

Social Protection and Livelihoods

Marginalised Migrant Workers of
India and Bangladesh



edited by
C. R. Abrar and Janet Seeley



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In recent years the term 'social protection' has gained currency in developmental discourse: encompassing the range of protective transfers, services and formal and informal safeguards that are available to protect people in need or at risk of being in need. Whilst migration offers a safety net for poorer people in search of alternative or supplementary livelihoods, it also deprives many, of access to formal and informal sources of support. Social protection concerns emerge at all stages of migration: before departure, in transit, at destination and upon return. It impinges on internal and international migrants, irrespective of their status (regular or irregular) and also on members of their families.

The papers in this volume deal with several sub-themes. They include: measures and services that migrants miss out when they move from one place, the kinds of informal measures that members of their families take in their absence, the kinds of measures that migrants take themselves in securing social protection at the place of destination, and the role of the state and non-government sectors in providing such protection both at places of origin and destination. The volume presents a number of essays based on empirical research conducted in Bangladesh and India.

The sub-themes discussed in the essays also look closely at the subject of female migration which indeed is a cause of

(contd. on next flap)

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current concern especially with regard to social protection issues of rural migrants in Bangladesh. The volume addresses questions such as how much social protection do vulnerable migrant workers, and those they leave behind, receive from the state and other formal agencies. The book should provide answers to questions frequently asked by scholars, students, development partners who wish to see an integrated social protection strategy for migrants.

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Rural to Urban Migration for Domestic Work in Bangladesh

Tasneem Siddiqui and Mohammad Jalal Uddin Sikder

Migration within and beyond the territory that now constitutes Bangladesh has all along been an important livelihood strategy for many of its people. Today, both internal and international migration contribute to the creation of jobs and income for a large number of rural and urban Bangladeshi households. This paper examines the experiences of specific groups of female internal migrants who move from rural areas to the capital city of Dhaka to work as homebound domestic workers. Available data (ACDS, 2004) indicates that there are 0.8 million women domestic workers in the Dhaka metropolitan area. The aim of this paper is to understand who these domestic workers are, what types of socio-economic background they represent, what age groups they belong to and how they decide to enter into the domestic workers job market. It considers how much of their decisions represent individual choice and how much of it is a household decision. If it is a household decision, we ask which members of the household decide on who will move and who will not. Where do they get information about the job market? How much do they earn? What other benefits do they receive through working in relatively better off households in the capital city? What types of protection mechanisms are available in the private sphere of the home in case of violence and abuse? It is also important to know, how the family gains from such migration? Do migrants remit to their families? Do we need any policy reforms to ensure better rights and protection to this group of workers?

The paper is based on the findings of a broader RMMRU-DRC research project conducted on the 'Migration Experience of 100 Domestic Workers'. It reflects upon interviews of domestic workers and their employers from four different locations of Dhaka city;

these are, Gulshan, Dhanmondi, Moghbazar and Shantinagar. The first two locations reflect relatively rich households and the latter two, middle income and low income households.

4.1 CONCEPTUAL ISSUES

Conceptual understanding of the research mainly draws from two broad areas of migration analysis. These are: firstly, migration as household income diversification and a risk minimisation strategy (Brownlee and Mitchell, 1997) and secondly, migration as a natural outcome of operations of a social network concept (Massey *et al.*, 1987). According to household income diversification and risk minimisation approach, migration decisions are taken by households as a unit to diversify sources of family income through the allocation of household labour over a range of tasks in achieving a satisfactory level of production. There are two objectives of allocating its labour. One is maximisation of production and income and the other is minimisation of risk. These two together ease the liquidity constraint of the household in the absence of insurance and credit markets.

Networks are a set of interpersonal ties that grow from kinship, friendship and a shared community of origin. According to the social network concept, people gain access to social capital through membership in networks and social institutions and then convert it into other forms of capital to improve or maintain their position in society. It is established by different studies that in both internal and international migration, information on and access to job markets are largely received through networks. Family or community based social networks link the migrants' origin and destination points. The networks established by earlier generations of movers from families and localities act as conduits to channel later generations of movers to those destinations in an atmosphere of certainty. The development of such networks may also increase the likelihood of further migration, in many cases decreasing the costs and risks and increasing the expected net return. 60% of labour migration from Bangladesh to South east Asia and Middle Eastern countries is conducted through social network (BMET,¹ 2006). Networks are not only important in case

¹ BMET (Bureau of Manpower Employment and Training) is the executing agency of the Ministry of Expatriates' Welfare and Overseas Employment, Bangladesh. BMET, among other things, maintains record of migrants. www.bmet.org.bd

of market information but also in processing migration. When migrants arrive at their destination, networks lend valuable assistance in the adjustment process in a new environment, especially through assisting in gaining access to housing and employment.

By applying these two concepts, this paper attempts to analyse the migration patterns of domestic workers from rural to urban areas. Do they fit into the scenario described in migration as a household strategy that leads to a diversified income source? Does the migration of domestic workers also ensure certain insurance to households in unforeseen situations? Do social networks play an important role in the migration of domestic workers?

This paper is divided into six sections including the introduction and conclusion. Section II presents the profile of the domestic workers. Section III highlights the migration history of these domestic workers. It includes migrants' areas of origin, access to migration information and the role of the household in making migration decision. Section IV describes the nature of jobs and entitlements. Section V explains the nature of remittances sent by these workers and their utilisation patterns. The last section presents conclusions and provides some policy recommendations.

