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Labour Migration from Chars: Risks, Costs, and Benefits

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FOREWORD

Refugee and Migratory Movements Research Unit (RMMRU) has been engaged in research on various kinds of population movement since 1995. This research looks into labour migration patterns of Char dwellers from a few villages of Gaibandha and Kurigram districts of north-west Bangladesh. So far, migration research in Bangladesh has essentially focused on international migration experiences and rural to urban internal migration. RMMRU has identified internal migration as an important area for future work.

With the support of the Swiss Agency for Development Cooperation and RDRS, Bangladesh in 2003 it undertook a research on *Coping with Displacement: Riverbank Erosion in Northwest Bangladesh*. In 2005, the Unit undertook few other studies that include rural to urban child migration, migration of young adolescent women to Dhaka city and migration and settlement patterns in Khulna metropolitan city. These studies were undertaken under the aegis of the Development Research Centre for Migration, Globalisation and Poverty (Migration DRC).

This study, *Labour Migration from Chars: Risks, Costs and Benefits* focuses on migration as livelihood option of char dwellers. RMMRU was commissioned by the Char Livelihood Programme, Bangladesh, to undertake the study. Dr. Tasneem Siddiqui, Char, RMMRU, and Jessica Skinner, RMMRU Intern under the Migration DRC, were assigned to carry out the research. I thank both of them for successfully completing the task. Dr. Siddiqui contributed in designing the research, identifying key questions and commenting on the drafts, while Jessica Skinner reviewed the literature, led the field work and wrote the report. Along with Jessica Skinner the field team included Pierre Beaudouin, RMMRU Intern under Migration DRC, Mohammad Abdul Mannan of Dhaka University, and Mohammad Mohshin Sarker. I particularly thank Mr. Beaudouin for preparing tables on district-wise variations in income, occupation and education of char migrants and his intellectual and practical assistance throughout the project. Mr. Mannan and Mr. Sarker not only contributed in securing responses to major research issues, but made valuable observations on pertinent issues.

On behalf of the research team I express my appreciation to Mr. Abdul Rahman of Gana Unnayan Kendra and the GUK staff who went out of their way to support the research team in the chars of Gaibandha. The team would also like to acknowledge the work of both Azmal Kabir and Ben Rogaly of the Migration DRC as major inspiration and sources of encouragement.

I would also like to express my deep appreciation to the Char Livelihood Programme (CLP), Bangladesh, for giving RMMRU the opportunity to conduct the research and Mr. M. Staehle and Mr. B. Collis of CLP for facilitating the study and participating in the debriefing workshop held in RMMRU on 22 September. Finally, our sincere thanks to the char dwellers who patiently gave time to the researchers and without whose support this study would not have been possible.

C R Abrar
Coordinator, RMMRU

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Abbreviations

AMLSP	Adivasi Migrant Labour Support Programme
CEGIS	Centre for Environmental and Geographic Information Services
CLP	Chars Livelihood Programme
DfID	Department for International Development
FAP	Flood Action Plan
GUK	Gana Unnayan Kendra
LL	Labour Leader
NGO	Non-Government Organisation
RDRS	Rangpur Dinajpur Rural Service
RMMRU	Refugee and Migratory Movements Research Unit
UP	Union Parishad

Glossary of Terms

Bondok: Land **taken** under a kind of mortgage arrangement ie. land is secured by a one-off payment that once returned will mean the return of that land to its owner.

Household: A family unit, who share common resources for cooking and eating

Khas: Government owned land

Labour Group: The groups that migrants travel and work in.

Labour Leader: The leader of the labour group whose main role is to secure contracts with employers.

