCE THROUGH t-TEST OF THE EXPATRIATES REMITTANCE ON POVERTY ALLEVIATION IN MANIKGANJ, BANGLADESH:

The impact of remittance on poverty and income distribution in developing countries has been extensively investigated since 1980s (Adams, 1991; Stark, et al. 1986, 1988) with mixed findings. In general, it is agreed that migration and remittance reduce poverty.

However, the magnitude of poverty reduction varies among origin communities, remittance sources, and whether remittance is treated as ‘essential product for the economy of Bangladesh’. There is substantial variability among remittance-receiving households for the poverty alleviation of Bangladesh. This might be related to the uneven distribution of poor households among migration destinations. Expatriates remittance sent by the migrants to their home are playing a significant role for reducing poverty in Bangladesh with all other the least developed countries of the World.

7.7.1: t- TEST FOR REMITTANCE in GDP AND POVERTY LEVEL OF BANGLADESH:

Table 7.6: The Correlation between Percent of Remittance and Poverty Level of Bangladesh.

YEAR	1980	1985	1990	1995	2000	2005	2010	Result
% of Remittance in GDP	1.54	2.34	2.56	3.04	4.16	6.95	10.43	r= - 0.917 t= -7.856 at d. d. f.=6
Percent of Poverty	71.0	55.6	56.6	50.10	48.9	40.4	31.5	

Source: Bangladesh Bank Edited Data.

The correlation and t-Test for Percent of Remittances in GDP and poverty level of Bangladesh:

HERE,

H₀= *There is no relation between the Percent of Remittance in GDP and poverty level of Bangladesh.*

H_a= *There is relation between the Percent of Remittance in GDP and poverty level of Bangladesh.*

Result: *The calculated value of t = -7.856E0, where mean is - 4.61529E1, at the df= 6, so, |t|= 7.856 , at the df= 6, whereas the table value of t at the df is 6 is 1.943 which is smaller than the calculated value.*

*So the H_0 = There is no relation between the Percent of Remittance in GDP and poverty level of Bangladesh is **rejected**, and*

*H_a = There is relation between the Percent of Remittance in GDP and Poverty level of Bangladesh is **accepted**.*

*So we may conclude that **there is relation between the Percent of Remittance in GDP and Poverty level of Bangladesh.***

7.8: CONCLUSION:

From the above discussion and statistical calculation we may conclude that **there is relation between the Percent of Remittances in GDP and Poverty level of Bangladesh.** Remittances have a potential role in development and in the reduction of poverty over time. Migration and remittance are mutually related valuable complement for poverty alleviation. However, we argue that there is a dichotomy between remittance and poverty alleviation, For all the poor households, they receive remittance as a tool for poverty alleviation, and public sector finds it as a supplement for economy of Bangladesh. Nonetheless, in the present study the result suggest that remittance can have a positive effect on poverty reduction. A supplementary conclusion emanating from this study is that policymakers should adopt policies that encourage the use of remittance for investment and human development. Finally, as per result of literature review, statistical calculation and field survey, it may remark that expatriate remittance alleviates poverty in Bangladesh.

Chapter Eight

THE SPATIO-TEMPORAL ANALYSIS OF REMITTANCE AND POVERTY IN BANGLADESH

8.1: INTRODUCTION:

Expatriate migration and remittance are the powerful economic strategic tool for human to navigate the hardship of change and try to ensure the better quality of life. It is an universal vehicle facilitating exchanges of ideas of different spaces, cultures, money and goods, expatriate migration is an influencing contributor to globalization. Various countries of the world linked by multiple culture and connections of human mobilization and global migration constitutes the better connection of economy and better standard of life. The Expatriates migration, remittance is not static. Due to specific or undefined circumstances, these phenomena change in course of time and space. The poverty level of a space changes in course of time which is a matter of concern at spatio-temporal analysis. The present study highlights on the spatio-temporal analysis of expatriates' remittance and poverty alleviation of Bangladesh is concern of space and time.

The space related issues are analyzed with spatial analysis and the time related issues are also analyzed through temporal analysis. The combined analysis of space and time is resulted as spatio-temporal analysis. The data on remittance and migrants are used for the spatial maps as these are more comparable over time and the interpretation. It should be noted; however, in the spatio-temporal analysis using the data is produced very similar to the spatio-temporal distributions of migrants of Manikganj and Bangladesh. The data is used to assess spatial and temporal trends because it is considered a reliable factor for the analysis.

8.1.1: SPATIAL ANALYSIS:

Spatial analysis includes any of the formal techniques which study entities using the space topological, geometric, or geographic properties. This also refers to a variety of techniques, using different description and analytic approaches most notably in the analysis of geographic data. It is also used to refer to a specific technique in a single space or area of research, for example, to describe the geo-statistics of Manikganj district of Bangladesh. The

most common problem of defining the spatial location or entity is the difference of idea and notion of the researcher. In statistics as contributed greatly through work in spatial statistics.

As per Wikipedia,

“Economics has contributed notably through spatial econometrics. Geographic information system is currently a major contributor due to the importance of geographic software in the modern analytic toolbox. Remote sensing has contributed extensively in morphometric and clustering analysis. Computer science has contributed extensively through the study of algorithms, notably in computational geometry. Mathematics continues to provide the fundamental tools for analysis and to reveal the complexity of the spatial realm, for example, with recent work on fractals and scale invariance. Scientific modeling provides a useful framework for new approaches”.

8.1.2: TEMPORAL ANALYSIS:

The temporal analysis is a common issue to the scientific researcher. For the qualitative or quantitative analysis, it is an important factor of finding the new clues of Time Series or Regression analysis. The word “Temporal” comes from the word time, the chronological issues. When any issue changes with time, is a concern of “Temporal” Analysis. In the present research scheme, the time frame is from 1980 to 2010 in which the expatriates, remittance and poverty alleviation of Manikganj district of Bangladesh is a prime concern of study. Besides, the above issues of Bangladesh is also the matter of analysis in the present study.

8.1.3: SPATIO-TEMPORAL ANALYSIS:

The term “Spatio-temporal” comes from Space and Time which is describe at the earlier paragraph. The word spatio-temporal means having both spatial and temporal qualities in a subject combinedly or relating to space-time.

A **spatiotemporal analysis** is a statistical or scientific database that manages both space and time information in a body. In the present study, the space is Bangladesh in broader context and Manikganj district in smaller context: along with the time duration is from 1980 to 2010 AD.

Very shortly, spatiotemporal analysis is an extension of spatial databases analysis regarding the time. A spatiotemporal analysis comprises spatial, temporal, and spatiotemporal analytical concepts, and captures spatial and temporal aspects of data and information which deals with **spatio-temporal** view during the research work.

8.2: SPATIO-TEMPORAL ANALYSIS OF MIGRANTS AND REMITTANCE (IN MILLION US\$) IN BANGLADESH:

International migration is a matter of development issue occurring at various countries in the world. The total number of people living outside from Manikganj was estimated to be nearly ten thousand yearly. It may be more than 16 thousand in a year sometime. The push and pull factors and often the political, economic, environmental and cultural considerations within the Manikganj district or Bangladesh determine the spatial difference in terms of time. On an average around ten thousands expatriate migrates for abroad for the better employment and opportunity. In 2006, 8685 migrants leaves for abroad from Manikganj which is 16088 in 2008 but the expatriates decreases to 9258 and 8517 in 2009 and 2010. Dhaka district is the central place of Bangladesh and the most developed area of the country sends around 30 thousands of expatriates yearly. In 2006, 20067 migrants leaves for abroad from Dhaka which is 39447 in 2007 but the expatriates decreases to 20448 and 18639 in 2009 and 2010.