4.2 MIGRANT PROFILE

Reviewing the literature on migration suggests that comparatively young people look forward to migrate. Shaw (1975), Connell *et al.* (1976) and Oberai and Sing (1983) all highlight the high movement among young adults from rural to urban areas. In the case of Bangladesh, most studies indicate that rural to urban migrants are very young when they first migrate. Afsar (2000:113) showed that 13% of permanent and 38% of temporary migrants migrated to Dhaka city before they were 20 years of age. Hussain (1996) showed that a high proportion (44%) of the long term migrants have moved to Dhaka before they were 13 years old. Compared to male migrants, female migrants were even younger. One hundred domestic workers under this current study were also very young when they first migrated. Fifty-seven of them were aged less than 15 years. The age of the youngest interviewee when she first migrated was only four years.

Previous research on female migration to urban areas found that a very high percentage (89%) had no education at all (Hussain,

1996: 73), compared to 1996, when Hussain did his research entry to school for both sexes has increased in Bangladesh. Fifty-eight of the 100 domestic workers possessed some educational background. Thirty-five of them studied up to Class V and educational qualification of the rest varied from Class VI to VIII. A majority of the relatively older interviewees did not have the opportunity of going through formal schooling. The majority (66) of the domestic workers were not married when they first migrated. Twenty-one interviewees were married and thirteen were either separated or widowed before they migrated for the first time.

The average family size of the left behind domestic workers was quite high; the national average being 5.44 per household (BBS, 2001). Almost all of these households had more than one earning member in their family. Altogether these 100 families had 243 earning members. Fifty of them had two earning members including the domestic worker. Another thirty-six had three earning members in their families. This indicates that these families use migration for diversification of their family income.

Members of family left behind mostly worked in farm and off farm agricultural sectors. The average interviewee household owned approximately 11 decimal arable lands. Seventy of them owned homestead land and thirty of them were living in others' land. For a family of six members, 11 decimal land can not produce enough to feed all members. The average family's income of these households was Tk.3,195 which is equivalent to per capita one dollar a day. One can see that they represent families from a relatively poor economic background.

4.3 MIGRATION HISTORY

4.3.1 Source of District of Migrants

The domestic workers interviewed migrated to Dhaka city from different parts of Bangladesh. The highest proportion (40%) came from the Northeast districts of Bangladesh. The other important source areas were Mymensingh, Rangpur, Comilla, Chandpur and Noakhali.

4.3.2 Migration Information

Through the family members who had already migrated the interviewees were exposed to experiences of migration. Immediate

family members created migration opportunities for some of these domestic workers. In addition, 56 respondents received such information from relatives, 33 from neighbours and friends, 8 from dalal and the 3 from their husbands. It was known from the domestic workers that in most cases they knew about work from relatives but, local *dalals* (intermediaries) were also seen to work as sub-agents.

The 100 interviewee families received migration information mostly through social networks. Migration was a common experience of these families. Forty-one of the interviewees had two or more migrants in their immediate family. They were working as domestic workers, rickshaw pullers, factory workers, autorickshaw drivers and day labourers. Migration to Dhaka for domestic work was taking place for quite sometime from Mymensingh, Rangpur and Gaibandha districts. So girls from neighbouring families were migrating to work in Dhaka city. During holidays these girls came to their villages and through such returnees, the families of potential migrants and in some cases the potential migrants themselves received information on the possibility of migration. In many situations, family members of potential migrants were approached by returnee domestic workers or the potential employers or by local villagers who knew both, those who were looking for workers and potential families who may agree to send their daughters to work. Fathers, mothers, uncles, aunts and elder brothers of the potential migrants were the persons who received such requests. In some cases, the parents or guardians of these domestic workers themselves went and met the returnee migrants or the potential employers as to whether they would be interested to take their daughter, niece or sisters for employment. More than half of the interviewees received job market information this way. Besides, 41 domestic workers had another migrant in their immediate family. These family members were the sources of information for them. Interestingly only in 8 cases migration information was received from *dalals*. They informed the families about job opportunities in Dhaka. One can see that in the case of internal migration of domestic workers information was mostly received through informal networks of kith and kin, neighbours and friends (92%). Formal network of fee receiving agents or sub agents were less operational in the cases studied.

4.3.3 Migration Decision

A direct correlation can be established with migration decision and marital status. In most of the cases of 66 unmarried domestic workers, decision on who should migrate was taken by the household. In households, where father was the head, it was mostly decided by him. In the households where fathers were absent (dead or deserted the family) other male members such as uncle, brother took the decision. In a few cases, in the absence of male guardians, mothers were the heads of household, and decided on which member of the family should migrate. Only in 16 cases, unmarried women domestic workers played a major role in the decision to migrate.