One Bigha equals 33 decimals

Bangladesh Calendar

Baisak =	April-May	= Borro harvest (May)
Jaishtha	May-June	
Ashar =	June-July	
Srabon =	July-August	
Bhadra =	August-September	
Ashin =	September-October	
Kartik =	October-November	= Aman harvest
Agrahawan	November-December	= Aman harvest
Pous =	December-January	
Magh =	January-February	= potato harvest (Feb-April)
Falgun =	February-March	= potato harvest
Chatra =	March-April	= potato harvest

Executive Summary

Migration is a key livelihood strategy for a vast majority of those living on the chars. This study was carried out to assess the patterns of labour migration and the impact of this livelihood strategy on char residents in order to inform the programme design of the Chars Livelihood Programme. Migration from the chars is not simply a reaction to shocks, but a well planned household management strategy. Although, in most cases, it has not led to any accumulation of assets this is not entirely out of reach and some char residents have already successfully harnessed some of the benefits of this livelihood. The main benefits of migration in the context of the chars are remittances and livelihood diversification.

This study was based on fieldwork in 9 villages on 7 chars in Gaibandha and Kurigram districts of north-west Bangladesh. In-depth qualitative interviews were carried out with 26 households, and 8 focus group discussions were held. Previous studies have recorded that little over 50% of households in the chars contain migrants, this study found that in these 6 villages 70-95% of the households were thought to be migrant households. The importance of this livelihood is thus very clear. This livelihood not only supports those who migrate, but those too poor to migrate also benefit from remittance based credit and charity. In general only men migrate. Only in exceptional circumstances do women migrate for work – either domestic work locally or work in the garments factories of Dhaka. Men of all ages migrate, sometimes with children as young as 12-13.

Men migrate in groups, often with a Labour Leader, to carry out agriculture and earthworks in rural and urban destinations all over Bangladesh. Destinations depend on the availability of work and the socio-economic networks. The groups range in size depending on the occupation and time of year – small groups for agriculture, especially in seasons with limited work – large groups for earthworks and construction. Labour Leaders seem to play a significant role in managing the vulnerability of migrants. In some cases they would not only find work for the group and negotiate contracts, but also offer certain forms of social or financial support. A few men also migrate to carry out road construction or rickshaw pulling. Rickshaw pulling was very conspicuous in its scarcity, which contrasts with mainland migration patterns. No cases of skilled employment were found.

Migration from the chars is in general temporary, seasonal and circular. Migrants go away to work for an average of 6-7 months per year, although this ranged from 3-12 months. They frequently alternate employment between an agricultural season and an earthworks contract that would be slightly longer in duration. Over the year they carry out 3-6 jobs and often go to at least 2-3 destinations. They return home every 1-2 months often between jobs, to rest, bring money and check on things back home.

Few migrant households own significant amounts of land. Many of the households own land that is under water, eroded or damaged. While livestock and cultivation of small amounts of land are two important sources of income, migration is the main livelihood. Remittances are thus very important for household security. Systems for sending money varied by person and by village, in general it is carried by: a member of the group, by the labour Leader or by the migrant himself. Only one location used the 'money transfer' service at the Post Office.

Even though women in general do not migrate from the chars they are an essential part of the migration process. They stay at home and look after the homestead, the livestock, any land cultivated by the migrant and any dependents. Household sizes are large and many women

have large families to look after. Women also contribute by taking care of finances at home, saving for emergencies and ensuring an adequate supply of in-kind income and food.

Risks involved in migration include: covering the initial costs and access to loans, finding good and timely employment, sickness, under- or non-payment, sending remittance, maintaining contact between migrant and household and paying back loans. Migration from the chars is in general tied into a cycle of debt and debt repayment. Loans are taken to cover household expenses during the lean season and to cover initial costs of migration. Remittance money must firstly, pay back loans before other household items can be purchased. In general, the system seemed relatively well balanced, but a shock at any time could tip the household into a downward spiral of debt. The ability to manage money and repay loans shows a huge potential for accumulative migration if debt can be reduced.

