Preparation of Advocacy Documents for Pre-Budget National Consultation, 2021

Final Report

Prepared for:



WARBE Development Foundation

Welfare Association for the Rights of Bangladeshi Emigrants (A Grassroots Community Based Migrants' Organization in Bangladesh)

Prepared by:

- 1. Dr. M. Abu Eusuf, Professor, Department of Development Studies, University of Dhaka; Director, Centre on Budget and Policy, University of Dhaka; Executive Director, Research and Policy Integration for Development (RAPID)
- 2. Dr. Nazneen Ahmed, Senior Research Fellow, Bangladesh Institute of Development Studies (BIDS)
- 3. Ebney Ayaj Rana, Assistant Professor, Department of Development Studies, University of Dhaka



Research and Policy Integration for Development (RAPID)

House: 13, Road: 108, Gulshan 2, Dhaka-1212; Bangladesh Phone: +880-1711287444, Email: eusuf101@gmail.com, info@rapidbd.org www.rapidbd.org

Table of Contents

| Execu | tive Summary | 3 |
|--------|--------------------------------------------------------------------------------------------------|----|
| 1. | Introduction | 8 |
| 2. | Objectives | 8 |
| 3. | Methodology | 9 |
| 4. | Budget Allocations for Sectors Contributing to Migrant Workers' Welfare | 9 |
| 5. | Welfare Fund Services: Some International Experience | 13 |
| 6. | Possible Strategies for Financial Inclusion of Migrant Workers | 14 |
| 7. | Fiscal Stimulus Package Benefits for Migrant Workers | 15 |
| 8. | Scoping Social Safety Net Programs for Improved Social Security of | 16 |
| | Migrant Workers | |
| 9. | Conclusions and Recommendations | 18 |
| Refere | ences | 24 |
| | List of Tables | |
| Table | 1: Budget Allocation for Institutional Unit of MoEWOE | 10 |
| Table | 2: Budget Allocations for Selected Ministries with Implications for nt Workers' Welfare, 2019-20 | 11 |
| Table | 3: Budget Allocations for Selected Ministries with Implications for nt Workers' Welfare, 2020-21 | 12 |
| | | 27 |
| Apper | ndix A: Budget Allocation for Selected Ministries | 27 |

Executive Summary

About 400,000 workers from Bangladesh go to foreign countries looking for work every year to have a better life. Migration has always been a vital strategical move for people to change gears in their livelihoods. However, migrating to a different country can bring upon a plethora of issues and barriers that the workers, unfortunately, come across rather frequently. It is also argued that some workers are in a much worse state than they would have been in their home countries due to lack of qualifications, language barrier, cultural differences, being cheated by employers, workplace disasters, low standard of living, difficulty with socialization among other things (Rahman et al., 2014).

While some can manage to do well as migrant workers overseas, the number of people suffering and facing ill-treatment is high. These workers have to deal with many obstacles such as recruiting agencies charging higher fees than the cost for migration, especially for low skills jobs; bare minimum salary, information gaps, precarious nature of the job, probability of facing discrimination, exploitation and abuse at the workplace, and lack of protection and services for the right of the labors (International Labor Organization, n.d.).

Beyond these, the migrant workers are also more prone to risks that put their health at stake in occupational safety, contagious diseases, and individual health risk behaviors. Furthermore, the inability to afford medical care and inaccessibility to better healthcare services could lead to disappointing health consequences. The Bangladeshi expatriates commonly suffer from various diseases, including fever, jaundice, piles, asthma, gallstone, back pain, tumors, eye problems and an ulcer (Rahman et al., 2019). It has also been recorded that women expatriates working as domestic helpers have greater chances of being physically abused and falling victim to the recruiting agents' prey (Mackenzie & International Organization for Migration, 2005)

This shift of labor from domestic countries overseas can change the conditions of living for their families who stay back in their homeland. Besides, their income plays a vital role in developing the economy through the remittance that the country receives. Even though the migrant workers have a noticeable contribution to economic growth and development in Bangladesh, there are not much budgetary allocations for the welfare of them and their families. For instance, the Ministry of Expatriate Welfare and Overseas Employment (MoEWOE), which is the key government entity responsible for improving the welfare of migrant workers, receives less than 1 percent of national budget.

This assignment aims to help civil society identify all possible sectors where issues concerning the rights and interests of the migrants, both men and women, can be incorporated into the upcoming budget. The study also aims to receive targeted recommendations from the research document, based on which civil society organizations will conduct pre-budget national consultation to demand specific allocations for the migrants in different sectors and fix the particular target for the welfare of migrant workers in all upcoming development budgets.

National Budget, the annual program of the Government's planned expenditure and expected income for a fiscal year, reflects a government's development philosophy, priorities and approaches towards equity and justice. Alternatively, it indicates how a country manages its public finances to maximize the benefit for its citizens and the private sector. The Government is also expected to channel and use the resources available towards activities that produce the desired outcomes. For most developing countries, the desired outcomes will be balanced economic growth – that is, economic growth that supports social equity, poverty reduction and ensuring social justice. With very few exceptions, the national Government does not have enough resources to do what it needs and wants, decisions in the allocation of resources require hard choices and trade-offs between alternatives, with different consequences: should more money being spent on education

and health, or on defense, or on infrastructure, or industry; what combination of choices are optimal, from both economic, social and political perspectives. The ultimate objective is efficient resource allocations – or allocative efficiency.

In FY21, the Government of Bangladesh (GoB) set the size of the national budget at Tk. 5,68,000 crore, which was 9 percent higher than the previous year's budget. Operating and development expenditures were Tk. 3,48,180 crore and Tk. 2,15,043 crore respectively. Although Bangladesh has witnessed a rapid growth in the size of its national budget over the past two decades, the country has yet to meet the sectoral needs of budgetary allocations. For instance, overseas employment that currently generates about \$22 billion as remittance inflow in the country receives very little investment from the Government. More specifically, the Ministry of Expatriates' Welfare and Overseas Employment (MoEWOE), which is the primary government entity responsible for increasing overseas employment opportunities and enhancing expatriates' welfare, receives less than 1 percent of the national budget. For instance, in FY21, the budget allocation for MoEWOE was Tk. 642 crore, representing 0.11 percent of the national budget in that year while the ministry's budget was Tk. 595 crore and Tk. 591 crore in FY19 and FY20. Moreover, half of the allocation to the ministry is used for financing operating activities, leaving insufficient funds for financing development activities.

It is important to note that Labor Offices Abroad, the key institutional unit of MoEWOE for ensuring expatriates' welfare in foreign countries, receives less than one-fifth of the ministry budget. Recent statistics suggest that the allocation for Labor Offices Abroad has decreased from Tk. 85 crore in FY19 to Tk. 80 crore in FY20 (Table 1). However, the Training Establishments unit of MoEWOE has recently received an increased allocation implying the Government's focus on creating skilled labor force for overseas employment. From 71 crore in FY19, the allocation for Training Establishments rose to Tk. 120 crore in FY20, representing one-fifth of the ministry budget. Meanwhile, the allocation for the Secretariat of the ministry halved in FY20 compared with FY19. Such reduction in the Secretariat's budget is likely to severely constrain the capacity of the ministry to work for the welfare of Bangladeshi expatriates in a sustained manner.

Apart from the MoEWOE, several other government ministries potentially contribute to the welfare of expatriates and returnees. For instance, the Ministry of Labor and Employment (MoLE) aims to create a skilled labor force that can seek competitive employment opportunities in foreign labor markets. Ministry of Foreign Affairs (MoFA) provides various assistance, including consular and other welfare services to Bangladeshi expatriates through diplomatic and consular representations. Security Service Division of the Ministry of Home Affairs (MoHA), especially the Department of Immigration and Passports within the Division, has the potential to facilitate legal migration at a low cost. The Ministry of Social Welfare (MoSW) can contribute to reintegrating the returnee migrant workers into society and help them engage in income-generating activities. Both Ministry of Youth and Sports (MoYS) and the Ministry of Education can directly contribute to increasing the employability of potential expatriates by enabling them to develop skills necessary to compete in foreign labor markets. Finally, the Ministry of Women and Children Affairs (MoWCA) can help potential women expatriates gain employable skills and raise voices against any sort of abuse associated with their migration.

In FY19, MoLE received Tk. 328 crore, which is only 0.06 percent of the national budget. Although the amount of the ministry's budget slightly increased to Tk. 335 crore in FY 20, its ratio with the national budget remained the same (Table 2 and 3). In both fiscal years, about 62 percent of the ministry's budget was allocated for development activities. The budget for MoFA as a percentage of the national budget decreased to 0.29 percent in FY20 from 0.31 percent in FY19. About 93 percent of the ministry's budget was allocated for operating activities. Like MoFA's budget, the budget for Security Service Division of the Ministry of Home Affairs as percentage of the national budget decreased from 0.71 percent in FY19 to 0.68 percent in FY20. On average, 60 percent of the ministry's budget was allocated for operating activities in

both years. The budget for MoSW as a percentage of the national budget increased from 1.32 percent in FY19 to 1.39 percent in FY20. About 95 percent of the ministry's budget was allocated for operating activity in both fiscal years. The budget for MoYS as a percentage of the national budget slightly decreased from 0.28 percent in FY19 to 0.26 percent in FY20. About 85 percent of the ministry's budget is used for financing operating activities. The budget for MoWCA as a percentage of the national budget also decreased in FY20 compared with FY19. From 0.72 percent in FY19, the budget allocation for the ministry decreased to 0.68 percent in FY20. As the case with the other ministries, operating budget constitutes the lion's share – 83 percent – of the ministry's budget. Finally, the budget for Technical and Madrasa Education of the Ministry of Education has increased from 1.42 percent in FY19 to 1.47 percent in FY20. About 78 percent of the ministry's budget is used for financing operating activities.