Which family member should migrate depended on many factors. Whether a male child or female child should migrate depended on the offers of work and need of that person in the household's work distribution. Sometimes, male child was needed to perform some jobs in the household. So, female child was sent. For example, Roshna is from Gaibandha district. She was the second daughter of the family. She had five other brothers and sisters. Her elder sister was aged 15 years and Roshna was 12 years old. Minara, a returnee domestic worker went to her village on holiday. She approached Roshna's family as to whether they would give one of their daughters to be employed in Dhaka city. Minara's employer's sister has asked her to take a young girl for work. The father agreed and decided that Roshna, the second daughter should go as the first daughter was already close to the age of marriage. Services of the son were required at home. So he was employed in a hotel situated next to their village. Roshna did not have any say in her migration decision, Salma on the other hand decided on her own to migrate. She was 22 years old. She wanted to work in a garments factory. Like Salma, 16 other interviewees themselves took initiative to migrate. Once they were convinced they discussed their situation with their household members and jointly came to a decision to migrate. Individual agency in the decision to migrate is more visible in case of divorced, separated and widowed domestic workers. They decided to migrate either with family members or on their own. Romisa Begum is now 40 years old. She was 25 when she first migrated from her parental village. Romisa was married for 7

years. She broke her leg following an accident at her husband's house and was bed-ridden for four years. Her husband eventually got married again and Romisa returned to her parental home. Her father was already dead. She, along with her mother, was dependent on her bothers. One day her elder sister's brother in law came to her house and asked her whether she would like to go to Dhaka and work as a cook. Romisa's mother and her two brothers vehemently opposed the idea. Her elder brother said, "if I can eat then you will have food to eat. So do not go." But Romisa was determined. She saw her neighbour had bought some land with her income from Dhaka. She also wanted to do the same. She decided and came to Dhaka with her sister's brother in law. In the case of a married couple, the husband took migration decision.

4.3.4 First Journey and Starting Work

Forty-eight domestic workers migrated to Dhaka for the first time with relatives. Thirty-eight of them migrated with neighbours and friends. 6 migrated with the employer's family who had made job offers. Another 8 first migrated with *dalals*. Dalals already knew some houses where they would put the workers. These cases were mostly from Mymensingh. The friends, relatives and immediate family members kept the workers at their own employer's house. Then interested employers came and took them. Roshna came to Dhaka with Minara who was her neighbour and she was also the one who approached her parents with job offers. Once it was decided that Roshna will come and work in Dhaka city she was extremely worried. She had heard from local sources that domestic workers had been killed by the employers. She had also heard that employers sometime hit domestic workers. Roshna was a good student. All along she wanted to study. It was her grand mother and mother who continuously told her that she needed to go and work, that it would help the family with income. They wanted Roshna to try and convince her employer to help them during her sisters wedding. Moreover, if she goes to work, there will be one less mouth to feed.

It may be concluded that male heads of household play a greater role in migration decision of young females. However, it was the female members of the households who convinced the girls to move. In some cases, women themselves decided to migrate. The

first migration trip is often done with the person who brings the job offer. In most cases, they are migrants who have returned on holidays and only in a few cases it was with the *dalals*.

4.3.5 Why Child Workers

It is seen in the profile of domestic workers that they started work at a very early age. One of the interviewees was 4 years old when she first migrated. Interviewing employers gives important insights into this issue. This indicates the role of both demand and supply sides of the labour market. It is interesting to note that the employers showed certain preference for employing young female children at home. The domestic workers are home bound. They will be working in the private sphere of the house and it is the wife of the household head who usually manages the work of the domestic workers. The wives prefer young female workers. Moreover, families would like to maintain certain privacy from neighbours. A young male is viewed as to be going out and can mix with the wrong crowd. This can make the house vulnerable to robbery. A female child would have less mobility and they can bring less harm from outside.

In small families young female domestic workers are preferred as they can also be play mates to young children of the employers. In 75% of the households interviewed, the wives of the employers were housewives. They mainly did the cooking. They needed support for which young female children are better suited. Besides many of the houses do not have separate living spaces for domestic workers. Young female workers can sleep with female child or elderly members of the family. An older worker will require more privacy. Vice versa the family would require more privacy from an older woman. Some of the households specifically did not want an unmarried 16 to 25 years old girl in the house to limit the likelihood of sexual harassment from both sides.

The most important consideration from the employer's side was the wage. For an adult domestic worker, the employer will have to pay higher salary. For young workers they pay very little salary, and in four cases they did not even pay any salary. They negotiated with the domestic workers' families that they will take some responsibility for the girl when she grows up and is ready for marriage. The employer also bargains a better deal by saying that

they will teach the young girl different skills. So as an unskilled new comer, she should not be getting paid much.

Only in 6 instances, the parents or guardians approached returnee migrants to take their family member to Dhaka. In 9 cases other members had some role in bringing the interviewees to Dhaka and in rest cases it was the returnee migrants or the *dalals* who encouraged the rural households for their daughters to migrate. So, one can see that it is the demand side of the market which is actively operational in attracting young female children from villages.

On the supply side, the realities of poverty, landlessness, lack of livelihood for parents, need for extra earning for onetime expenditure social ceremonies or dowry (Hussain, 1996, Mahbub, 1997 and Afsar, 2000) make members of households to migrate. These reasons are important but they are much less important compared to the informal but well organised pull from the employers to have young female children as domestic helpers. The supply side is highlighted in most of the studies because they mostly interviewed domestic workers and not the employers and the migrant recruiters. Even when they interview the parents or the migrants, they do not probe on issues such as who was approached for migration? This paper argues that given the universal child education policy and incentives of the Government of Bangladesh, female children could have stayed and developed their human resource through education. It is the lack of policy intervention of the state in the demand side, i.e. restrictions on employment of young boys or girls or imposing conditionality on employers that if under aged girls are employed the employer will have to take over responsibilities of ensuring education or vocational training to them.