The patterns of expatriate migrants influenced by geographical, cultural and linguistic distances over time and space. The global distribution of international migrants of Bangladesh can be treated as a distribution of migrants' population of Bangladesh. The distribution is not exactly homogeneous but distributed. In considering over the time frame, we may consider the spatial distribution into how processes the expatriates migration occurs. By the statistical and quantitative analysis allows for a more comprehensive assessment of how patterns of migration have changed through time in Manikganj district and Bangladesh.

Table 8.1: The spatio-temporal distribution of Expatriate Migrants of Bangladesh.

Time Space		2006	2007	2008	2009	2010	Result
Manikganj*	Migrant	8685	16539	16088	9258	8517	Correlation = 1
	Remittance	129.48	132.17	167.29	213.21	244.61	
Dhaka **	Migrant	20067	39447	37152	20448	18639	Correlation =0.998
	Remittance	299.17	315.26	386.32	470.93	535.33	
Bangladesh	Migrant	367850	821159	863489	465365	383155	Correlation =0.991
	Remittance	5484.08	6562.71	8979.00	10717.73	11004.73	

Source: BMET, 2012.

Note: *The remittance of Manikganj and Dhaka is not available so, the estimated data are calculated on arithmetic average from the data of Bangladesh. The figure is not exact and does not represent the exact or real figure. The remittance data is recorded in Bangladesh Bank (The central Bank of Bangladesh) only for the whole country. The total number of migrants is actual data of BMET but the remittance are calculated data from the total remittances of Bangladesh as no data is recorded. The formula is remittance = (remittances/ migrants of Bangladesh)*migrants of Manikganj or Dhaka.*

*= *The Study Area,*

**=*The Central District or Capital Of Bangladesh.*

Result: Correlation is significant at the 0.01 level (2-tailed).

So, from the above statistical analysis, we may conclude that the correlation among the migrants of Manikganj and Dhaka district in terms of expatriates' migrants of Bangladesh is significant at the 0.01 level at two-tailed test.

8.3: SPATIO-TEMPORAL ANALYSIS OF EXPATRIATES REMITTANCE (IN MILLION US\$) IN BANGLADESH:

Remittance has been proved itself as a tool for economic development and poverty alleviation in Bangladesh. In course of time the remittance is not the same in the country but the distribution of remittance earned by the expatriates is a matter of statistical analysis to the social science researchers. This is mainly because the remittance is the direct financial and economic support to the family members without any intermediaries and they are available to the recipients to use them according to their priorities to the expatriates. The remittance can potentially play a significant role in relief of demand in family life and agglomeration of economic activities at micro and macro levels. The following table shows the spatio-temporal distribution of expatriate remittance of Manikganj and Dhaka district in compare of Bangladesh.

Table 8.2: The Spatio-Temporal Distribution of Expatriates Remittance (In Million US\$) In Bangladesh.

Time Space	2006	2007	2008	2009	2010	Result
Manikganj (The Study Area)	129.48	132.17	167.29	213.21	244.61	Correlation =0.992
Dhaka(The Central District Of Bangladesh)	299.17	315.26	386.32	470.93	535.33	
Bangladesh	5484.08	6562.71	8979.00	10717.73	11004.73	

Source: BMET, 2012.

So, from the above statistical analysis, we may conclude that the correlation among the remittance of Manikganj and Dhaka district in terms of expatriates remittance of Bangladesh is significant at the 0.01 level at two-tailed test. The value of correlation is 0.992, which is strong.

From the above statistical calculation, we may conclude that the correlation among the remittance of Manikganj and Dhaka district in Bangladesh is significant and spatial distribution in the study area is homogenous.

8.4: SPATIO-TEMPORAL ANALYSIS OF POVERTY IN BANGLADESH:

Before we consider about the spatio-temporal analysis, we try to consider about “Poverty situation of Bangladesh”.

8.4.1: POVERTY CONCEPTS:

According to the United Nation’s World Summit on Social Development, on the Copenhagen Declaration, poverty as “a condition characterized by severe deprivation of

needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information” (Mawa, 2008).

People are considered to live in poverty when they are unable to eat food, go to school or access to healthcare, regardless of their income. Income is the common variable that is widely used to measure poverty of a person. A person is said to be a poor if his or her income level falls below some minimum level necessary to meet basic needs. This minimum level is known as the poverty line (Mawa, 2008). Collectively, the poverty line in a country is the cut off annual income below which households are considered poor (Henry et al, 2003).

The World Bank defines people who earn less than \$1.25 (less than 80p) a day are extremely poor (Word Bank, World Development report 2009, poverty). According to World Bank about 1.4 billion people in the developing world were living on less than \$1.25 a day in 2005. On the other hand, people who are unemployed or severely underemployed and whose work is so poor that their purchasing power does not permit the minimum caloric intake required to overcome malnutrition are extremely poor (Robinson, 2001).

According to Ismawan (2000) there are two categories of poor: entrepreneurial poor and non- entrepreneurial poor. The entrepreneurial poor are able to increase their income by doing entrepreneurial activities like business and enable to move them closer to poverty line or above poverty line. The entrepreneurial poor need financial assistance in setting up activities that will increase their income. The second category is the non-entrepreneurial poor who are unable to change their income by themselves and would need permanent financial support from microfinance (Ismawan, 2000).

The World Health Organization (WHO, 2006:6) defines poverty is a multidimensional concept that encompasses not only simply low income, but also lack of assets, skills, resources, opportunities and the power to influence decisions that affect an individual’s daily life. Further, Noble Laureate Dr. Amartya Sen argues that the absence of freedom, autonomy, and dignity are primary in any discussion of poverty. He also explains that income is valuable only as it increases the capability of individuals (Falkingham and Namazie, 2002 cited by WHO, 2006:6).

A multidimensional concept of poverty also more closely approximates how the poor see their own situation. The poor often defines their situation in terms of lack of basic needs, but also, insecurity, lack and inaccessibility of services, ill-health and powerlessness.

Therefore, poverty is the lack of basic human needs. People, particularly from developing countries, have different basic needs and different poverty levels and a strategy is required to alleviate this poverty.

Poverty headcount ratio at national poverty line (% of population) in Bangladesh was last measured at 31.51% in 2010. As per World Bank, National Poverty rate is the percentage of the population living below the national poverty line.

The three variants (depending on three values of α) of the poverty index used to estimate the impact of changes in remittances on poverty are:

1. *The Headcount Index* ($\alpha=0$) measures the share of the population living below the poverty line.
2. *The Poverty Gap Index* ($\alpha=1$) measures the depth of poverty, that is the amount by which an average poor family is below the poverty line. Thus a Poverty Gap Value of 0.1 means that the total deficit of the poor relative to the poverty line, when averaged over all households equals 10% of the poverty line z (Ravallion and Huppi 1991).
3. *The Poverty Gap Squared Index* ($\alpha=2$) measures the severity of poverty and, unlike the other two measures, is sensitive to changes in the distribution of income among the poor (Adams & Page 2003). It satisfies the important “transfer axiom” for a desirable poverty measure which requires that “given other things, a pure transfer of income from a person below the poverty line to anyone who is richer must increase the poverty measure”(Sen 1976).