Over the past year, the COVID-19 pandemic has severely hampered the social and economic development initiatives across the world. Millions of people have lost their jobs as a result of the global lockdown. Likewise, Bangladesh has also experienced the repatriation of a large number of its migrant workers. It is, therefore, high time that the GoB addressed the lack of budget allocation for the welfare of migrant workers and their families. There are little or no benefit for the returnee migrant workers despite their significant contribution to the nation's economic development. Thus, a budget is required that reflects the Government's plan towards the migrant workers' welfare. The following short- and medium-term welfare initiatives and recommended activities, as discussed in the stakeholder consultations, may be taken into account while incorporating the needs and expectations of migrant workers in the national budget.

| Welfare Initiatives | Recommended Activities |
|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Social security benefits | Involving migrants and their families in social security incentive structures, e.g., rations, compulsory insurance, pensions, and healthcare. |
| Safety at workplace | Ensuring labor and human rights of migrant workers as a means to ensure their safety at the workplace. |
| Cataloging recruiting agencies and defining their responsibilities | Classifying recruiting agencies in accordance with international standards. In the case of allegations against Sub-agents, middlemen or brokers, initiatives must be taken to hold them accountable. |
| Creation and operationalization of a detailed database of migrant, aspiring migrant, and returnee migrant workers | Creating and operationalizing a detailed database of migrant workers, aspiring migrants and migrant returnees based on gender, experience, and skills, and provide certification. |
| Increase of fiscal incentive on remittance and budgetary allocation for airfare and visas and passports renewal | Increasing fiscal incentives gradually from the existing level of 2% to 4% on remittances sent by the expatriates and providing discounts on airfares and subsidizing fees for the renewal of visas and passports. |
| Increase of budgetary allocation for training and skill development | Arrangement of Training for aspiring migrant workers as per the demand of the global labor market; providing Training through trained instructors certified by World Skill Development Council (WSDC); ensuring modern training facilities in the technical training centers.; providing accommodation facilities and travel allowances for trainees. Increasing budgetary allocation for recruitment of international trainers and curriculum development. Allocating budget for developing healthcare work-related skills to cope with the changing job market in the post-pandemic world; providing allocation for increasing women's employability and improving language skills of the aspiring migrant workers. Also need to strengthen National Skill Development Authority (NSDA). |
| Scoping new global labor market | Researching new international labor market (25-30 countries) to |
| opportunities | explore employment opportunities for Bangladeshi people, |

| | especially in the post-pandemic period. Allocation of funds to initiate research studies to improve regulatory and related support systems. |
|----------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Awareness raising about loan activities of Probashi Kallyan Bank. | Taking necessary initiatives for raising awareness about the loan activities of Probashi Kallyan Bank among the migrant workers and their families; establishing branches of the Probashi Kallyan Bank, dedicated desk at the nationalized commercial bank, especially at the migration-prone areas. |
| Recruitment of adequate and skilled manpower in Bangladesh embassies and labor office abroad | Recruitment of adequate and skilled manpower in Bangladesh embassies and labor offices abroad; creating expatriate-friendly attitudes among officials; recruitment of officials for interpreting and translation services; budgetary allocation for the arrangement of training sessions for the government officials and welfare of the migrant workers. |
| Increase entrepreneurial and self- employment opportunities | Budgetary allocation to provide training among the migrant workers to create and increase self-employment opportunities after returning; provide assistance in setting up small and cottage industries; more allocation for the development and welfare activities at district Employment and Manpower offices; allocation for social safety net benefits or allowances for the poor and vulnerable returnee migrant workers. |
| Cooperation with other labor exporting countries | More allocation that will support establishing collaborative relationships with other labor exporting countries; taking initiatives for working together to protect the interests of migrant workers |
| Protecting the interests of migrant workers through dialogue with the destination countries | Protecting the interests of the migrant workers through dialogue with the migrant recipient countries through bilateral and multilateral talks and negotiations |
| Arrangement for legal assistance in the destination countries | Providing free or low-cost legal assistance to migrant workers in case of breach of contract, wage cut or theft, and any other forms of violation of labor and human rights; increasing budgetary allocation to ensure necessary allocation for labor migration in consultation with the District Legal Aid and National Legal Aid or the concerned ministry; providing special Training to the officials related to BMER's arbitration or grievance redressal. |
| Special Initiatives for women migrant workers | Taking into account the differences in women's needs and qualifications in terms of taking new labor market initiatives; increasing women participation in training activities. Taking care and updates of migrant workers through phone calls from the Bangladesh Embassy and call centers. Allocating budgets for rehabilitating returnee female workers, especially those who have suffered physically or emotionally; increasing allocations for shelter by ensuring hygiene and improved health care for women migrant workers; emphasis on providing mental health services. |
| One stop service to support easy and informed migration | Necessary allocation for opening branch offices under the MoEWOE and launching one-stop service at the upazila level; the existing Union Digital centers may be utilized for this purpose. |
| Dissemination of information about Safe labor migration. | Disseminating information on safe labor migration through memorandum and allocating sufficient budget for the concerned ministry; making women aware of the whole process of migration from beginning to end and allocating sufficient budget for this purpose; raising mass awareness of safe migration print, electronic, and social media. Allocation of funds to train reporters in media so that unnecessary panic is not created by the way they present news; Funds should be there to support investigative reporting by media. |

| Introduction of a specialized course on Migration and Development at the university | Introducing undergraduate and post-graduate courses in migration and development at the university |
|------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Establishment of refreshment facilities for migrant workers at the airports | To make a smooth and enjoyable journey for the migrant workers, sufficient budgetary allocation is required to establish migrant workers-friendly services such as refreshment facilities at the airports. |
| Relief assistance for migrant workers and their families | Budgetary allocation to provide quick and planned relief assistance; adopting particular models, which are working well to provide relief assistance at different embassies; the arrangement of training for the officials to adopt such practices; budgetary allocation to support the repatriation of migrant workers (if needed). |
| Decentralization of employment and manpower services | Setting up employment and manpower offices at the upazila level with the aim of taking effective measures in immigration and welfare activities. Moreover, this will reduce the violence of middlemen and brokers at the field level. |
| Budgetary allocation for IT-based service delivery to current and potential expatriate workers | Sufficient budget allocation to expand and maintain the IT based systems for delivering services to current and potential expatriate workers. This allocation should also include financing for human resources. |
| International standardization of skill development training | International recognition of skill training courses, especially in the destination countries, must be ensured. This can be a time-intensive process with need for adequate budgetary allocation. The national skill development authority (NSDA) is to play the key role in ensuring international standardization of the skill development training courses for potential expatriate workers. |
| Reducing potential expatriate workers' out-of-pocket expenses | The government may consider increasing budget allocation in the area of recruitment services provided by the recruitment agencies so that the agencies do not charge the migrants for their services. |
| Establishment of welfare offices for the returnee migrant workers at the district level | The Government of Bangladesh has given emphasis on reintegration of migrant workers. For a sustainable reintegration process, both the revenue and development budget should be allocated for this purpose. To facilitate an effective reintegration of migrant workers, the process of opening district-level welfare offices should be initiated soon, and resources should be allocated accordingly. |
| Helpline and shelter homes for female migrant workers | A special helpline for the female migrant workers in abroad should be introduced and specific budget can be allocated for setting up shelter homes both in destination country for the aggrieved female migrant workers and in the home countries for the returnee vulnerable female migrant workers. |
| Digitalization of migration management | Keeping the challenges of COVID-19 in mind, increased budgetary allocation for digitalization of migration management may be considered. At the same time, district employment and manpower offices (DEMOs) need to be more empowered so as to decentralize the government services (e.g., cash support to returnee workers, psychosocial support to victim workers, maintenance of database or information hub. |

1. Introduction

About 400,000 workers from Bangladesh go to foreign countries looking for work every year in hopes of having a better life. Migration has always been a vital strategical move for people to change gears in their livelihoods. However, migrating to a different country can bring upon plethora of issues and barriers that the workers unfortunately come across rather frequently. Now, it is also debated that some workers are in much worse state than they would have been in their home countries due to lack of qualifications, barrier of language, cultural differences, being cheated by the employers, workplace disasters, low standard of living, difficulty with socialization among other things (Rahman et al., 2014).

While some can manage to do well as a migrant worker overseas, however, the number of people suffering and facing ill treatment is a much higher proportion comparatively. These workers have to deal with many obstacles such as recruitment agencies charging higher than usual amount of money for migration, mostly for the jobs that requires low skills; bare minimum salary, a void of information for the migrant workers, precarious nature of the job, high probability of facing discrimination, exploitation and abuse at workplace, and lack of protection and services for the right of the labors (International Labor Organization, n.d.).