4.4 NATURE OF JOB AND ENTITLEMENTS

In case of domestic work there is no standard format of job description, salary structures or other entitlements. Terms and conditions of work are negotiated between the employer and the person who helped the domestic worker in finding the job. Wages, other entitlements and the nature of the job to be performed are decided orally.

4.4.1 Types of Work

Types of work performed by these domestic workers varied mostly according to age, as well the employment status of the women member of the employer's households. Those who belonged to 4–8 years of age performed the following tasks: give company to the young child of the employers, and sit next to new born when the mothers of the new born babies are busy doing household work. They also do petty work like bringing a glass of water, bringing medicine and giving snacks when guests come. In the kitchen, they help by peeling and washing vegetables. 9–12 years domestic workers are assigned more substantive work like shutting doors, cleaning and mopping floors, washing bathrooms, and helping in the kitchen. 13–18 years old are usually given some responsibility in cooking rice or lentils, washing clothes, cleaning and mopping floors. Usually due to household security reasons female child are not sent to shops for marketing but a section of the household do send young workers for shopping i.e. purchase of milk, eggs and bread from corner stores. Adult domestic workers mostly take part in cooking. Sweeping, mopping, washing clothes, cleaning, crockeries and kitchen utensils are also their major tasks. Some of them do grocery shopping.

4.4.2 Wage

There are no fixed minimum wages for domestic workers. Moreover, there are also no written contracts about wage, working hours or other entitlements. Wages are negotiated by the employers and migrants or by the *dalals* who bring them. Wages depend on the age and skills of the workers. However, it also varies according to location of the work place and type of employer's household. Those migrants whose age are up to 8 years and work in the middle and lower middle income households, their monthly wages were between Tk.200–250. The monthly wage of the same age groups in rich households was between Tk.250–500. 9–12 year old workers received Tk.300–450 in the middle and lower middle income households' and Tk.450–600 in the richer households. 13–18 years received Tk.500–700 in the middle and lower middle income households. 18 and above years got Tk.700–1200 is all income groups. 8 domestic

workers received above Tk.1500. They worked in relatively well off areas like Gulshan and Dhanmondi. The amount of monthly wage depends on four variables; the place where the respondent works, their age, work experience and also on the employers attitude. Wage structure also confirms that one of the reasons why young child is preferred is the possibility of paying a low wage.

Out of 100, 7 domestic workers were not paid a salary on a monthly basis. Their parents received tiny amount of payments occasionally. In these cases, the arrangement with the employers and parents of the employees was that the employers will take some responsibility for the girl when she grows up and is ready for marriage. In other words, the employer will pay a lump sum for the payment of dowry and cost of marriage, when the girl will get married. In some cases the employer also agreed to give some financial support when other family members would get married. These agreements are arrived at verbally. Therefore, it is difficult to apprehend to what extent such verbal agreements will be honoured after 10–12 years when they grow up. It is possible that these girls may not be working in the same households until that time. This implies that 7 of the domestic workers, who were not working against a monthly salary, virtually worked in exchange for food. Out of the remaining 93 domestic workers, 86 got their wages regularly, and 7 had experienced not getting paid regularly. Among them, 4 did not receive a part of their wages, 2 respondents said that they started receiving salary after working for two to three months with no payment. Another respondent's employer deducted money from her wage on a different pretext.

4.4.3 Other Entitlements

Clothes

It is part of a verbal agreement that clothing will be provided by the employers. Almost all domestic workers received two sets of new clothes every year. These clothes were mainly provided during Eids (religious festivals).²

² *Eid ul-Fitr* is an Islamic festival that marks the end of Ramadan, the month of fasting. <http://en.wikipedia.org/wiki/Eid-ul-Fitr>.

Eid ul-Adha takes place on the tenth day of the Islamic month of Dhul Hijja. It is one of two Eid festivals that Muslims celebrate. <http://en.wikipedia.org/wiki/Eid-ul-Adha>.

Young children received dresses, shalwar and kameez.³ Adults received sari, blouse and petticoat⁴ or shalwar and kameez, whichever they preferred. Among the interviewees, 62 got two sets of clothes during the last year. Twenty-four respondents got three sets and twelve got four sets of cloths during the period, while one getting five sets of clothes year. Sufiah, who got five sets of clothes in the period, was 26 years old. Her monthly wage was Tk.3000, she worked under a rich employer residing at Bananai. Her employer and employer's relatives gave her clothes.

Food

Ensuring decent food by the employer is part of the verbal contract agreed with by the employer. Different types of food arrangements were observed. The dominant form is where the domestic workers and the employers ate the same types of food. This includes beef, chicken, vegetable, fish, etc. When the family members finished their meal, whatever is left, the domestic workers ate. In rich households separate types of rice is cooked for the employer and the domestic workers. The employers eat a better quality of fine rice and the domestic workers ate coarse rice which is less expensive. In relatively poor households, both employers and domestic workers eat coarse rice.

In 53 households, along with the interviewee domestic workers, two to three workers were employed in different capacities. Separate dishes were cooked for them. These dishes were lower in quality than what the employers ate. Most of the domestic workers were satisfied with the food they ate. Compared to their home, they appreciated access to meat, different types of snacks and fruits. Some employers did not allow the domestic workers to eat certain items as and when they desired, rather they had rationed access to them. One of the workers complained that her employers had a tendency to horde special food stuff for their consumption. They gave her those items when they were about to go stale. In other words they do not have access to those items when they were

³ *Shalwar* is another form of popular dress for females. It consists of loose trousers (the *shalwar*) topped by a long loose shirt (the *kameez*).