8.4.2: SPATIO TEMPORAL ANALYSIS OF POVERTY IN BANGLADESH:

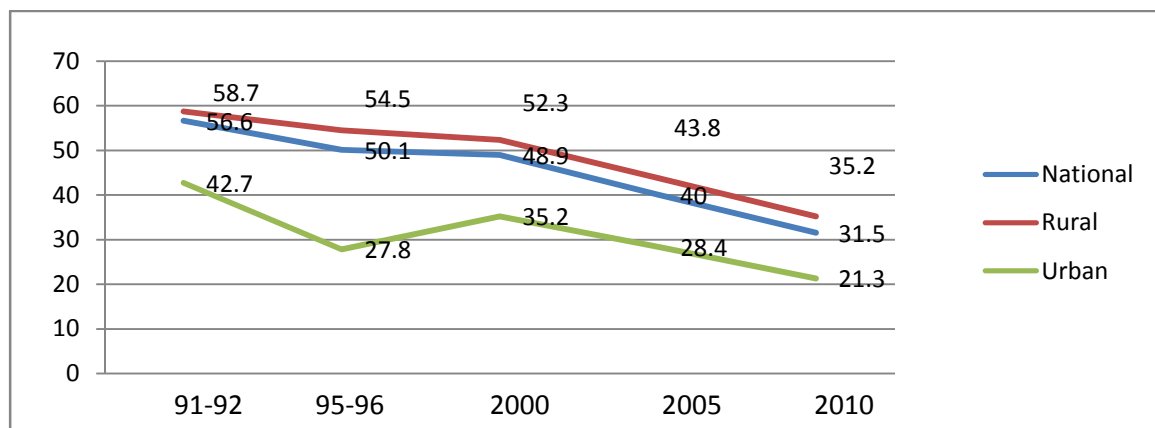
There are sharp variations in the rate of poverty reduction across the various geographical location or regions of Bangladesh, with the eastern part of the country far outpacing the West and southwest as such case is present at north and south area of the country. The largest decline in poverty occurred for Dhaka, Chittagong, and Sylhet divisions, while Barisal and Khulna saw little change and Dhaka and Chittagong divisions, with just over half the country's population in 2000, contributed 79 percent of the reduction in national poverty.

Table 8.3: Poverty headcount Rate (CBN) of Bangladesh

Residence	Upper poverty Line (percent)					Result of correlation
	91-92	95-96	2000	2005	2010	
National	56.60	50.10	48.90	40.00	31.50	Pearson Correlation= 1.00
Rural	58.70	54.50	52.30	43.80	35.20	Pearson Correlation= 0.997
Urban	42.70	27.80	35.20	28.40	21.30	Pearson Correlation=0.878

Source: BBS, 2012.

Figure 8.1: The Spatio-temporal line curve of poverty (percent) of Bangladesh.



Source: BBS, 2012.

The above curve or linear chart and statistical analysis shows that the poverty of Bangladesh at national, rural and urban level is distributed homogeneously and the decrease of level of poverty almost the same. But the spatial poverty rates are not homogeneously distributed. The divisional headquarters are richer than the remote districts of Bangladesh.

8.5. CONCLUSION:

The spatio-temporal analysis of remittance and poverty are very homogeneous and trend is even. The correlation among the migrants of Manikganj and Dhaka district in terms of expatriate migrants of Bangladesh is significant at the 0.01 level at two-tailed test. We may conclude that the correlation among the remittance data of Manikganj and Dhaka district in Bangladesh is significant and spatial distribution in the study area is homogenous linear chart and statistical analysis shows that the poverty of Bangladesh at national, rural and urban level is distributed homogeneously and the decrease of level of poverty almost the same. But the spatial poverty rates are not homogeneously distributed. The divisional headquarters are richer than the remote districts of Bangladesh.

Chapter Nine

THE POLICY ISSUES ON EXPATRIATES MIGRATION, REMITTANCE AND POVERTY ALLEVIATION IN BANGLADESH

9.1: INTRODUCTION:

The role of migration as a contributor to the socio-economic development of a nation is a matter of policy issue. We must continue our efforts to mainstream migration into the development processes of a country. The expatriates migration involves a multi-stakeholder approach, there is need to mainstream it in all national development plans and programmes through a consultative process with an effective migration policy. Migration is ubiquitous. This process needs to be managed and policies put in place that “aim to support migration”, rather than explicitly or implicitly aim to reduce it (De Haan, 2000:24). The effective expatriate migration policy is a tool for poverty alleviation and sustainable development of a country like Bangladesh. The effective expatriate migration policy is a prime consideration of the Government of Bangladesh for formulation and creation through an expert group which is a multiparty combination like the government as a ruler and controller, the expatriate migrant as stake holder, the country citizens as beneficiary, the migration expert as creator of the policy etc. The policy must consist the direct and indirect effect on the issue of expatriate migration, remittance and poverty alleviation. The task of policy creation and formulation issue is a difficult job for both the government and the policy maker. The present study concerns with the international migration or expatriate migration, remittance and poverty alleviation not with the internal migration which is a lack of migration policy for Bangladesh. Bangladesh has neither specific “*migration policy*” nor “*expatriate migration policy*”. There are important differences between policy approaches to internal and international migration because, clearly, the former involve the government of on single country while the latter concern the government of at least two states (Skeldon, R. 2005). The expatriate migration policy may help the government of Bangladesh with the direct control and effective use of remittance for sustainable development and poverty alleviation of the country. Besides the expatriate migration policy may help the migrant receiving country to get the better facilities and job for the migrants. The countries like Philippines, Nepal and India are expatriate migration related economy depended country.

9.2: EXISTING RULES AND POLICIES ON EXPATRIATES MIGRATION AND REMITTANCE IN BANGLADESH :

Employment opportunity and Economic issues are the basic determinants of the expatriate migration of Bangladesh. It is difficult for a country like Bangladesh, to create an international labor market which is mainly demand driven through improving the skills of the expatriate migrants. The Bangladeshi expatriate migrants faces many human rights issue at home and abroad due to lack of proper “ Expatriate Migration Policy” of Bangladesh. Though the history of expatriate migration from Bangladesh is very ancient and the independence of Bangladesh is commenced in 1971 AD, the “Expatriate Migration Policy” is not yet formulated or created but it is a time required issue to the all concern stakeholders . Considering the issue and the importance of migration to the economy and the hardship faced by many Bangladeshi migrants abroad, the government of Bangladesh has undertaken various reforms to ensure greater efficiency in expatriate migration. The creation of the Bureau of Manpower, Employment and Training (BMET) as the central agency for labor-export promotion; the posting of labor attaches abroad; bilateral agreements with several countries to promote temporary migration, the establishment of the Ministry of Expatriates’ Welfare and Overseas Employment (MEWOE) in December of 2001, to ensure the welfare of expatriate migrants and the improvement of overseas employment. The International Organization for Migration (IOM) and International Labor Organization (ILO) have provided technical and expertise support to the MEWOE. Besides, the IOM has assisted the government in developing a National Anti-Trafficking Strategic Plan of Action to combat the problem of irregular migration (including trafficking in persons) and is currently involved in several projects to improve the migration process and its administration through the BMET and the MEWOE .The Emigration Ordinance of 1982 which legislated the main aspects of the migration process was remained unchanged until 2013 and in 2002 the government issued “Emigration Rules” (Ordinance # 370) and “Recruiting Agent’s Conduct and License Rules” (Ordinance # 371), defining core issues related to labor migration and the role of recruiting agencies. Furthermore, the Ordinance does not stipulate rules for the operation of government bodies in charge of migration, besides it included provisions allowing