Beyond these, the migrant workers are also are more prone to risks that put their health at stake in terms of occupational safety, contagious diseases, and individual health risk behaviors. Furthermore, the inability to afford medical care and inaccessibility to better healthcare services, could lead to disappointing health consequences. The Bangladeshi expatriates commonly suffer from diseases such as fever, jaundice, piles, asthma, gallstone, backpain, tumors, eye problem and ulcer (Rahman et al., 2019). It has also been recorded that women expatriates working as domestic helpers have greater chances of being physically abused and falling victim to the migration agents' prey (Mackenzie & International Organization for Migration, 2005)

This shift of labor from domestic countries to overseas has the ability to change the conditions of living for their families who stay back in their homeland. Besides, their income plays a vital role in the development of the economy through the remittance that the country receives. Even though the migrant workers have a noticeable contribution to economic growth and development in Bangladesh, there is not much budgetary allocations for the welfare of them and their families. For instance, the Ministry of Expatriate Welfare and Overseas Employment (MoEWOE), which is the key government entity responsible for improving the welfare of migrant workers, receives less than 1 percent of national budget.

2. Objectives

The objective of this assignment is to help civil society to identify all possible sectors where the rights and interests of the migrants, both men and women can be incorporated in the upcoming budget. The aim is also to receive targeted recommendations from the research document, based on which civil society organizations will conduct pre-budget national consultation to demand specific allocations for the migrants in different sectors as well as for fixing particular target for

the welfare of migrant workers in all upcoming development budgets. More specifically, this study aims to –

- Review the budget of the last two years and analyze where migrants' interests should have been incorporated;
- Assess the allocation for skill development expenditure and find out opportunity of ensuring specific allocation for migrants' in those programs;
- Look into budget for employment creation and find out how to target specific percentage for the migrants;
- o Look into budget for enterprise development and suggest how migrants can be included;
- Review the budget and actions targeted towards financial inclusion and find out how migrants could be made target of such initiatives;
- o Explore the social safety-net programs and see opportunity for including failed migrant households, tortured and battered female returned migrants.

3. Methodology

This study uses the information collected through desk review, key informant interviews (KIIs), and focus group discussions (FGDs). The consulting team rigorously reviewed the national budget documents as well as various scholarly reports relevant to the study published by different actors including the Government, private sector organizations, individual researchers, non-governmental organizations (NGOs) and civil society organizations (CSOs), United Nations (UN) agencies, and research organizations. The primary purpose of the desk review is to review the last two years' national budget and analyze where migrants' interests should have been incorporated. Six KIIs were conducted with the representatives from the Government including members of the parliamentary caucus on migration and development, chairmen of parliamentary standing committee and officials from Bangladesh embassy to a middle east country. Besides, one KII was conducted with a renowned academic working on safe migration and migrant workers' welfare for long. In addition to the desk review and KIIs, an FGD was conducted with about 30 participants representing the Government, private sector, NGOs, CSOs, media, and academic and research institutes.

4. Budget Allocations for Sectors Contributing to Migrant Workers' Welfare

National Budget, the annual program of the Government's planned expenditure and expected income for a fiscal year, reflects a government's development philosophy, priorities and approaches towards equity and justice. Alternatively, it provides indication of how a country manages its public finances so as to maximize the benefit for its citizens and for the private sector. Government is also expected to channel and use the resources available towards activities that produce the desired outcomes. For most developing countries, the desired outcomes will be balanced economic growth – that is economic growth that supports social equity, poverty reduction and ensuring social justice. With very few exceptions, national Government does not have enough resources to do what it needs and wants, decisions in the allocation of resources require hard choices and trade-offs between alternatives, with different consequences: should more money being spent on education and health, or on defense, or on infrastructure, or industry; what

combination of choices are optimal, from both economic, social and political perspectives. The ultimate objective is efficient resource allocations – or allocative efficiency.

In FY21, the Government of Bangladesh (GoB) set the size of the national budget at Tk. 5,68,000 crore, which was 9 percent higher than the previous year's budget. Operating and development expenditures were Tk. 3,48,180 crore and Tk. 2,15,043 crore respectively. Although Bangladesh has witnessed a rapid growth in the size of its national budget over the past two decades, the country has yet to meet the sectoral needs of budgetary allocations. For instance, overseas employment that currently generates about \$22 billion as remittance inflow in the country receives very little investment from the Government. More specifically, the Ministry of Expatriates' Welfare and Overseas Employment (MoEWOE), which is the primary government entity responsible for increasing overseas employment opportunities and enhancing expatriates' welfare, receives less than 1 percent of the national budget. For instance, in FY21, the budget allocation for MoEWOE was Tk. 642 crore, representing 0.11 percent of the national budget in that year while the ministry's budget was Tk. 595 crore and Tk. 591 crore in FY19 and FY20. Moreover, half of the allocation to the ministry is used for financing operating activities, leaving insufficient funds for financing development activities.

It is important to note that Labor Offices Abroad, which is the key institutional unit of MoEWOE for ensuring expatriates' welfare in foreign countries, receive less than one-fifth of the ministry budget. Recent statistics suggest that the allocation for Labor Offices Abroad has decreased from Tk. 85 crore in FY19 to Tk. 80 crore in FY20 (Table 1). However, Training Establishments unit of MoEWOE has recently received an increased allocation implying the Government's focus on creating skilled labor force for overseas employment. From 71 crore in FY19, the allocation for Training Establishments rose to Tk. 120 crore in FY20, representing one-fifth of the ministry budget. Meanwhile, allocation for the Secretariat of the ministry halved in FY20 compared with FY19. Such reduction in the Secretariat's budget is likely to severely constrain the capacity of the ministry to work for the welfare of Bangladeshi expatriates in a sustained manner.

Table1: Budget Allocation for Institutional Unit of MoEWOE

| | 20 | 18-19 | 2019-20 | |
|--------------------------------------------|------------------------------------------------|--------|---------------------------|-------------------------|
| | Allocation % of Ministry (in crore Tk.) Budget | | Allocation (in crore Tk.) | % of Ministry Budget |
| Secretariat, MoEWOE | 104.02 | 17.48% | 50.97 | 8.63% |
| Labor Offices Abroad | 84.5 | 14.20% | 80 | 13.54% |
| Head Office, BMET | 299.99 | 50.40% | 299.46 | 50.68% |
| Divisional Employment and Manpower Offices | 0.97 | 0.16% | 1 | 0.17% |
| District Employment and Manpower Offices | 23.34 | 3.92% | 26.63 | 4.51% |
| Training Establishments | 71.04 | 11.93% | 120.04 | 20.31% |
| Institutes of Marine Technology | 11.38 | 1.91% | 12.83 | 2.17% |
| Total Ministry Budget | 595.24 | | 590.93 | |

Source: Ministry of Finance, 2021

Apart from the MoEWOE, there are several other government ministries that potentially contribute to the welfare of expatriates and returnees. For instance, the Ministry of Labor and Employment (MoLE) aims to create skilled labor force that can seek competitive employment opportunities in foreign labor markets. Ministry of Foreign Affairs (MoFA) provides various assistance including consular and other welfare services to Bangladeshi expatriates through diplomatic and consular representations. Security Service Division of the Ministry of Home Affairs (MoHA), especially the Department of Immigration and Passports within the Division, has the potential to facilitate legal migration at a low cost. The Ministry of Social Welfare (MoSW) can contribute to the reintegration of the returnee migrant workers into society and help them engage in income generating activities. Both Ministry of Youth and Sports (MoYS) and Ministry of Education can directly contribute to increasing employability of potential expatriates by enabling them to develop skills necessary to compete in foreign labor markets. Finally, the Ministry of Women and Children Affairs (MoWCA) can help potential women expatriates gain employable skills and raise voices against any sort of abuse associated with their migration.