⁴ *Sari* is the traditional female garment of the Bangladesh. The sari is a very long strip of unstitched cloth, ranging from four to nine metres in length, which can be draped in various styles. The sari is usually worn over a petticoat and blouse.

freshly bought. The type of food offered is very much an internal arrangement within the household concerned. No outsider had any role in overseeing the quality of food provided by employers. Those who arranged the job did not have any role in this regard.

Health care arrangement

Usually employers arrange treatment when respondents experience illness. If necessary, they send the domestic workers to doctors. Otherwise, they bought necessary medicine for fevers or other sickness. Half the domestic workers experienced doctor's treatment as they had problems which needed doctors' attention. 90% of domestic workers interviewed said that their employers had purchased medicines when they faced minor problems such as headaches and coughs and 64 of them stated that their workloads were reduced during their sickness. Employers of 2 respondents refused to attend to their problems when they were ill. They went to the doctor and brought medicines themselves. Those who did not go to doctors had never been ill seriously, so they did not know whether their employer would take them to a doctor if they become sick. Joveda stated that her employer took extra care when she had a fever. She felt that if she became sick her employer would not be able to do all the work alone. So, employers are extra careful about the health needs of migrants. A section of the interviewees mentioned that their relatives and neighbours, who helped them to find the job, do play a role in ensuring health care when they were sick. Some of them visited these domestic workers when they were sick and they also inquired about their state over the phone.

Discontinuation of Job

Domestic workers join their work on their own volition, though the operation of an informal market system bring them to such work. Technically they are also free to leave their job, if they did not want to continue for any reason. Thirty-two of the respondents left their previous job for some reasons or other. Twelve respondents left their previous jobs because of bad behaviour of the employer or wife of the employer. Four respondents had not been paid their salary regularly. Four respondents left their

previous job as they were not allowed to go outside, or have time to relax. Four others quit because they were physically assaulted by the employers. Parents of two domestic workers advised them to leave their job. Among them, one respondent worked for a foreign employer and her father did not like that. The mother of a young domestic worker suspected the character of the employer and withdrew her child from that house. Two respondents had to leave their last job since their employer went abroad and the other moved to another district of Bangladesh. One respondent said that she felt uncomfortable when she worked in a house where members were of a different religion. She left the job after getting another job with a household of her same religion. Access to a better job made another three respondents to quit their previous jobs.

Sleeping arrangement

It is important to know the sleeping arrangements of the domestic workers. This is linked to their personal security. Forty-nine respondents were sharing the same room for sleeping with the female members of the household. Female members are mainly children, young female adults or elderly persons. Thirty-eight respondents had separate rooms for their domestic workers. Ten respondents did not have any separate room to sleep at night but they could lock the place when they were sleeping. The sleeping places included drawing room, kitchen and veranda. Four respondents were insecure in the sense that they could not lock the place where they slept at night. One can see the majority of the households were conscious about the personal security of the domestic workers. Only a few employers did not put enough importance to the security of the workers when they were sleeping.

Physical Assault

Any kind of physical assault of domestic worker is considered domestic violence in Bangladesh. Out of one hundred respondents, eighteen had experienced some kind of physical assault. However, for most of them it was not a regular feature. A majority of these eighteen experienced slapping either by their employer or their

children. One girl informed that she was kicked by her employer and another six reported being hit by a stick.

Verbal abuse is also quite common. If the domestic workers could not understand instructions or did some thing that upset the employer, then many of them were verbally abused. It is clear that the majority of the employers did not mistreat their domestic workers.

Benefits received by the family

Fifty-five respondents received a lump sum payment from their employers on special occasions for their families. Help was mostly received during weddings; the purchase of land, home construction and for livestock. A section of them received financial support during sickness of their family members. Domestic workers also got used old clothes from the employer's family for their extended family members. They also received saris and lungis⁵ for the other members of the family, and a little cash money from Zakat.⁶

A section of the domestic workers have established access to resources through their work. Small support takes place regularly. However, four domestic workers received large amounts from their employers for covering their families medical, land purchases and wedding costs. The amount received ranged between Tk.10,000 to 40,000. The full amounts were not gifts. A section of them was support and the rest was given as loan. The domestic workers were paid of the loan from their salary. Respondents considered such access to credit as a big help.

4.5 NATURE OF REMITTANCE AND ITS UTILISATION

Over the last five years substantial research has been conducted on international migration and remittance. In 2006 US\$286 billion has been transferred from one country to another in global remittances (World Bank, 2007). Some of these studies have established the relative importance of migrants' remittances

⁵ The *lungi* is the most commonly-seen dress of men, although it is not normally worn on very formal occasions. Lungis are worn by most men on a daily basis. <http://en.wikipedia.org/wiki/Lungi#Bangladesh>