Bangladeshi contractors to provide their services abroad. Various migration organizations and individuals had worked abroad with the views expressed in some cases which stated that Bangladeshi migrants do not have much contact with the country's consulates and embassies and that a stronger presence is desirable for better migration management system in home and abroad. The steps of government institutions providing services to expatriates migrants has come in considerations for improving the expatriates migration arena. The efficiency for the growing number of expatriate migrants and the better migration process in Bangladesh and abroad had adopted an attempt to create the migration policy and related rules and regulations. With the support of SDC, the Government of Bangladesh has taken up a project in order to update relevant migration policies (i.e. Overseas Employment Policy 2006, The Emigration Ordinance 1982 etc.) and systematize the necessary institutional and legislative reforms in order to ensure the implementation of the policy with the help of International Labour Organization (ILO) in 2012 AD. ILO is the main implementing agency of this project and will work through the Bureau of Manpower Employment and Training (BMET) of the Ministry of Expatriates Welfare and Overseas Employment (MEWOE). The project works in partnership with relevant international partners as International Organization for Migration (IOM), UNWOMEN etc and national actors (Dhaka Ahsania Mission and other service providers). The project also works with the Ministry of Labour and Employment; the Bangladesh Employers' Federation and the Bangladesh Association for International Recruiting Agencies (BAIRA) and trade unions through the National Coordination Committee for Workers' Education. This project will formulate a Migration policy for Bangladesh. The other bodies related to the project concern are the Bangladesh Employers Association, the Bangladesh Association for International Recruiting Agencies (BAIRA), the Bangladesh Overseas Employment Services Limited (BOESL, the government's own recruitment agency) and the trade unions through the National Coordination Committee for Workers' Education, specialized NGOs etc. In 2013 AD, the Government of Bangladesh cancelled "The Emigration Ordinance 1982 (Ordinance No. 29 of 1982)" and "Overseas Employment Policy 2006" and at the same time passed the "FOREIGN EMPLOYMENT AND MIGRANT WELFARE ACT, 2013" in the Parliament

for the foreign employment creation, introducing a safe and reasonable migration system, assuring the rights of migrants and their family members. The final Migration Policy product is in on process and the way to light.

9.3: EXISTING POLICIES ON POVERTY ALLEVIATION IN BANGLADESH:

Over more than the last 40 years, since the independence of Bangladesh through the historic Liberation war in 1971 has increased its per capita income by more than 130 percent, cut poverty rate by sixty percent, and is well set to achieve most of the millennium development goals (PRSP, 2013). Remarkable achievements at total fertility rate from 7.0 to 2.7; increasing life expectancy from 46.2 years to 66.6; increasing the rate of economic growth from an average rate of 4% in the 1970s to 6% in the 2000s; the savings and investment rates from below 10 percent each in the 1970s to 24 percent (investment rate) and 30 percent (savings rate) in 40 years. The overall economy of Bangladesh is more flexible and resilient which is able to cope up with the global financial crisis with minimum adverse effects. Bangladesh also is capable to manage the natural disasters with minimum loss of life and property which is very renowned at the world. After liberation war, a famine incidence was to experience over the countrywide due to heavy damage during the nine month long war against the West Pakistan Government. But now the country is food sufficient. It has obtained the ability to produce surplus food grain. All this good success is the result of proper poverty alleviation steps taken by the government of Bangladesh during the past time. Bangladesh has formulated various poverty alleviation programs in which “The Five Year Plan” is very much remarkable. Now the “Sixth Five Year Plan (SFYP)” is on going from FY11 to FY15. This Five Year Plan is the sixth in the series of development plans in Bangladesh starting in 1973.

The **STRATEGIES FOR POVERTY ALLEVIATION IN SFYP** are as follows:-

“strategies and policies for growth, employment and poverty reduction: The relationship between growth, employment and poverty on the one hand and specific disadvantages and vulnerabilities of the poor and other vulnerable population that need to be addressed in order to protect these population are discussed further below:-

1. Acceleration of economic growth and employment: On the demand side, both the rate of economic growth and its composition will matter for job creation. Acceleration of the growth rate will require a substantial increase in the rate of investment from the present 24 percent of GDP level. Much of the higher investment will need to be deployed to reduce and eventually eliminate the infrastructure constraint (primarily power and transport) and to strengthen human development.

Employment abroad and associated remittances have played a major development role in Bangladesh. This element of the employment strategy will be strengthened. In addition to pursuing the strategy to export low skilled manpower, the Sixth Plan effort would focus on export of well trained skilled and semi-skilled manpower to existing as well as new destinations.

2. Benefiting from higher labor force growth (the demographic dividend) and ensuring labor quality: Although Bangladesh is currently experiencing ‘demographic transition’ as a result of slower population growth, entry of young population in the labor force will continue due to demographic factors. This demographic dividend needs to be properly used through a well articulated human development strategy. The quality of labor force is weak due to low access and low quality of education. The Sixth Plan will seek to address these challenges by developing and implementing a well thought out education and training strategy.

3. Ensuring food security: The recent global food price inflation illustrates the critical importance of ensuring food security for a large poor country like Bangladesh. Past progress in rice production suggests that Bangladesh has the capacity to achieve food security efficiently through domestic production. Indeed, with proper incentives there is scope for food exports. The emphasis on productivity improvements will be particularly helpful in reconciling food security objectives with farmer incentives.

4. Managing the spatial dimensions of growth: Growth experiences in Bangladesh and elsewhere demonstrate both a tendency towards urbanization as well as uneven regional growth. The urbanization problem has become particularly acute in Bangladesh owing to the primacy of Dhaka. The unbalanced growth of Dhaka shows both a large concentration of

wealth and income as well as unsustainable pressure on Dhaka's already fragile infrastructure. The urban poor are located in a large number of slum areas of Dhaka and other metropolitan city with terrible quality of life due to lack of access to proper shelter, water, electricity and sanitation. Concerning regional disparities, the divisions of Dhaka, Chittagong and Sylhet seem to do the better in terms of both growth and poverty reduction as compared with Rangpur, Barisal, Khulna and Rajshahi. The poor of the lagging regions are especially vulnerable in terms of access to employment and income options. The Sixth Plan will make efforts to address both these spatial dimensions of growth.

5. Reducing income inequality: Inequality emerges from a combination of greatly unequal distribution of physical assets as well as human capital. Lack of factor endowment such as land, capital, credit and skills has been preventing poor people in Bangladesh to participate in productive economic activities and has compelled them to remain in a disadvantageous situation. Opportunity to break the low factor endowment trap through utilizing essential public services (such as education, training, safe drinking water, sanitation and other health facilities) has not been effective due to poor people's limited access to those provisions. Access to these essential services for the majority of the population depends not only on their income levels but also on the quality and efficiency of the service delivery through the publicly funded and operated systems. Accordingly, the Sixth Plan's strategy to reduce income inequality will follow a two-prong strategy.