Table 2: Budget Allocations for Selected Ministries with Implications for Migrant Workers' Welfare, 2019-20

| | Operating | % of National Operating | Development | % of National Development | Total | % of National Total |
|-----------------------------------------------------------------------|-----------|-------------------------------|-------------|---------------------------------|-------|---------------------------|
| Ministry of Expatriates' Welfare and Overseas Employment | 296 | 0.10% | 295 | 0.14% | 591 | 0.11% |
| Ministry of Labor and Employment | 130 | 0.04% | 198 | 0.09% | 328 | 0.06% |
| Ministry of Foreign Affairs | 1499 | 0.48% | 121 | 0.06% | 1620 | 0.31% |
| Security Service Division, Ministry of Home Affairs | 2110 | 0.68% | 1585 | 0.75% | 3695 | 0.71% |
| Ministry of Social Welfare | 6555 | 2.11% | 326 | 0.15% | 6881 | 1.32% |
| Ministry of Youth and Sports | 1275 | 0.41% | 214 | 0.10% | 1489 | 0.28% |
| Ministry of Women and Children Affairs | 3101 | 1.00% | 648 | 0.31% | 3749 | 0.72% |
| Technical and Madrasa Education Division, Ministry of Education | 5940 | 1.91% | 1513 | 0.71% | 7453 | 1.42% |

Source: Ministry of Finance, 2021

In FY19, MoLE received Tk. 328 crore, which is only 0.06 percent of the national budget. Although the amount of the ministry's budget slightly increased to Tk. 335 crore in FY 20, its ratio with national budget remained the same (Table 2 and 3). In both fiscal years, about 62 percent of the ministry's budget was allocated for development activities. The budget for MoFA as percentage of national budget decreased to 0.29 percent in FY20 from 0.31 percent in FY19. About 93 percent of the ministry's budget was allocated for operating activities. Like MoFA's budget, the budget for Security Service Division of the Ministry of Home Affairs as percentage of the national budget decreased from 0.71 percent in FY19 to 0.68 percent in FY20. In both years, on average, 60 percent of the ministry's budget was allocated for operating activities. The budget for MoSW as percentage

of national budget increased from 1.32 percent in FY19 to 1.39 percent in FY20. About 95 percent of the ministry's budget was allocated for operating activity in both fiscal years. The budget for MoYS as percentage of national budget slightly decreased from 0.28 percent in FY19 to 0.26 percent in FY20. About 85 percent of the ministry's budget is used for financing operating activities. The budget for MoWCA as percentage of national budget also decreased in FY20 compared with FY19. From 0.72 percent in FY19, the budget allocation for the ministry decreased to 0.68 percent in FY20. As the case with the other ministries, operating budget constitutes the lion's share – 83 percent – of the ministry's budget. Finally, the budget for Technical and Madrasa Education of the Ministry of Education has increased from 1.42 percent in FY19 to 1.47 percent in FY20. About 78 percent of the ministry's budget is used for financing operating activities. Detailed breakdown of the budget allocation for the above-mentioned ministries in terms of both economic classification and organizational classification is given in appendix A.

Table 3: Budget Allocations for Selected Ministries with Implications for Migrant Workers' Welfare, 2020-21

| | Operating | % of National Operating | Development | % of National Development | Total | % of National Total |
|-----------------------------------------------------------------------|-----------|-------------------------------|-------------|---------------------------------|-------|---------------------------|
| Ministry of Expatriates' Welfare and Overseas Employment | 326 | 0.09% | 316 | 0.15% | 642 | 0.11% |
| Ministry of Labor and Employment | 115 | 0.03% | 220 | 0.10% | 335 | 0.06% |
| Ministry of Foreign Affairs | 1514 | 0.43% | 119 | 0.06% | 1633 | 0.29% |
| Security Service Division, Ministry of Home Affairs | 2514 | 0.72% | 1345 | 0.63% | 3859 | 0.68% |
| Ministry of Social Welfare | 7519 | 2.16% | 402 | 0.19% | 7921 | 1.39% |
| Ministry of Youth and Sports | 1246 | 0.36% | 233 | 0.11% | 1479 | 0.26% |
| Ministry of Women and Children Affairs | 3184 | 0.91% | 676 | 0.31% | 3860 | 0.68% |
| Technical and Madrasa Education Division, Ministry of Education | 6369 | 1.83% | 1976 | 0.92% | 8345 | 1.47% |

Source: Ministry of Finance, 2021

5. Welfare Fund Services: Some International Experience

Bangladesh's history with migration of labor around the world dates back to a long time ago. Bangladesh exports labor on contractual bases to Middle Eastern and Southeast Asian nations such as Saudi Arabia, UAE, Kuwait, Qatar, Oman, Iraq, Libya, Bahrain, Iran, Malaysia, South Korea, Singapore, Hong Kong and Brunei (Siddiqui, n.d.). As per MoEWOE, 159 separate countries are hosting about 8.7 million Bangladeshi labors as migrant workers. But there is little or no evidence on documents regarding the number of labors that are actually able to return to their homeland.

With the number of barriers that the migrant workers have to overcome including health, occupational risks and exploitation, provision of welfare fund services for the migrant workers and their families is critical to their socioeconomic wellbeing. This section briefly summarizes the experience of two labor exporting countries – the Philippines and Sri Lanka – about providing welfare fund services to the migrant workers and their families. These set of programs covers insurances such as death and disability as well as help with violence at work, forced repatriation or breach in contract. Furthermore, beyond providing facilities for the migrant workers, the funds also cater to the families of the migrant workers with education and Training, starting up business and any other assistances that requires financial backing (Mackenzie & International Organization for Migration, 2005).

The Philippines

On May 1st 1977, the Philippines Overseas Workers Welfare Administration, OWWA, was formally a division of the Ministry of Labor. This particular division was concerned with delivering services as such social services and welfare for the labors exported from the Philippines. these services covered insurance, help with social work, legal aids, and assist with placements. OWWA also ensured that there was no shortage of skilled labor for the domestic market while at the same time for overseas by providing skills and career development services to the labor force participants. Apart from covering insurance for death, disability and health care, OOWA also assist the overseas Filipino workers (OFW) and their families by providing financial help for education and Training, loans to help with expenses before departure and means of livelihood for the returnee OFWs, even for former OFWs too via already established lending agencies. Furthermore, in their migrant workers centers based in overseas and maintained by OWWA, it extends its support to the OFWs by delivering professional help, for instance, medical, legal and psychosocial counselling. OWWA delivers the same health care benefits compared to the Philippine Health Insurance System (Mackenzie & International Organization for Migration, 2005).

Four separate scholarship programmes are operating under OWWA –

- o The Skills-For-Employment Scholarship Programme (SESP)
- o The Education for Development Scholarship Programme (EDSP)
- o The Congressional Migrant Workers Scholarship Programme (CMWSF)
- o The Seafarers' Upgrading Programme (SUP)

As a way to get the returning OFWs back into community organizing and capacity-building, there is also a reintegration program, which is now known as Expanded Livelihood Program (ELP). ELP can be utilized to back four kinds of projects financially –

- o Trading projects for example fruits and vegetables, garments trade etc.
- o Agribusiness for example cattle raising, poultry and piggery etc.
- o Manufacturing for example leathercrafts, food preservation etc.
- Services for example taxi, barber shop etc.

Sri Lanka

In 1985, The Sri Lanka Bureau of Foreign Employment (SLBFE) was founded. It states 19 goals for the SLBFE in order to encourage overseas jobs, skill development, protocol for the recruitment practice, and providing a system to collect information and broadcasting it. One of the main goals is to start a Workers Welfare Fund. The welfare fund has three services that it provides to the overseas workers; insurance, scholarships, and loans. The funds also provide support to deal with the challenges of natural disasters. In addition, labors can take specific language training courses such as Middle Eastern or Korean (Mackenzie & International Organization for Migration, 2005).

Insurance Scheme: This applies to all overseas workers and their families, the insurance covers death, disability and health care like all other insurance schemes mentioned above in the case of the Philippines. Any migrant workers who are registered with the SLBFE and have paid their registration fee, are incorporated within the scheme routinely.

Scholarship Scheme: Meritorious students from migrant workers' families are chosen at each step of educational progress. At the beginning, grants were given out to students of Grade 5 and the General Certificate of Education Ordinary and Advanced Level (O/A Levels), but eventually the scheme branched out and started offering grants to students at universities and colleges. Apart from extra compensation, further help was provided to the children affected by 1991 Gulf War in forms of scholarships.

Loan Schemes: As the pre-departure costs need financing, this is where the loan scheme for the migrant workers comes into play. Beyond this, the overseas workers can take out loans for self-employment and housing.

6. Possible Strategies for Financial Inclusion of Migrant Workers

The development of a reliable and useful financial system for all citizens is an indicative of a sustainable growth. Financial inclusion is a legal framework aimed at boosting economic development by ensuring fair income distribution, poverty elimination, and the stabilization of the financial system. The Eighth Five-Year Plan (8FYP) of Bangladesh emphasizes the importance of strengthening Bangladeshi migrant workers' access to financial institutions. In this regard, it is worth noting that the Government of Bangladesh (GoB) has formulated a National Social Security Strategy (NSSS) aimed at enhancing the social security of all people, including the migrant worker class, about 6 per cent of whom constitute the migrant workers' community. The policies and initiatives which have been taken in Bangladesh so far in the form of inclusive finance are, of course, essential and in the right direction, and they have already started to have a positive effect. But still Bangladesh needs to increase its effort to advance the interest of migrant workers though making more options available towards financial inclusion.

There are examples worldwide where overseas workers' hometown unions collect funds for specific programs, which are then matched by the Government, with financial institutions operating as a conduit. The "Tres por Uno" program in Mexico is an example of migrant savings being channeled into development projects in the migrant's home country. One of the finest

strategies taken by India is the establishment of the Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY), a pension and life insurance scheme aimed at overseas Indian workers employed in 17 countries with Emigration Check Required (ECR) (Mashayekhi, 2015) For male and female employees, the Indian Government contributes up to Rs. 2,000 (USD 30) and Rs. 3,000 (USD 45) each year, respectively. In the Philippines, Overseas Workers Welfare Administration (OWWA), a government welfare institution, provides a number of benefits including pre-departure training and financial literacy seminars for Filipino workers with a membership fee of USD 25. Through Pag-IBIG Overseas Program, a mandatory savings programme for Filipino overseas contract workers, immigrants and naturalised citizens, allows Filipino citizens to enjoy home loans. It also serves as a savings investment in Mutual Fund Company.