⁶ *Zakat* means sanctity and growth. The mind of a person who gives zakat is sanctified from the greed for wealth and from miserliness. The poor have a right on a portion of the wealth of the rich. http://www.banglapedia.net/HT/Z_0007.HTM

particularly to developing countries, vis-à-vis foreign aid, Foreign Direct Investment (FDI), private capital flow etc. However, no similar global figure is available on remittance flow through internal migration. This is particularly because in most cases, remittances of internal migrants are transferred through informal channels; formal banking channels are hardly used. However, studies indicate that internal remittances also play an important role in the subsistence of receiving families. Afsar (2000) in her study on Rural-Urban Migration in Bangladesh found that two-thirds of temporary and half of permanent migrants had remitted money to their root or branch families in their village. In the case of temporary migrants, payment of remittances was generally made regularly on a monthly basis to the families. In the case of permanent migrants the size of remittances varied according to their place of residence (slum or non-slum), level of education and household income, landholding (cultivable land) and the purpose for which it was paid. Siddiqui and Skinner (2005) in a micro research found that almost all of the cash income of the migrants' households of the char areas of Gaibandha was accounted for by remittances. Siddiqui and Sikder's (2006) study on rickshaw pullers who temporarily migrate to Dhaka city also showed that remittances constitute the single largest source of cash income for their families. Garment workers also remit to their rural homes. Amount of remittances sent depended on the marital status of the workers along with other factors. The cases of domestic workers are slightly different from the above mentioned scenarios.

It was previously seen that the salary of the majority domestic workers interviewed was very low. Indeed their remittances did not constitute a significant proportion of the income of left behind households. Nonetheless, it is important to note that 91 out of 100 interviewees remitted to their left behind families. Six respondents were working for less than a year. They mentioned that they did not remit yet but at the end of year they definitely intend to remit to their families. Only 3 workers who were working for quite sometime did not remit at all. These cases represent a situation where they did not have immediate family members. For example, Ambia migrated a few years ago; her husband deserted her for quite sometime. She had a son. Her husband took the son. Her parents were not alive. Before migration, she was staying with her

cousin in her parental village. After sometime she received information of an opportunity to migrate and she migrated to Dhaka. She did not need to send money to anyone. In the case of 62 unmarried migrants, fathers received the remittances in 49 cases, mothers received in 3 cases, brothers and sisters also received remittance in 3 cases. Another 6 migrants did not remit yet but they will remit to their families at the end of year and another 1 worker did not remit at all. In the case of 10 married migrants, only 2 sent remittance to their husbands. Fathers received remittances in 3 cases; mother received the remittances in 2 cases. Brother and sister received remittances in 3 cases. In the case of 28 divorced, separated and widower remittances were received by children, parents and also by the siblings of the domestic workers.

4.5.1 Method of Transfer

Do migrants send their remittances to rural areas? It was seen in different studies that internal migrants mostly use informal channels. Only a small number of them used the postal system. Social networks of the migrants played a dominant role in remittance transfers. Informal but institutional mechanisms like transfer service in exchange of money were not available much. Through informal network migrants secure information on which month which person from their area of origin will be going to their village for vacation or for any other purpose. It is interesting to see how they share such information with each other.

The remittance transfer process of domestic workers does not fit into any of the above mentioned systems. It was found that the system of money transfer in their cases is more personalised. Carrying remittances by hand when going on holidays is the most common practice in transferring of remittances, followed by immediate family members of the domestic workers coming to Dhaka and taking the same. Romisa goes to her village once a year. Last time she went during Eid. She took with her, Tk.7000. This was her last seven months salary. Seven months ago her brother came from the village. He pulls a rickshaw in Dhaka city during the lean agricultural season. When he went back to the village he took Romisa's earlier four months salary. In the past, her brother came during the agricultural sowing season and took a few months salary of Romisa for buying seeds.

Along with hand carrying, 7 domestic workers used the services of informal agents who brought them to Dhaka in the first place. Only three domestic workers used the post office for transferring remittances. None of the domestic workers used mobile phones in remittance transfers. More importantly they did not use extended social network of friends, neighbours or people from the same locality. They only used immediate family members. It seemed that they were very cautious and did not want to disclose to anyone outside their immediate kith and kin. Rahima, who was 48 years old, never discloses how much she takes to her village. This is because others would then ask her for loan. Besides she also did not want her neighbour and her adult children to know how much money she is taking with her. If her daughter knows, then she will come and say that her husband needs money to invest in his shop. Again her son would come and ask her for money for same reason or other. But Rahima wanted to put a new roof on her house. So, she would not tell anyone about her money. The frequency of sending remittances by domestic workers was less compared to rickshaw pullers or petty service holders. The 91 domestic workers sent remittances on average three times last year.

4.5.2 The Amount Remitted

The aggregate amount of remittance sent by the domestic workers was also much lower in comparison to rickshaw pullers or garment workers. On average rickshaw pullers remitted Tk.14,527 and garment workers remitted Tk.15,805 in the last year. Average yearly remittance of domestic workers was Tk.4,420. However, when compared to the share of remittances to total income, the domestic workers remitted the highest. They sent most of their income. The rickshaw pullers and garments workers have to maintain their subsistence in the workplace. They also need to pay for their accommodation. The domestic workers do not have to spend money on food, clothing and accommodation. The highest amount of remittance in the last year was sent by Jorina. She sent Tk.26,400 and lowest amount remitted was by Somirun, the amount was Tk.400. Fourteen respondents remitted above Tk.12,000 in the last year.