6. Ensuring social protection for the under-privileged population: Even with higher growth, better jobs and better access to essential services, a part of the under-privileged population will likely be left out. Additionally, substantial risks are posed by natural disasters and climate change for this vulnerable population. To address this challenge, the Sixth Plan aims at significantly strengthening the social protection programs. The strategy will be to design and implement a range of social protection programs that meets the needs of this under-privileged group. In this regard, existing programs will be reviewed and reformed to establish better targeting with a view to ensuring that all under-privileged groups including

the disable, the elderly, the tribal population, and children and women at risk are given priority in the distribution of benefits. Particular attention will be given to strengthening the underlying institutions.

7. Ensuring gender parity: Despite solid progress in improving gender balance in education and steps towards empowering them in areas of employment and political space, the gender gap between men and women remains large in Bangladesh. The women and girl child in the poor households tend to be worse off compared to male members, labor force participation of female still remains low, and wage differential between male and female still remains substantial. The National Policy for Women's Advancement 2011 provides for the elimination of all forms of discrimination against women, equal rights of inheritance to property and equal partnership in development. Accordingly, establishing equal opportunities for women in all sections of the society with an objective of integrating them into social and economic sphere is a major strategic element underlying the Sixth Plan.

8. Sustaining growth and protecting the poor from the adverse effects of environmental degradation and climate change: Natural resources like land and water are limited and their per capita availability is diminishing due to rising population on the one hand and also due to excessive use of common pool resources on the other hand. Excessive and indiscriminate use of our natural common pool resources has degraded them to an unusable state. The degradation of natural resources reduces the well-being of people; especially the poor and women suffer more, as they depend much more on natural common property resources for fuel and water. Thus, the focus of the Sixth Plan's environmental protection strategy would be the conservation and maintenance of natural resources, reducing air and water pollution, and liberating encroached rivers, water bodies, forest areas and khas land. (PRSP REPORT 2013).

9.4: POLICY MAKING ISSUES FOR EXPATRIATES MIGRATION AND REMITTANCE IN BANGLADESH: Migration management and policy are formulated for the better management and welfare of the concern stakeholders by the expatriate migrant

sending countries. It helps to manage the migration management system, migration flows, facilities at origin and destination, protect the rights of expatriates and his or her family members, ensure the proper use of remittance and sustainable development of all concerns. While it is difficult to assess the impact of these policies due to lack of data and evaluation studies (Chen and Madamba, 2000). The present study also faces the same problems during the study. A comprehensive migration database is a prerequisite of any successful foreign employment policy and benefits the migrants and their networks (Mahbub, 1994). The International Labor Organization (ILO) has introduced a standard model of information collection on expatriates migration in 1993 but it is not sufficient for spatial data analysis for policy making and the better realization on the issue. Though poverty alleviation is a basic concern to the Government of Bangladesh for sustainable development, the expatriate migration and remittance is somehow neglected to the policy makers but a major concern for foreign exchange and remittance earnings to the Government of Bangladesh.

For countries like the Bangladesh, remittance is the main benefit of expatriate migration. With higher wages abroad, money can be sent back to the workers' families in Bangladesh and this money is either consumed or saved. Therefore, remittance from abroad increase consumption in the source country and create more demand for goods. Both through formal banking channels (where the government is able to measure foreign exchange) and through informal channels, the money circulates within the source country like Bangladesh and helps stimulate the economy of Bangladesh by alleviating poverty. Furthermore, families who receive remittances tend to have a higher financial status. A decrease in poverty levels has been observed as a result of remittance receiving.

The migration policy making issues are concerns with the following matters:-

- **A. Reduce Unemployment:** The main aim to export manpower is to create employment at abroad. Bangladesh is populous country, so the government and individual try to create employment.

- B. **Generate greater foreign exchange earnings:** Expatriate remittance is a major source of Bangladesh for the better economy. So, during policy making for migration, foreign exchange earnings is a major consideration.
- C. **Reduce the cost of emigration and related fees for migration:** The existing cost of migration is excess for migrant and his or her family. Government should take time required cost for migration process. The cost of medical check up, government fee and charges, passport issuance fee etc. might be considered for policy making.
- D. **Prevent illegal recruitment:** Issuance of travel advisories & information dissemination on labor and employment conditions and migration to be published thrice a quarter in a general circulation newspaper; creation of the Migrant Workers Loan Guarantee Fund pre-departure and family loans of migrant workers
- E. **To aid migrant workers in distress in their host countries:** Creation of Emergency Repatriation Fund of at least for repatriation of migrant workers in times of war, epidemic, disasters (natural or manmade), etc.
- F. **To enforce migrant workers' rights in their host countries:** Establishment of Migrant Workers and Other Overseas Bangladeshi Resource Center which will provide, among many others, counsel and legal services, welfare assistance (medical services), post-arrival orientation, settlement and community networking services, human resource development (skills training), monitoring of daily situations of migrant workers, etc.
- G. **For returning migrant workers:** Establishment of re-placement and monitoring center which will aid their reintegration into the **Bangladeshi** society by developing livelihood programs and promoting their local employment, among other services
- H. **Legal Services:** creation of Legal Assistance Fund that will be used exclusively to provide legal services to Bangladeshi migrant workers and overseas Bangladeshi expatriates migrants in distress at home and abroad.
- I. **Expansion and Diversification of Job Market at Abroad:** It is the responsibility of government to expand and diversify the job market for the expatriated migrants. During policy making issue, it must be considered.

9.5: COMBINED POLICY MAKING ISSUES FOR EXPATRIATES MIGRATION, REMITTANCE AND POVERTY ALLEVIATION IN BANGLADESH:

Remittance results the poverty level most directly by increasing the income of households. The expatriate income from remittance is usually larger than that which could have been earned by migrants had they stayed at home which reveals the field study. Expatriate migration and remittance can reduce poverty at micro and macro economy of Bangladesh. Remittance may help to introduce the microenterprise development, the better employment opportunity at abroad which may cause economic development and poverty alleviation. During the investment in education and health, remittance also has a positive impact on the formation of human security and capital gain. At the household level, remittance may provide protection against natural disasters or economic crisis. Migration can help for poverty alleviation and reduction. The use of remittance has been a major area of research in Bangladesh very recently. The IOM is recently conducting research in this area. Bangladesh Bank data shows that remittance flows have grown from US\$ 3 billion in 2003 to almost US\$ 5 billion in 2006 and, in 2007, and in 2010 is 12 billion US\$. Remittance flows are expected to hit a new record of more than US\$ 14 billion. In Bangladesh, the remittance are to be spent in sectors with strong linkages with the rest of the economy (such as construction) and thus to have a positive effect on employment and economic growth. Remittance also contributes to building foreign exchange reserves, accounting for one-third of Bangladesh's total foreign exchange earnings in 2006, more than that received from foreign aid inflows. Migration by low-skilled individuals can also have an indirect positive impact on poverty reduction through decreasing unemployment and increasing wages among low-skilled workers remaining in the country. Bangladeshi migrants consist mainly of low-skilled and unskilled workers, yet changes in the global labor market are increasing the demand for skilled workers and this has led some authors to argue that the Bangladeshi government should act to diversify its international labor force and develop strategies to send skilled workers and professionals abroad (Siddiqui, 2003). It is the prime responsibility of the government of Bangladesh to formulate a comprehensive "Migration Policy" for the

sustainable economy and welfare of migrant and family members which ensure the suitable job opportunity at home and abroad. For the support of the workers' rights for employment at home and abroad, a well-groomed policy initiative will be activated to bring the increased awareness to the prospective migrant workers at the migration process. Women are the prospective sector of development so special attention and support will be given to women in the migration decision making. For the policy framework to protect migrant workers from being abused at child labour, forced illegal practices at the case of women, slavery and bondage and human trafficking.