Another exemplary strategy is The Asian Migrant Center (AMC), a joint venture of two NGOs from Hong Kong and the Philippines, offering Filipino returnee migrants' savings and investment opportunities. The Sri Lanka Bureau of Foreign Employment (SLBFE) has similar tools. Some countries have issued diaspora or development bonds to mobilize investment from the migrant workforce. For example, Philippines has the OFW Savings Bond; Sri Lanka has issued Development Bonds and India has floated Diaspora Bonds on a number of occasions to harness savings from and provide investment opportunities to migrant workers and the diaspora. Some of the savings' instruments are targeted to particular sections of the migrant workers (i.e., domestic workers) while some programs are host country-specific (Rahman and Sadique, 2016).

Many countries are clearly attempting to increase financial inclusion of migrant workers to improve the welfare of the migrant population by supplying them with additional earning opportunities and using financial capital to expand of their home countries. Bangladesh could learn lessons from international experiences of financial inclusion of migrant workers, as discussed above, to enhance the welfare of migrant workers and their families in a sustained manner.

7. Fiscal Stimulus Package Benefits for Migrant Workers

It has been more than a year since Bangladesh has been fighting against COVID-19. Countries all over the world are also struggling hard to overcome the disastrous impact of this pandemic and introduced several stimulus packages for creating a supportive environment to reduce the negative shocks in economic sectors and society as well. Livelihoods are thrown into disarray. Schools, colleges, and universities were closed, stores were shuttered, and workplaces were closed down as well. When employment abroad dried up, migrant workers returned in droves, threatening to overwhelm the country's largest source of foreign currency.

Bangladesh is a major remittance recipient country, with remittances totaling \$21.7 billion in 2020. About half a million Bangladeshi migrants seek employment in foreign countries each year, easing significant pressure on the domestic labor market (Chowdhury and Chakraborty, 2021). According to the Ministry of Expatriates' Welfare and Overseas Employment, over 400,000 migrant workers have returned to Bangladesh since March 2020 (Relief Web, 2021).

During the economic crisis sparked by the COVID-19 pandemic, the Government announced Tk. 3,200 crore stimulus package to support migrant workers, disadvantaged youth, and the rural

population. The fund's objective is to train migrants so that they can pursue better work abroad after the crisis stabilizes, as well as to provide them with financing to get their job-creating efforts off the ground. If the strategy is well executed, it will help migrants to overcome some of the challenges they face.

Four organizations such as Palli Sanchay Bank, Ansar-VDP Bank, Probashi Kallyan Bank, and Palli Karma Sahayak Foundation (PKSF) will distribute Tk. 500 crores each while the Karmasangsthan Bank will distribute Tk. 1,200 crores. PKSF has started the loan program with a fund of Tk. 250 crores. The other four organizations have disbursed Tk. 428 crores as loans (Ministry of Finance, 2020). However, the rate of disbursement of loan to the appropriate beneficiaries is not satisfactory. As a result, the migrant workers often fail to reap the benefits of stimulus package intended for them. The Government's capacity to quickly execute these packages and manage them with transparency and accountability remains a serious concern. Provision of the stimulus benefits through grassroots organizations such as NGOs and microfinance intuitions could facilitate the implementation of the program.

8. Scoping Social Safety Net Programs for Improved Social Security of Migrant Workers

In context of the increasing importance of labor migration from Bangladesh, issues of social security for migrants and their families have arisen as a new concern. According to the ILO definition, social security can be understood as "the protection which society provides for its members, through a series of measures, against the economic and social distress that otherwise would be caused by the stoppage or substantial reduction of earnings resulting from sickness, maternity, employment injury, unemployment, invalidity, old age and death; the provision of medical care; and the provision of subsidies for children" (ILO, 1984: 3).

In recent years, Social Safety Nets (SSNs) and the broader issue of social protection have taken center stage in the development literature. Bangladesh has a patchwork of social safety net program for different group of people, which are broadly categorized in several sections. In FY 2020-21, the Government has allocated Tk 95,574 crore for social safety net programs, that is 16.83 percent of the overall budget and 3.01 percent of GDP. However, the budgetary allocation for the migrant workers in the social safety net programs is barely reflected in reality, since majority of welfare activities are implemented with the Wage Earners Welfare Fund, which grew up from welfare fees paid by migrant workers. Over the last decade or so, Bangladesh government has expanded social safety net schemes to cover maximum number of vulnerable people, which somehow inadvertently excluded the migrant workers (Tushar, 2020).

In terms of the implementation culture of different social safety net program, many services often target the same recipient, and incentives are also provided towards those, who might not require them (World Bank, 2006). In Bangladesh, no substantive strategy has yet been developed to meet the specific needs of migrant workers in terms of social security and protection. With the increasing number of migrants, especially female migrants, a very close attention must be given to the social security issue of the migrant workers. The GoB is currently working on an NSSS that follows a life-cycle approach to social security, which is praiseworthy. The planning system, on the other hand, does not contain any specific components aimed at the massive area of Bangladeshi migrant

workers. It is still ambiguous whether or not Bangladeshi migrant workers would be included in the proposed universal pension plan, and if so, how (Rahman 2016).

Globally, multilateral agreements are signed, social security programs are extended, and different forums are set to expand the scope of social safety net programs for the migrant workers. In India, country wise "Pre-departure manual services" scheme has been introduced and the Government of India provides Rs. 75,000 (USD 1,149) for emergency hospitalization for the migrant workers. Moreover, the Government of India also provides Rs. 30,000 (USD 459) as "Employment contract violation compensation" and Rs. 25,000 (USD 383) as "Maternity benefit" (Ministry of Overseas Indian Affairs, 2015). The Philippines provides social security coverage to overseas Filipino workers through voluntary insurance with the Social Security System (SSS), the supplementary pension savings (SSS Flexi-Fund), and the Overseas Workers Program of the Philippine Health Insurance Corporation (PhilHealth) (Rahman 2016).

In this context, it is indeed worth noting, some of the MEWOE's recent initiatives aimed at improving the security of the migrant workers. A database has been developed as a result of the newly implemented "online registration scheme." There are 2.2 million future migrant workers across 48 skill ranges. As stipulated in the Overseas Employment and Migration Act 2013, the GoB has made it mandatory to use this database for future recruitment. This will not only lower the cost of migration, but it will also allow for the establishment of dedicated programs to ensure the social security of migrant workers. To combat illicit and unauthorized migration, an online visa checking scheme has been implemented, as well as the implementation of the Smart Card and the establishment of a "Vigilance Task Force." This is a positive step toward digitizing all migrant-related records, which can then be combined for the national identification card (NID).

Literature indicates that, access to basic health care programs and income coverage must be prioritized to improve migrant workers' social welfare. Regrettably, Bangladeshi migrants and their families are not given special attention in the draft National Strategies for Social Security (NSSS) policy. Since, it is mentioned earlier that, migrant workers have been excluded from different social safety net programs but there are different programs where the migrant workers can be included to improve their quality of life. Different social safety net programs named National Legal Aid, Vulnerable Group Development (VGD), Micro-Credit through PKSF, Skills for Employment Investment Program, Skills for Employment and Productivity, Skill and Employment Program in Bangladesh, Skill and Training Enhancement are the few program where migrant workers can be included to receive welfare benefits.

Migrant workers also find themselves in grey zones in terms of social welfare, both in their home countries and in the countries where they are working. They do not have the ability to apply to social security programs in host nations, nor are they covered by them. In case of Bangladesh, looking at the global practices and making the best use of available facilities; the scope of social safety net programs for improved social security of migrant workers can be given a new start.

9. Conclusions and Recommendations

International migration is one of the major sources of economic development in Bangladesh. The GoB is set to implement its Eighth Five Year Plan between 2021- 2025. According to media reports, it has adopted a 10-point agenda for expanding foreign employment and migrant workers. Among the 10-point agenda, institutional reform, market expansion, skills development, Training and financing, security and welfare of migrants, digitization and private sector participation are the key agendas. Moreover, the sustainable development goal (SDG) target 8.8 puts particular focus on the protection of migrant workers and labor migration governance, which is critical to facilitating safe migration from countries like Bangladesh. Over the past year, the COVID-19 pandemic has severely hampered the social and economic development initiatives across the world. Millions of people have lost their jobs as a result of the global lockdown. Likewise, Bangladesh has also experienced the repatriation of a large number of its migrant workers. It is, therefore, high time that the GoB addressed the lack of budget allocation for the welfare of migrant workers and their families (Siddiqui, 2021). There are little or no benefit for the returnee migrant workers despite their significant contribution to the nation's economic development. Thus, a budget is required that reflects the Government's plan towards the migrant workers' welfare. The following short- and medium-term welfare initiatives and recommended activities, as discussed in the stakeholder consultations, may be taken into account while incorporating the needs and expectations of migrant workers in national budget.