4.5.3 Use of Remittance

It was seen that domestic workers sent remittances around three times per year. Again a large proportion of yearly income is taken by domestic workers when they went on holidays. The remittances of domestic workers are used by families. Since their remittances were not available on a monthly basis, the families could not use them on day to day consumption. It is not to say that the family did not use any remittances for buying food or other consumables. It was observed that domestic workers' remittances were mainly used in areas where the families had a shortage of cash. For example, during the beginning of the year, some families bought books for the migrant's siblings or children. Some used it for buying warm clothes in winter time. These remittances were used by a few families in treating household members with serious health problems. Domestic workers income also served as capital for agricultural inputs. Amena's father needed to pay for irrigation, so he asked his daughter for the money. It was seen earlier in the section of size of land holding, that the families did not own much agricultural land. The families used remittances and other resources to mortgage in land. People who mortgaged in land obtained the right to cultivate for a stipulated number of years. This is the most common investment avenue of adult domestic workers. This also creates opportunity for the family members' employment. Domestic workers remittances occasionally created tension within the family. With the remittances, Rohima mortgaged in 12 decimal agricultural land. She decided that the younger brother who is looking after her mother will get the opportunity to cultivate the mortgaged land. Her elder brother became very angry at this and assaulted the younger brother. The elder brother thinks as he is senior, he should have the first right to cultivate the land of the sister.

Eleven respondents contributed to their families in purchasing land. Three of them contributed Tk.2000-3000, four contributed Tk.6000-7000, two of them were Tk.11,000-12,000 and one contributed Tk.20,000 and another one contributed Tk.26,400. Of those who purchased land many secured the final title to the land at the time of interview. It is interesting to note that the domestic workers could not ensure registration of land in their own names. They were absent when their families bought land. To register

land in their own names, they were required to be present during the registration. It is difficult for the domestic workers to get such leave. One domestic worker, who was 45 years of age, informal that she sent Tk.26,400 over a period of time to her brother to buy land. Her brother bought land in her absence. After serving 15 years her employer and marrying her daughter off, she felt that she had finished her responsibility. She returned to her village for living a retired life. But, she came to know then that her land was registered in her brother's name. Her brother then refused to return that land. Although she expected that at least her brother would ensure her food, he was not willing to do that either. Finding no alternative she returned to the same household where she was working.

Seventeen respondents' remittances were spent on home construction and repairs. This includes: construction of a new home; renovation of an old structure, addition of facilities such as a kitchen, store and toilets and repairing. Two domestic workers mentioned that their sister's wedding cost and dowry were paid for by their remittances. Another two respondents were saving money for their own wedding costs.

The above discussion reveals that contrary to the experience of other internal migrants, domestic workers do not significantly use extended social networks for transferring of remittances. They also do not significantly use the returnee migrants who brought them to Dhaka for remittance transfers. It was direct family members, who mostly came and received remittances or the domestic workers hand carried it when they went home on holidays. More importantly, remittances were not available to families on a monthly basis. So, families had fewer opportunities to use them for day to day consumption. A sizeable proportion was used in supporting the livelihood of family members. It is also important that young girls have no idea about the use of their income by their families. Relatively older, domestic workers have a major say in the utilisation of remittances. When assets like land were purchased, they were not in the name of the domestic workers. They were in the name of those who processed the purchase in the absence of the domestic workers.

4.6 CONCLUSIONS AND RECOMMENDATIONS

4.6.1 Conclusions

This paper informs that rural to urban migration for domestic work is quite common for women of poor socio-economic background. It shows that women of different ages, ranging from very young to mid-age migrated for work. Almost 60% of the interviewees were less than 15 years old. In most cases, through migration of young family members the household heads attempted to diversify sources of family income. In some cases they attempted to ensure decent food and clothing for their young girls. Relatively older women who made their own decision to migrate wanted to ensure their sustenance through migration and a few subsidised their families in raising their own children. 40% of the domestic workers had at least one other member in their families with migration experience. This implied that the domestic workers were not unfamiliar with migration.

The educational profile of the domestic worker interviewees revealed that 60% possessed some educational background ranging from I to VIII. Compared to the older ones the educational level of the younger domestic workers were much better. It was also found that a section of the young ones were taken out of school before they were sent to Dhaka for work.

Analysis of migration experience of domestic workers shows that the highest proportion was from the North east districts of Bangladesh. Informal social networks played the most important role in providing information on migration. Along with immediate family members who have migrated earlier, domestic workers who came to villages during holidays and the potential employers during their visit to their village provided information on possibilities of work.

There is a strong correlation between household position and the migration decision making authority. In the case of young girls, it was mostly the fathers who took migration decisions on their behalf. In the absence of a father, mothers played a key role. When mothers were dependent on others i.e. son, daughter and in laws, then these people also had a say in the migration decision. A small section of not so young girls wanted to migrate to work in the garment factories of Dhaka city. They convinced their families that it would be good if they migrated. Later, in most instances,

they did not find work in garment factories and they ended up performing domestic work. One woman migrated with her husband and both of them were working in the same place, wife as a domestic worker and her husband as a guard.

Again social networks are crucial in organising the first journey of migrants to their destination. It was also the social network which played a catalytic role in placing migrants to specific houses, about which they were convinced that the domestic workers will be safe in those houses. Only in 8% cases dalals arranged both the journey and job for the domestic workers.