Expatriate migration has been emerged as a prominent economic consideration for the macroeconomic and microeconomic policy-making issues in Bangladesh. The remittance from expatriate migrant is currently near eleven per cent of the economy's GDP of the country which has a great donation to the country's foreign exchange reserves. It is the better source to supplement the balance of Payment of the country like Bangladesh. The field survey reveals that at the macro-economic level remittance has brought about tangible reduction in poverty, improved standards of living and other social indicators e.g. health and education amongst the migrant workers' families. so, far the research conducted at the field level, expatriate migration is closely related to national development and policy-making at macroeconomic, and microeconomic policy levels. So, it is a time required issue for Bangladesh, to formulate a migration policy which is closely related to migration, remittance and helpful for poverty alleviation.

9.6: CONCLUSION:

Bangladesh is trying to manage expatriate migration and to formulate an effective migration policy drawn from ILO, IOM and other sources. The policy should focus on managing the recruitment of probable migrants, protecting the rights of expatriate migrants who are working overseas or trying to migrate and facilitating the flow of expatriate remittance. Policies are designed to manage migration flows, facilitate emigration, improve the protection and safety of migrant workers and their families, and facilitate or encourage

the flow and investment of remittance. While it is difficult to assess the impact of these policies due to the lack of data and evaluation studies (Chen and Madamba, 2000)The policies differ widely from countries to countries. The present research work suggests a state-regulated expatriate migration which is specialized foreign employment office such as the BMET, as the state regulatory body in Bangladesh. Measures used to regulate the recruitment of migrant workers include fees and taxes levied on expatriates migrants and mechanisms for selecting probable migrants. Policies in sending countries like Bangladesh can play a vital role for the migration process. Expatriate Migration is a costly process and migrants and their families at the origin are vulnerable. Bangladesh Government has the efforts to protect the expatriate migrants by taking the form of training, information dissemination and counseling before departure; reducing the costs of migration; and setting minimum labour standards and publicizing the bilateral contracts in Bangladesh. The possible reason for taking the migration policy may include the following matters as per Abella, 1997:-

1. Economic development objectives:

- reduce unemployment,
- generate greater foreign exchange income,
- increase the rate of savings,
- increase the social returns on investments in education.

2. Social development objectives:

- improve the wages and conditions of employment of nationals working abroad,
- reduce the cost of emigration by curbing recruitment abuses,
- provide safety nets for migrants and their families,
- stop irregular migration and make migration processes more orderly.

3. Strategic objectives:

- expand and diversify countries of employment,
- influence the skill composition of the emigrant workforce,
- use migration as a vehicle for acquiring new skills and know-how,
- minimize dislocation of domestic industries due to loss of skilled labour,

- reduce possible wage distortions caused by extension of the labour market (Abella 1997).

Migration policies may run into difficulties when seeking potentially contradictory objectives such as promoting the expatriate migrants employment at abroad. It will protect and ensure the rights of expatriate migrants and their family members residing at the origin Bangladesh. Provision for migrant protection is relegated behind the ‘export’ or promotional activities to ensure competitiveness of a country’s workers. As Raghwan (2000:13) comments “The vulnerability of migrants is not limited to specific situations or to unscrupulous people. It is embedded in a development system that relies on foreign workers for low paying and low status jobs. The system ensures that these foreigners are kept in that situation to provide continuity and flexibility to the labour market. Thus, attention to protection cannot be limited to the correction of specific situations. It must question the system that continues to produce situations of exploitation.”

Bangladesh governments should try to make the easy procedures and regulations in order to help the expatriates’ migrants through formulating the better policy considering the above discussed matters.

Chapter Ten

CONCLUSION

10.1: INTRODUCTION:

The expatriate remittance alleviates poverty, is a matter of dichotomy among the researchers or think tanks of the related field. But the present study is a vivid evidence through scientific statistical analysis that remittance alleviate the poverty overall. The question on the effect of remittance on poverty of Bangladesh or the study area Manikganj district has been proved that the expatriates remittance alleviates poverty. The correlation study, regression analysis, various significance test has proved the positive relation between expatriate migrant and remittance; remittances and poverty etc. The present studies based on Manikganj district of Bangladesh have tended to show a direct correlation between remittances and poverty alleviation. The present study reveals that with the increase of remittance the rate of poverty decreases in Bangladesh.

The concluding chapter summarizes the major finding of the study, future research on expatriates remittances and poverty alleviation in Bangladesh.

10.2: MAJOR FINDINGS OF THE STUDY:

The study contains a brief description of expatriate migration, expatriates remittance and poverty level of Manikganj district in Bangladesh. The history of expatriate migration from Manikganj and Bangladesh has been studied. It also includes the research methodology in details with the kind attention on aims, objectives and structure of the research.

In the available literature review on expatriate migration, remittance and concept of poverty, routes out of poverty and role of remittance for poverty in Bangladesh and international context. The various present scenarios of remittance and poverty alleviation studies in Bangladesh are studied here.

The poverty alleviation researcher and practitioners in the country are much more reluctant on the issue but the country leaders are very much interested in the issue for counting the international reserve and the balance of payments.

The history of migration in Manikganj district is changing day by day is a consideration in the research. The seven upazillas are not in same situation on migration, remittance and poverty situation. The recruitment process, the financial transaction,

movement system, the use of remittance, the role of related government, semi-government and non-government organizations etc. are the highlighted issues for migration, remittance and poverty of Manikganj, Bangladesh. The present study on spatial distribution of expatriates remittance and poverty alleviation in Manikganj, Bangladesh may bear academic and applied significance. The research work also describes about the data and figure of Manikganj district, the study area.

It says about the demographic facts and figure of Manikganj district and the study related calculated data on Manikganj district. It is noted that most of the expatriate go abroad at the working age of their life mostly from 20 to 40 years. At this working age, they spend their prime creative and productive years at abroad. Most of the migrants are dominantly low educated and low skilled. Most of them are labor type and engaged low productive jobs. Most of them were married during their first migration. Their average family size is little higher than national average. Frequency of their migration is also quite high as considerable number of people migrated more than once.

It briefs the volume and trend of the expatriate migrants, remittance of Manikganj district and Bangladesh. Expatriates migration is creating jobs for the unemployed skill and unskilled people of Bangladesh in which the earned remittances is very helpful for the country. The upper trend of expatriate migrants and remittance are very common scenario for the study area and overall Bangladesh. Expatriate migration has been showing positive trend curve year by year.

The study finds the causes, push and pull factors of expatriate migration from Bangladesh. The positive and negative impact of expatriate migration is also studied here. It may say a little about the cause and effects of international or expatriate migration is the result of push and pull factors related to the issue. Unemployment is a vivid matter works as a push factor of the expatriates from Manikganj district, Bangladesh.