| Welfare Initiatives | Recommended Activities | Implementing Agencies |
|--------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Social security benefits | Involving migrants and their families in social security incentive structures, e.g., rations, compulsory insurance, pensions, and healthcare. | Ministry of Home Affairs Ministry of Health and Family Welfare Ministry of Expatriates' Welfare and Overseas Employment Ministry of Finance Ministry of Law, Justice and Parliamentary Affairs |
| Safety at workplace | Ensuring labor and human rights of migrant workers as a means to ensure their safety at the workplace. | Ministry of Expatriate Welfare and Overseas Employment Ministry of Foreign Affairs Ministry of Law, Justice and Parliamentary Affairs Ministry of Labor and Employment National Human Rights Commission |
| Cataloging recruiting agencies and defining their responsibilities | Classifying recruiting agencies in accordance with international standards. In the case of allegations against Sub-agents, middlemen or brokers, initiatives | Ministry of Home Affairs. Ministry of Law, Justice and Parliamentary Affairs. Ministry of Expatriate Welfare and Overseas Employment. |

| Welfare Initiatives | Recommended Activities | Implementing Agencies |
|-------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | must be taken to hold them accountable. | 1 3 3 |
| Creation and operationalization of a detailed database of migrant, aspiring migrant, and returnee migrant workers | Creating and operationalizing a detailed database of migrant workers, aspiring migrants and migrant returnees based on gender, experience, and skills, and provide certification. | Ministry of Expatriate Welfare and Overseas Employment Ministry of Women, and Children Affairs Ministry of Local Government, Rural Development and Cooperatives Ministry of Foreign Affairs |
| Increase of fiscal incentive on remittance and budgetary allocation for airfare and visas and passports renewal | Increasing fiscal incentives gradually from the existing level of 2% to 4% on remittances sent by the expatriates and providing discounts on airfares and subsidizing fees for the renewal of visas and passports. | Ministry of Expatriate Welfare and Overseas Employment Civil aviation And Ministry of Tourism Ministry of Disaster Management and Relief Ministry of Home Affairs Ministry of Foreign Affairs |
| Increase of budgetary allocation for training and skill development | Arrangement of Training for aspiring migrant workers as per the demand of the global labor market; providing Training through trained instructors certified by World Skill Development Council (WSDC); ensuring modern training facilities in the technical training centers.; providing accommodation facilities and travel allowances for trainees. Increasing budgetary allocation for recruitment of international trainers and curriculum development. Allocating budget for developing healthcare work-related skills to cope with the changing job market in the post-pandemic world; providing allocation for increasing women's employability and improving language skills of the aspiring migrant workers. Also need to strengthen National Skill Development Authority (NSDA). | Ministry of Expatriate Welfare and Overseas Employment. Ministry of Home Affairs. Ministry of Women and Children Affairs Ministry of Labor and Employment |

| Welfare Initiatives | Recommended Activities | Implementing Agencies |
|-------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|
| Scoping new global labor market opportunities | Researching new international labor market (25-30 countries) to explore employment opportunities for Bangladeshi people, especially in the post-pandemic period. Allocation of funds to initiate research studies to improve regulatory and related support | Ministry of Expatriate Welfare and Overseas Employment Ministry of Foreign Affairs |
| Awareness raising about loan activities of Probashi Kallyan Bank. | Taking necessary initiatives for raising awareness about the loan activities of Probashi Kallyan Bank among the migrant workers and their families; establishing branches of the Probashi Kallyan Bank, dedicated desk at the nationalized commercial bank, especially at the migration-prone areas. | Ministry of Expatriate Welfare and Overseas Employment. Ministry of Rural Development and Cooperatives. Ministry of Finance |
| Recruitment of adequate and skilled manpower in Bangladesh embassies and labor office abroad | Recruitment of adequate and skilled manpower in Bangladesh embassies and labor offices abroad; creating expatriate-friendly attitudes among officials; recruitment of officials for interpreting and translation services; budgetary allocation for the arrangement of training sessions for the government officials and welfare of the migrant workers. | Ministry of Foreign Affairs Ministry of Expatriate Welfare and Overseas Employment Ministry of Women and Children Issues. |
| Increase entrepreneurial and self-employment opportunities | Budgetary allocation to provide training among the migrant workers to create and increase self-employment opportunities after returning; provide assistance in setting up small and cottage industries; more allocation for the development and welfare activities at district Employment and Manpower offices; allocation for social safety net benefits or allowances for the poor and vulnerable returnee migrant workers. | Ministry of Foreign Affairs Ministry of Expatriate Welfare and Overseas Employment Ministry of Home Affairs Ministry of Social Welfare |

| Welfare Initiatives | Recommended Activities | Implementing Agencies |
|---------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Cooperation with other labor exporting countries | More allocation that will support establishing collaborative relationships with other labor exporting countries; taking initiatives for working together to protect the interests of migrant workers | Ministry of Expatriate Welfare and Overseas Employment. Ministry of Foreign Affairs. |
| Protecting the interests of migrant workers through dialogue with the destination countries | Protecting the interests of the migrant workers through dialogue with the migrant recipient countries through bilateral and multilateral talks and negotiations | Ministry of Expatriate Welfare and Overseas Employment. Ministry of Foreign Affairs. |
| Arrangement for legal assistance in the destination countries | Providing free or low-cost legal assistance to migrant workers in case of breach of contract, wage cut or theft, and any other forms of violation of labor and human rights; increasing budgetary allocation to ensure necessary allocation for labor migration in consultation with the District Legal Aid and National Legal Aid or the concerned ministry; providing special Training to the officials related to BMER's arbitration or grievance redressal. | Ministry of Expatriate Welfare and Overseas Employment. Ministry of Finance. Ministry of Law, Justice and Parliamentary Affairs. National Human Rights Commission Ministry of Foreign Affairs. |
| Special Initiatives for women migrant workers | Taking into account the differences in women's needs and qualifications in terms of taking new labor market initiatives; increasing women participation in training activities. Taking care and updates of migrant workers through phone calls from the Bangladesh Embassy and call centers. Allocating budgets for rehabilitating returnee female workers, especially those who have suffered physically or emotionally; increasing allocations for shelter by ensuring hygiene and improved health care for women migrant workers; emphasis on providing mental health services. | Ministry of Foreign Affairs Ministry of Expatriate Welfare and Overseas Employment Ministry of Women and Children Affairs |

| Welfare Initiatives | Recommended Activities | Implementing Agencies |
|-------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| One stop service | Necessary allocation for opening branch offices under the MoEWOE and launching one-stop service at the upazila level; the existing Union Digital centers may be utilized for this purpose. | Ministry of Home Affairs. Ministry of Expatriate Welfare and Overseas Employment. Ministry of Local Government, Rural Development and Cooperatives. |
| Dissemination of information about Safe labor migration. | Disseminating information on safe labor migration through memorandum and allocating sufficient budget for the concerned ministry; making women aware of the whole process of migration from beginning to end and allocating sufficient budget for this purpose; raising mass awareness of safe migration print, electronic, and social media. Allocation of funds to train reporters in media so that unnecessary panic is not created by the way they present news; Funds should be there to support investigative reporting by media. | Ministry of Information and Technology Ministry of Home Affairs. Ministry of Expatriate Welfare and Overseas Employment. Ministry of Local Government, Rural Development and Cooperatives. |
| Introduction of a specialized course in Migration and Development at the university | Introducing undergraduate and post-graduate courses in migration and development at the university | Ministry of Education. |
| Establishment of refreshment facilities for migrant workers at the airports | To make a smooth and enjoyable journey for the migrant workers, sufficient budgetary allocation is required to establish migrant workers-friendly services such as refreshment facilities at the airports. | Ministry of Home Affairs. Ministry of Expatriate Welfare and Overseas Employment. Ministry of Finance |
| Relief assistance for migrant workers and their families | Budgetary allocation to provide quick and planned relief assistance; adopting particular models, which are working well to provide relief assistance at different embassies; the arrangement of training for the officials to adopt such practices; budgetary allocation to support the | Ministry of Disaster Management and Relief. Ministry of Home Affairs Ministry of Expatriates' Welfare and Overseas Employment |

| Welfare Initiatives | Recommended Activities | Implementing Agencies |
|---------------------------------------------|--------------------------------------------------------------------|--------------------------------|
| | repatriation of migrant workers (if | |
| | needed). | |
| Decentralization of | Setting up employment and | Ministry of Expatriates' |
| employment and | manpower offices at the upazila | Welfare and Overseas |
| manpower services | level with the aim of taking | Employment |
| | effective measures in immigration | Ministry of Finance |
| | and welfare activities. Moreover, | |
| | this will reduce the violence of middlemen and brokers at the | |
| | field level. | |
| Budgetary allocation | Sufficient budget allocation to | The Information and |
| for IT-based service | expand and maintain the IT based | Communication Technology |
| delivery to current and | systems for delivering services to | Division, Ministry of Posts, |
| potential expatriate | current and potential expatriate | Telecommunications and |
| workers | workers. This allocation should | Information Technology |
| | also include financing for human | Ministry of Expatriates' |
| | resources. | Welfare and Overseas |
| | | Employment |
| International | International recognition of skill | NSDA, Prime Minister's Office |
| standardization of skill | training courses, especially in the | Ministry of Expatriates' |
| development training | destination countries, must be | Welfare and Overseas |
| | ensured. This can be a time- | Employment |
| | intensive process with need for | Ministry of Finance |
| | adequate budgetary allocation. | |
| | The national skill development | |
| | authority (NSDA) is to play the key role in ensuring international | |
| | standardization of the skill | |
| | development training courses for | |
| | potential expatriate workers. | |
| Reducing potential | The government may consider | Ministry of Expatriates' |
| expatriate workers' | increasing budget allocation in | Welfare and Overseas |
| out-of-pocket expenses | the area of recruitment services | Employment |
| | provided by the recruitment | Ministry of Finance |
| | agencies so that the agencies do | |
| | not charge the migrants for their | |
| | services. | 27 |
| Establishment of | The Government of Bangladesh | Ministry of Expatriates' |
| welfare offices for the | has given emphasis on | Welfare and Overseas |
| returnee migrant workers at the district | reintegration of migrant workers. | Employment Ministry of Finance |
| level | For a sustainable reintegration process, both the revenue and | Ministry of Finance |
| ICVCI | development budget should be | |
| | allocated for this purpose. To | |
| | facilitate an effective | |
| | racintate an encetive | |