Available studies on rural to urban migration for domestic work usually highlight some of the push factors operating in the supply side of the labour market while explaining the factors that contributed to migration. This research on the other hand, recognises the supply side realities but identifies some major demand side factors which pulled particularly the young female children from rural areas to the capital city to perform domestic work. Currently there are no government policies to restrict the employers from encouraging these young girls' parents to take them out from school and send them to the job market. It was found that due to the low possibility of movement of young domestic workers out side the work place, privacy and security of the employing household and most importantly low wage arrangements, inspire the urban employers to look for young girls from rural areas. There is no set minimum wage for domestic workers. Wages earned by domestic workers were found to be very low. The wage rate also varied according to locality, economic status of the employers' households, age and skill of the workers. It is important to highlight that the salary of domestic workers is negotiated by the employer and the person who brought the domestic workers from the village. The parents or the adult domestic workers do not have prior information about the market wage rate. Understanding other entitlements is also negotiated by the employer and the person who brought the worker. This means social networks play a role in fixing the terms and conditions of work. There is no common standard regarding food, health care and accommodation arrangements. In general the employers did not mistreat the domestic workers but, none of the entitlements were respected as rights. They are treated as patronage distribution by benevolent employers. Older domestic

workers rarely experienced physical assault but 18% of young domestic workers experienced some kind of physical assault. The acceptance of beating while teaching how to perform a certain job is becoming unacceptable in the broader social context of Bangladesh yet it is practiced. Therefore, whether an employer hits young domestic workers or not remains the prerogative of employers. Although this research did not encounter extreme battering situation of domestic workers, newspaper reports periodically do highlight incidents of torture and abuse of domestic workers. Therefore, protection particularly of under aged domestic workers, in the private spheres of employers' home should be brought into the policy agenda.

On the other hand, the study also amply demonstrated that a personal relationship emerge between the employers' family and domestic workers, friendship develops between domestic workers and young children of the employer, and bond develops between the maids and babies. This relationship works as social capital for the domestic workers. In unforeseen situations, they receive support from the employers' family.

The 100 cases indicate that the domestic workers, who have family back home, remit almost every penny that they earn. All other support received in cash and kind is also transferred by them to their families. Some differences were observed regarding method used in transferring remittances in respect to domestic workers and other internal migrants. Other internal migrants among other things use extended social network to send remittance at virtually no cost. The domestic workers for some reasons hesitate even to send money through those who brought them to Dhaka city if they were not their immediate family members. They hand carry money when they go home on holidays or send it through immediate family members, who often come to collect the same.

This study also indicates that the earning of domestic workers is not available to the families on a monthly basis. So in the majority cases, they could not be used in day to day consumption. Remittances were used in supporting activities like purchasing books in the beginning of the year, warm clothes during winter, buying water for irrigation or buying seeds for agricultural

production. If the amounts are relatively large, they invested in land purchase or mortgaging in lands for cultivation, bought livestock for rearing. In such situation though domestic workers created employment for family members, they hardly have opportunity for generating personal wealth. Young ones could be seen as the sacrificial lamb of the house, middle aged ones income goes into family maintenance with supporting jobs for brothers or and the older women income is mostly used by the children. A mechanism needs to be developed to ensure the use of remittances for the future of the domestic worker herself.

4.6.2 Recommendations

The Government of Bangladesh has a specific policy to discourage child labour in the formal sector. Similar policies have to be framed for discouraging child labour in the informal sector. A minimum age for employing domestic workers has to be set by the state in consultation with civil society. Given the reality of Bangladesh it would be hard to strictly implement such a policy. Therefore, employment of young girls can only be allowed when the employer would take the responsibility for ensuring her enrolment into school or any other vocational training and agree to pay a fair wage.

Civil society organisations should articulate demand so that the state imposes strong disincentives against the demand side that attracts the parents of young girls to withdraw their children from school and send them to work. At the same time, those who want to avail the services of domestic workers should be compelled to pay due wages. Civil society organisations need to highlight the current wage rate of the young domestic workers in different public forums and shame employers who employ workers at such a low wage. The state should include domestic work in the list of wage labour and fix a minimum wage according to the type of job performed irrespective of age.

Along with strict implementation of a domestic violence law in cases of physical assault of the domestic workers, an awareness campaign and social movement needs to be launched to prevent such physical or verbal abuse in the first place. Young members of the households where domestic workers are employed should be made part of the campaign so that they prevent their parents from

being abusive. Positive stories where employers take good care to nurture the human resource of young domestic workers should be highlighted through media. This may lead other employers to follow suit. NGOs can also play a vital role in opening a discourse on the rights of domestic workers, i.e. right to education and skill development, right to recreation, right to be prescribed working hours and weekly break and right to communicate with their family for both young and adult domestic workers.

In recent times, initiatives have been taken to ensure the better utilisation of remittances of international migrants. Central bank, public commercial banks and private banks have come up with special investment packages for international migrants and their family members. Packages should also be developed targeting internal migrants. Domestic workers are particularly handicapped when it comes to investment options to help the domestic workers with future income. Avenues should be thought of so that young domestic workers do not end up as sacrificial lambs of the family. Domestic workers should be able to save their income for their own future. NGOs can come up with special packages for domestic workers. The employers should be encouraged to open a bank account for the domestic workers and salary should be paid into that account. Young domestic workers should be informed through electronic media that they should have control over their own earning and they need to make a thoughtful investment of their income for ensuring better opportunities for future earning. Young domestic workers should try to save at least half of their salaries in their bank account and should not remit more than half in any circumstances.

Different short courses are offered by private sector and NGOs on areas such as home management, catering and computing. Employers should be made bound to pay for such skill development of domestic workers. If the employers do not pay, the domestic workers should be encouraged to use their wages for skill development. Again, they should be informed that instead of saving for bearing the cost of marriage it would be better to invest in skill development.