The impact of remittances on poverty level is analysed in this chapter. The correlation, regression, and statistical significances of the expatriate remittance and poverty

is studied here also. The role of remittances at GDP of Bangladesh is also studied very statistical method in it. From the present discussion and statistical calculation we may conclude that **there is relation between the Percent of Remittance in GDP and Poverty level of Bangladesh.** Remittance has a potential role in development and in the reduction of poverty over time. Migration and remittance are mutually related valuable complement for poverty alleviation. However, we argue that there is a dichotomy between remittance and poverty alleviation, The poor households, they receive remittances as a tool for poverty alleviation, and public sector finds it as a supplement for economy of Bangladesh. Nonetheless, in the present study the result suggest that remittance can have a positive effect on poverty reduction. A supplementary conclusion emanating from this study is that policymakers should adopt policies that encourage the use of remittance for investment and human development. Finally, as per result of literature review, statistical calculation and field survey we may remark that expatriate remittance alleviate poverty in Bangladesh.

The spatio-temporal analysis of remittance and poverty is done in this chapter. The correlation among the migrants of Manikganj and Dhaka district in terms of expatriates migrants of Bangladesh is discussed through the statistical significance test in the study. the correlation among the remittance data of Manikganj and Dhaka district in Bangladesh is significant and spatial distribution in the study area is homogenous. Linear chart and statistical analysis shows that the poverty of Bangladesh at national, rural and urban level is distributed homogeneously and the decrease of level of poverty almost the same. But the spatial poverty rates are not homogeneously distributed. The divisional headquarters are richer than the remote districts of Bangladesh.

The policy related issues is studied in this study. The existing policies on migration, remittance and poverty is discusses here. Besides, a recommendation on expatriate migration and remittance are forecasted here.

Finally the last chapter concludes and recommends on the study. The research concludes that the expatriates remittance alleviate poverty in Bangladesh. It also recommends that the Government of Bangladesh may try to make the easy procedures and regulations in

order to accelerate the expatriate migration. The expatriate migration policy may help the government to earn the foreign exchange is also a recommendation in the study.

10.3: FUTURE RESEARCH ON EXPATRIATES REMITTANCE AND POVERTY ALLEVIATION IN BANGLADESH:

This research work based on expatriate migration does not meet all the needs related to expatriate migration and poverty alleviation in Bangladesh. Bangladesh experiences the rapid expatriate migration, social change, and economic over all development. The dimension of study requires a new sphere of researches. In this study, there are variety of constraints. Due to constraints and limitations, this work is not sufficient to meet up the thirst of knowledge of expatriate migration and poverty alleviation researchers. The following subject matters are the necessity of future research on the expatriate migration and poverty alleviation : -

Every expatriate migration causes some effect on poverty alleviation; it may be positive or negative. The rural unskilled labor earns the more remittance at abroad but sometimes due to some problems some fails to earn more; this issue may be an arena for further more study.

The impact of expatriate migration on poverty alleviation may cause a sharp reverse to the poverty alleviation. It is very natural to study the reverse effect of expatriate migration on poverty alleviation.

The failure expatriate migration is very common to the developing countries of the world. This matter may be a remarkable subject matter for research.

Age of migrant is matter for determinant for development issue. The young and adult age people don't have the same volume of migration due to some scope and possibility. The younger finds for education and the older finds for job that is the reality of life. It may be a matter of research.

Expatriate migration may drain the brain and labor force from the rural area. It causes some time problems; on the other hand it is also the door of prospect. These problems and prospect may be a matter of scope for new research.

Expatriate migration caused by extreme poverty somehow. Poverty lead migration may be a matter of study in details in the whole country in a large study. Bangladesh is a poor country with huge population. The migration of rural poor to the urban centers has caused a direct transmission of rural poverty and backwardness to the towns, as the process of poverty transmission to the urban area. The subject may be an issue for research.

Due to expatriate migration, there is increase of unemployment rate at origin, grim living condition, environmental hazards, environmental pollution, increasing frustrations and crime etc. All these matters may be a topic of research further more. The rural people may be the prime indicator and mover of development in Bangladesh as she is a poor rural country. If proper planning and development process drive the rural sector, the whole country may be enlightened. The mendicancy of our policy makers and unwillingness to the rural people and development are the main cause of our under development. This may be treated as a matter of research.

This study has conducted only on data and information from 1980-2010. The amount of data and information in this study is inadequate in comparison with whole data and information on migration and remittance. A similar study can be conducted to know the real scenario of remittance income of Bangladesh on the data and information from 1976 to till date.

This study is done by using only secondary data and information to know the remittance income of Bangladesh. Another study may be conducted by collecting sufficient primary data and information with the structured questionnaire to reveal the actual remittance income of Bangladesh and its opportunities and challenges.

This work has tried to find out the overall remittance impact on poverty of Bangladesh. A further study may be conducted to find out the country wide remittance impact on poverty of Bangladesh. There is scope to find out the problems and opportunities of remittances which are regularly facing by expatriate migrant workers of Bangladesh. The strategy of increasing the expatriate migration by the government would be the major deed for proper economic development of Bangladesh. In our country, the strategy and policy is

doing a little for poverty alleviation. Considering the proper expatriate migration policy, the Government of Bangladesh can eradicate the poverty.

10.4: CONCLUSION:

Nothing to be concluded from this thesis except saying that expatriate remittance alleviates poverty in Bangladesh. Population is not a problem but it is also a prospect of life for development when it is used and planned properly. It is the fore coming issue of life for poverty alleviation. Every expatriate migration is the result of international movement. Besides, in Bangladesh, expatriate migration and poverty is a vivid matter of public life. The expatriate migration is the key factor for poverty alleviation in Manikganj district, Bangladesh and also in Bangladesh. The impact of expatriate migration and remittance must be positive in the context of proper expatriate migration policy. This work on expatriate migration and poverty alleviation illustrates that the overall scenario of international migration to national development. Besides, within this study on expatriate migration and poverty has been extensively gone through to understand the purpose and futuristic scenario of expatriate migration and poverty alleviation.

Besides, **lack of good visa is a main barrier for expatriate migration from Bangladesh** [*To solve the problem, the Government of Bangladesh may formulate Easy Visa Process by making laws and regulations*]. **The lack of dependable agency or media is another barrier for expatriate migration** [*To solve the problem, the Government of Bangladesh may empower the Bangladesh Overseas Employment Services Limited, the government owned agency by new laws and regulations which will also help the private agencies also*]. **The financial problem of the expected migrants is the notable barrier for migration** [*The Government of Bangladesh may raise the number of the branches of Probasi Kallyan Bank, the state owned specialized bank for expatriate financing and the other scheduled banks may introduce the same skim at all branches*].

Above all, it is a great problem at expatriate migration and remittance sector that the lack of effective expatriate migration and remittance related policy in Bangladesh [*The Government of Bangladesh may formulate an effective Expatriate Migration Policy*].

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Annexure Three

The Questionnaire for Field Survey

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This questionnaire is only for research work titled “**SPATIO–TEMPORAL ANALYSIS OF EXPATRIATES REMITTANCE AND POVERTY ALLEVIATION IN MANIKGANJ DISTRICT, BANGLADESH**” to achieve Ph. D. Degree. The research fellow has a depth intimacy for the better co-operation to gear up the work at any circumstances to all concern. He is also afflicted to have a some painstaking personal queries to fill the gaps of research.