| Welfare Initiatives | Recommended Activities | Implementing Agencies |
|-------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | reintegration of migrant workers, the process of opening district- level welfare offices should be initiated soon, and resources should be allocated accordingly. | |
| Helpline and shelter homes for female migrant workers | A special helpline for the female migrant workers in abroad should be introduced and specific budget can be allocated for setting up shelter homes both in destination country for the aggrieved female migrant workers and in the home countries for the returnee vulnerable female migrant workers. | Ministry of Expatriates' Welfare and Overseas Employment Ministry of Foreign Affairs Ministry of Finance |
| Digitalization of migration management | Keeping the challenges of COVID-19 in mind, increased budgetary allocation for digitalization of migration management may be considered. At the same time, district employment and manpower offices (DEMOs) need to be more empowered so as to decentralize the government services (e.g., cash support to returnee workers, psychosocial support to victim workers, maintenance of database or information hub. | Ministry of Expatriates' Welfare and Overseas Employment The Information and Communication Technology Division, Ministry of Posts, Telecommunications and Information Technology Ministry of Finance |

References

- Alam, M., & Hossain, S. (2016, July 28). *Effectiveness of Social Safety Net Programs for Poor People in the Government Level of Bangladesh*. International Journal of Social Sciences and Management. http://dx.doi.org/10.3126/ijssm.v3i3.14953
- Chowdhury, M. B., & Chakraborty, M. (2021). The Impact of COVID-19 on the Migrant Workers and Remittances Flow to Bangladesh. *South Asian Survey*, 28(1), 38–56. https://doi.org/10.1177/0971523121995365
- Express, T. F. (2020, February 14). *Bangladesh's stimulus package tops Tk 1.0 trillion*. The Financial Express. https://thefinancialexpress.com.bd/economy/bangladesh/bangladeshs-stimulus-package-tops-tk-10-trillion-1589443603
- Fahmida, K. (2020, December 28). *How effective have stimulus packages been?* The Daily Star. https://www.thedailystar.net/opinion/macro-mirror/news/how-effective-have-stimulus-packages-been-2018197
- Finance Division, Ministry of Finance. (2021). https://mof.portal.gov.bd/site/view/budget_mof/
- ILO in Bangladesh. (n.d.). *Labour migration in Bangladesh (ILO in Bangladesh)*. Retrieved 24 April 2021, from https://www.ilo.org/dhaka/Areasofwork/labour-migration/lang-en/index.htm
- IOM launches livelihoods project for returning migrants and host communities in Cox's Bazar Bangladesh. (2021, February 26). ReliefWeb. https://reliefweb.int/report/bangladesh/iom-launches-livelihoods-project-returning-migrants-and-host-communities-cox-s
- Khatun, D., & Rahman, M. (2020). *An Analysis of the National Budget for FY2020-21*. https://cpd.org.bd/wp-content/uploads/2020/06/CPD-Budget-Analysis-FY2021.pdf
- Mackenzie, C., & International Organization for Migration (Eds.). (2005). Labour migration in Asia: Protection of migrant workers, support services and enhancing development benefits. International Organization for Migration.
- Mashayekhi, M. (2015). *Remittances and financial inclusion*. https://www.un.org/en/development/desa/population/migration/events/coordination/13/documents/presentations/13CM_Mina_MASHAYEKHI.pdf
- Masuduzzaman, M. (2014). Workers' Remittance Inflow, Financial Development and Economic Growth: A Study on Bangladesh. *International Journal of Economics and Finance*, 6(8), 21.
- Rahman, M. (2021, March 8). *From ruin to revival*. The Daily Star. https://www.thedailystar.net/business/news/ruin-revival-2056781

- Rahman, M. M., Uddin, M., & Albaity, M. (2014). Socio-economic Conditions of Bangladeshi Migrant Workers in Malaysia. *Journal of Basic and Applied Scientific Research(JBASR)*, Vol. 4, 246–252.
- Rahman, Md Mizanur, Arif, M. T., Safii, R., Tambi, Z., Akoi, C., Jantan, Z., & Halim, S. A. (2019). Care seeking behaviour of Bangladeshi migrant workers in Sarawak, Malaysia. *Bangladesh Medical Research Council Bulletin*, 45(1), 47–53. https://doi.org/10.3329/bmrcb.v45i1.41808
- Rahman, Sadique. (2016, April 6). *CPD Working Paper 112 Advancing the Interests of Bangladesh's Migrant Workers: Issues of Financial Inclusion and Social Protection / CPD*. Centre for Policy Dialogue (CPD). https://cpd.org.bd/cpd-working-paper-112-advancing-the-interests-of-bangladeshs-migrant-workers-issues-of-financial-inclusion-and-social-protection/
- Secretariat of the Vice President of the Republic of Indonesia. (2014). "National Strategy for Financial Inclusion Fostering Economic Growth and Accelerating Poverty Reduction." https://Www.afi-Global.org/Sites/Default/Files/Publications/Booklet_financial_inclusion_english_version.pdf.
- Siddiqui, T. (2021). The Other Face of Globalization. Dhaka: RMMRU
- Siddiqui, T. (n.d.). *Migration as a Livelihood Strategy of the Poor: The Bangladesh Case*. 23.
- Sorkar, M. N. I. (2020, July 8). *COVID-19 Pandemic Profoundly Affects Bangladeshi Workers Abroad with Consequences for Origin Communities*. Migrationpolicy.org. https://www.migrationpolicy.org/article/covid-19-pandemic-profoundly-affects-bangladeshi-workers-abroad-consequences-origin

Appendix A: Budget Allocation for Selected Ministries

Figure A1: Budget Allocation for MoEWOE by Organizational Classification

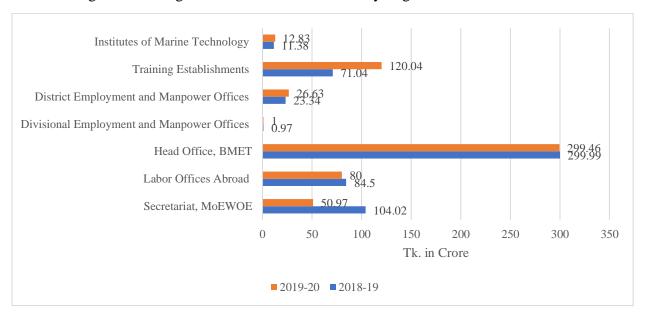


Figure A2: Budget Allocations for MoEWOE by Economic Classification



Figure 3A: Budget Allocation for Ministry of Labor and Employment by Organizational Classification

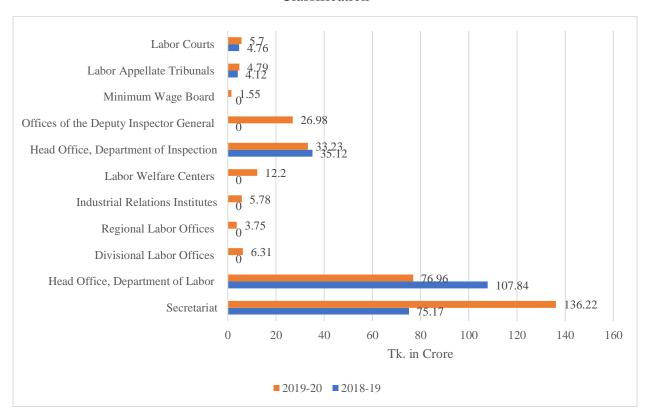


Figure 4A: Budget Allocation for Ministry of Labor and Employment by Economic Classification

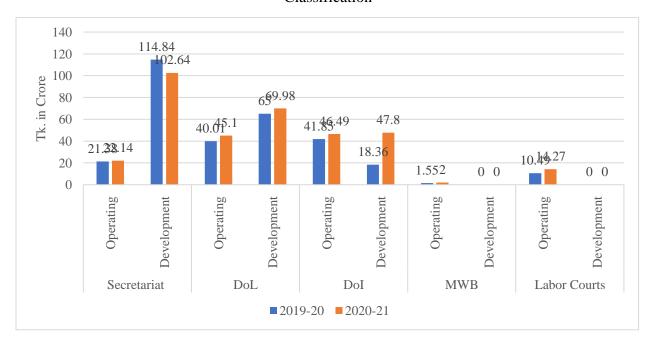


Figure 5A: Budget Allocation for Ministry of Foreign Affairs by Organizational Classification