1. Basic question about expatriates or migrant:

A. Name of the Expatriates or Migrants:
Age.....Sex.....

B. Address of the house hold: house noVillage/ Road name/no:.....Mahalla.....Ward no.....thana.....

C. Marital status of Expatriates: a) married b) unmarried c)divorced d) widow e) never married f)Age at the year of migrationyear.

D. Education level of Expatriates I) Primary II) secondary III) Higher secondary IV) Graduate V) Post graduate

E. Service level of Expatriates: I) Govt. service II) Non-government service III) Others write down.....

(Government service means getting salary from revenue budget)

F. Occupation: I) Teacher II) Doctor III) Engineer IV) Advocate (V) Labor (VI) others (please write).....

G. After Migration, Total income of Expatriates I)taka / month from Remittance II) All others incometaka / month III) total income of the family/ household.....taka / month.

Before Migration, Total income of Expatriates I)taka / month II) All others incometaka / month III) total income of the family/ household.....taka / month.

2. Expatriates' Households members' information:

- A. Total number of members of household.....persons
- B. Numbers of Male members.....persons, Female members.....
- C. Education level of members a) Primarypersons b) Secondary.....persons c) Higher Secondarypersons d) Graduatepersons e) Post graduate.....persons f) Age not suitable for education (below five years)persons.

3. Migration related Information:

(Migrant is a person who I) Has left his home for abroad and has been living for 6 months II) Has migrated to abroad from his birth/origin place before six months at least)

- A. Place of birth of Expatriate in district.....
- B. If birth place is out of Migration, year of migration to ManikganjAD.
- C. Is the Expatriates are Head of house hold? Yes / no
- D. Migrants Age: year, Sex: Male / Female , Marital status..... Education level.....
- E. Source of Information about migration:
- F. Migration Experience.....years.
- G. Migration decision was given by a) own b) friend c) neighbors d) family member e) media f) others.....please write.
- H. Type of migrant: I) permanent II) temporary
- I. Do you have relation with origin a) yes b) no
If yes, how many time do you meet at origin yearly:.....times.

J. Purpose of visit at origin

- i.
- ii.
- iii.
- iv.
- v.
- vi.

4. Causes of international migration:

A. What are the causes to leave origin/ birth place/Bangladesh ?

- i.
- ii.
- iii.
- iv.
- v.
- vi.

B. What attracts/ pull you to migrate abroad?

- i.
- ii.
- iii.
- iv.
- v.
- vi.

C. Origin or destination Case study.(within 20 sentences)

5. Remittance related information:

A. What are the ways to transfer Remittance?

- i. Banking Channel
- ii. Hundi or illegal transfer
- iii. Relatives or friends
- iv. During coming home
- v. others.

B. What are the Uses of Remittances? (multiple tick mark only)

- i. Land purchase
- ii. House or Home construction, repair or purchase,
- iii. Education
- iv. Migration,
- v. Treatment
- vi. Tours and Travels.
- vi. Marriage (own or others).
- vii. Others

C. What are the problems during transfer money from abroad?

- i. Long time and duration
- ii. Long process
- iii. More fees for transfer
- iii. Lost of money
- iv. Ill behaviors of concern people
- v. others(please write)

D. What are the ways to solve the remittance transfer problems?

- i.
- ii.
- iii.
- iv.

6. Remittance and Poverty Alleviation:

A. Do you think Remittance has a role for Poverty Alleviation? Yes/ No.

B. How remittance play role for poverty Alleviation?

- i.
- ii.
- iii.
- iv.
- v.

7. Impact of International Migration.

A. What are the good/positive impact on origin (Manikgonj)?

- i.
- ii.
- iii.
- iv.
- v.

B. What are the bad/negative impact on origin (Manikganj) ?

- i.
- ii.
- iii.

C. What are the good/ positive impact on destination (Abroad)?

- i.
- ii.
- iii.

D. What are the bad/negative impacts on destination (Abroad)?

- i.
- ii.
- iii.

8. Development of migrants or family members due to International migration.

A. Do you think after migration, you have developed yourselves overall?

YES / NO

B. Migrants total monthly income : before migration.....taka

After migration.....taka

C. Employment opportunity good.....bad.....same.....

D. Medical facilities good.....bad.....same.....

E. Diseases in family Increased.....samedecreased....

F. House: before-paccasemipacca.....kancha.....others....

After- pacca.....semipacca.....kancha.....others.....

G. Is education at family easier after migration ? Yes / No

H. What is the result of life style?

Better..... Same.....Worse.....

I. What is the status of transport facilities?

Better..... Same.....Worse

9. Problems and policies, related to International migration.

A. What are the problems and barriers in Expatriates Migration or International Migration?

- i.
- ii.
- iii.
- iv.
- v.
- vi.

B. What are the facilities in Abroad?

- i.
- ii.
- iii.
- iv.
- v.
- vi.
- vii.
- viii.

C. What policies may be taken for International migration?

- i.
- ii.
- iii.
- iv.
- v.

D. What policies may be taken for Expatriates Remittances?

- i.
- ii.
- iii.

E. What policies may be taken for Poverty Alleviation and development?

i.

ii.

iii.

iii.

10. Do you have any more opinion / would you mind to opine any about the research work?

*Heartiest thanks and gratefulness from the researcher group of Geography and Environment,
University of Dhaka, Dhaka-1000, for optimized co-operation to gear up the research work.*

Annexure four
The Abbreviations

Serial no	The Full Words	The Abbreviation
1.	Anno Domini	AD
2.	Bangladesh Association for International Recruiting Agencies	BAIRA
3.	Bangladesh Bank	BB
4.	Bangladesh Bureau of Statistics	BBS
5.	Bangladesh Institute of Development Studies	BIDS
6.	Bureau of Manpower Employment and Training	BMET
7.	Bangladesh Overseas Employment Services Limited	BOESL
8.	Centre For Policy and Dialogue	CPD
9.	Foreign Direct Investment	FDI
10.	Gross Domestic Product	GDP
11.	Gross National Product	GNP
12.	International Labor Organization	ILO

Serial no	The Full Words	The Abbreviation
13.	International Monetary Fund	IMF
14.	International Organization for Migration	IOM
15.	Labor Migration	LM
16.	Micro-Soft EXCELL	MS-EXCEL
17.	Middle East	ME
18.	Ministry of Expatriates' Welfare and Overseas Employment	MEWOE
19.	National Coordination Committee for Workers' Education	NCCWE
20.	Ready Made Garments	RMG
21.	Refugee and Migratory Movement Research Unit	RMMRU
22.	Sixth Five Year Plan	SFYP
23.	South East Asia	SEA
24.	Statistical Package for Social Science	SPSS
25.	The Government of Bangladesh	GoB
26.	The United Kingdom	UK
27.	The United Nations	UN
28.	The United States of America	USA

Serial no	The Full Words	The Abbreviation
29.	United Nations Development Fund	UNDF
30.	United Nations Development Program	UNDP
31.	United Nations High Commission of Refugees	UNHCR
32.	United Nations WOMEN	UNWOMEN
33.	World Bank	WB
34.	World Health Organization	WHO
35.	World Summit on Social Development	WSSD

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