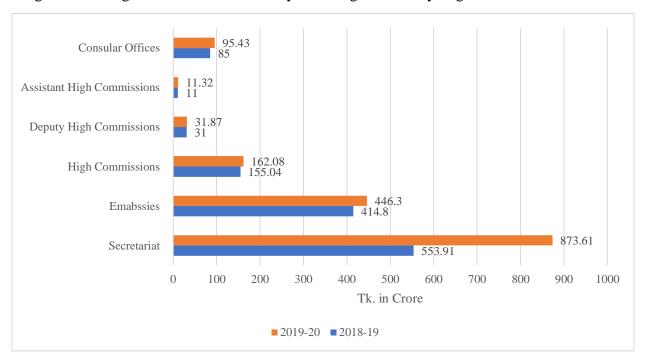


Figure 6A: Budget Allocation for Ministry of Foreign Affairs by Economic Classification

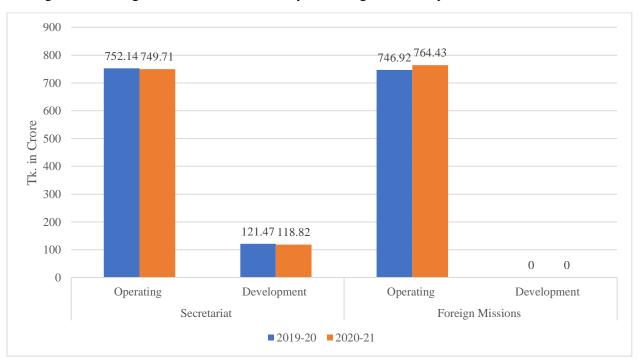


Figure 7A: Budget Allocation for Security Service Division of Ministry of Home Affairs by Organizational Classification

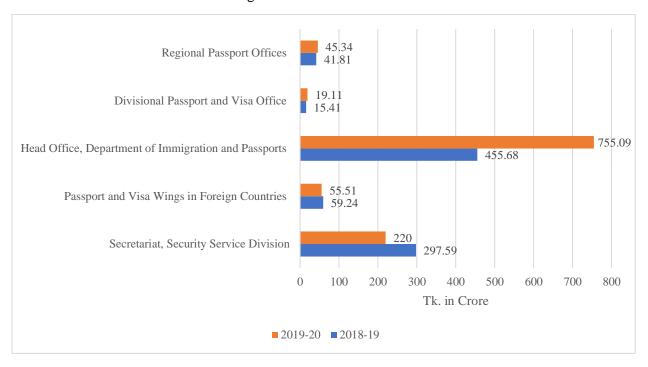


Figure 8A: Budget Allocation for Security Service Division of Ministry of Home Affairs by Economic Classification

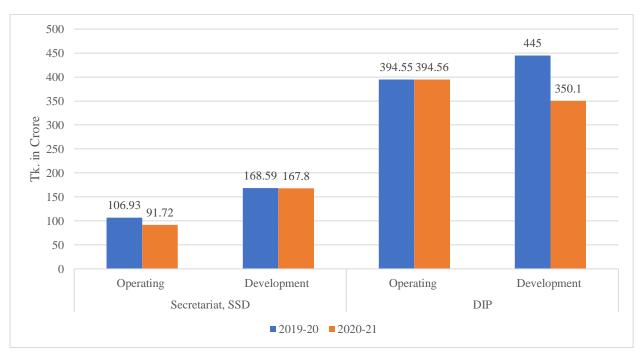


Figure 9A: Budget Allocation for Ministry of Social Welfare by Organizational Classification

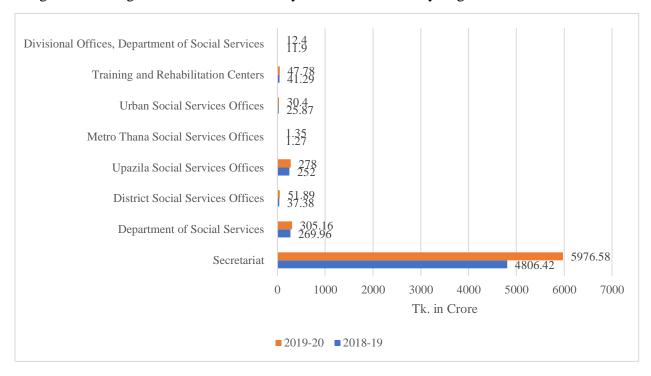


Figure 10A: Budget Allocation for Ministry of Social Welfare by Economic Classification

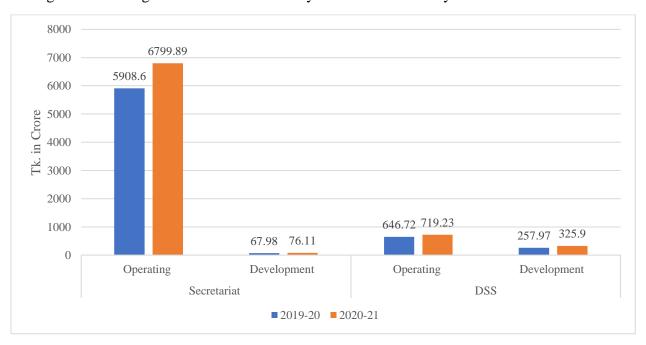


Figure 11A: Budget Allocation for Ministry of Youth and Sports by Organizational Classification

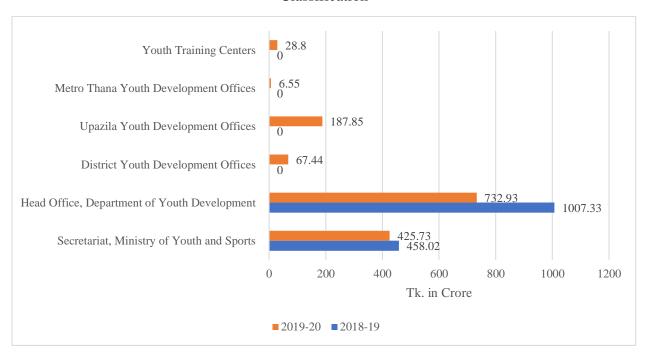


Figure 12A: Budget Allocation for Ministry of Youth and Sports by Economic Classification

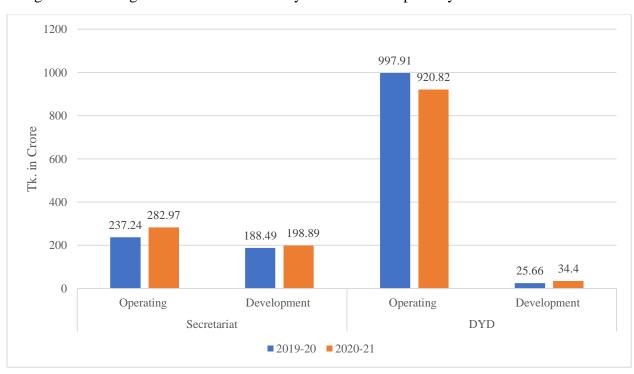


Figure 13A: Budget Allocation for Ministry of Women and Children Affairs by Organizational Classification

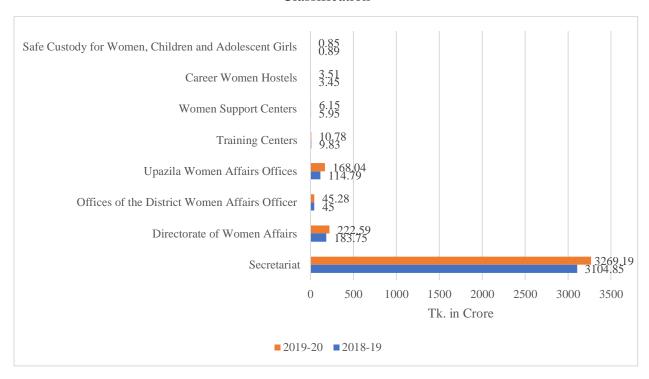


Figure 14A: Budget Allocation for Ministry of Women and Children Affairs by Economic Classification

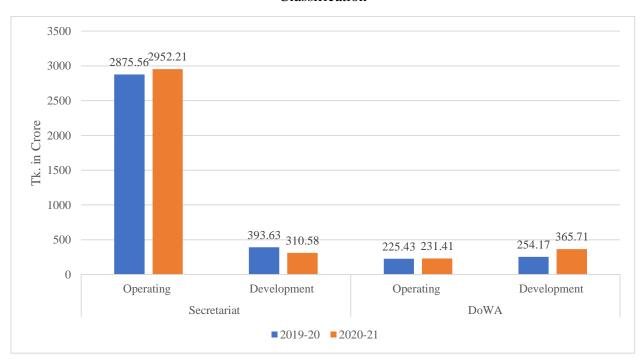


Figure 15A: Budget Allocation for Technical and Non-Formal Education by Economic Classification