Households rely on migration and it is thus important not to restrict their access to it, but instead, reduce the risks and costs and maximise the benefits for the household and the community. Risks and costs could be reduced if households were given more opportunities and more choice. Livelihood options need to be diversified and labour markets opened up to char residents. Limited communication with the mainland has restricted access to both cattle and labour markets. The introduction of new productive activities, skills or information may improve their opportunities both at home and away. Access to alternative credit options would also allow migrant household to better utilise their remittance and invest money in productive assets. Women should also be targeted as key players both socially and economically, harnessing their financial management skills and community networks.

Introduction

There is a growing consensus that migration represents an important livelihood diversification strategy for many people across the globe. This includes not only international migration, but also permanent, temporary and seasonal migrations within countries. Internal migration is a phenomenon of considerable importance across much of Africa, Asia and Latin America (Black et al 2005: 1).¹ Yet it is also clear that migration is an activity that carries significant risks and costs, which must be addressed. This study has been conducted to assess the role that migration plays as a livelihood strategy for those living on the riverine chars in north west Bangladesh and to explore not only the patterns of migration, but also the risks, costs and benefits associated with this livelihood strategy. It takes an actor oriented approach to migration and pays special attention to the insurance mechanisms and coping strategies currently employed by the char residents themselves. We hope that this study will allow us to learn from and develop such approaches to successfully minimize the risks involved in migration while maximising the benefits.

In Bangladesh, as many other parts of the world, labour migration has been taking place for centuries. Even though migration plays an important role in livelihood strategies in rural Bangladesh there is a dearth of information on one of the most important population movements in this region, the migration of rural people for seasonal or temporary manual work. This migration is both rural to rural, with destinations in important agricultural zones and rural to urban, with the rise of urbanisation creating important poles of attraction. For the char area the absence of data is even more striking and even reports focussing on the livelihood strategies of those living in northwest Bangladesh pay only lip service to labour migration.

Reasons for migrating are complex and context specific. Population movement usually takes place due to a number of different interacting factors. These factors can be personal or individual, relate to household or family welfare, linked to the community or influenced by wider social, economic and political structures. Migration frequently occurs due to a scarcity of employment in source areas and the desire to find work that will maintain or even slightly improve standards of living. The different factors not only influence the reason for migration, but the whole process of migration, the destination, the occupation, the settlement choices, the style of remittance and outcomes.

Migration from the chars is no exception, and in fact the dynamics of migration from these regions are, if anything, more complex. The chars and the char dwellers are vulnerable to environmental impacts and the strong flow of the river. Erosion and flood are common occurrences that impact on the livelihoods of those living in these areas, households frequently have to move when land is washed away, submerged by flood water or covered in sand. The effects of environmentally induced forced migration or landlessness impacts on the dynamics of labour migration from these regions adding another dimension to the already complex web of factors influencing internal labour migration in the countryside of rural Bangladesh.

Labour migration is a major source of income and livelihood strategy for many of those living on the chars, especially those in Gaibandha and Kurigram Districts (BLS 2005). Perceptions of key informants and focus groups in the Gaibandha chars revealed that between 70% and 95% of village households had at least one member migrating seasonally. Keeping in mind that manual labour migration was the main source of income for many of those living on the Gaibandha chars, it is unrealistic to assume that migration can or should be prevented or discouraged. This study addresses the issue of migration not as an anomaly and not

necessarily as a problem, but as a livelihood strategy with its own risks, costs and benefits. Our concern is how to minimise the risks and costs and maximise the benefits to improve the rate of successful migration from the region. We hope that this study will be able to pinpoint some ways that this can be achieved.

Key questions:

1. Who migrates, where, when and how?
2. What are the risks and cost incurred by this type of migration and what strategies are being or could be deployed to minimise these risks and maximise the benefits?
3. Under what circumstances can migration be a successful livelihood strategy by which individuals and groups can improve their living conditions and move out of poverty?

Methodology

The research required a multiple approach to data collection in order to understand not only when, where and for whom migration is a key livelihood strategy but to look at the risks, costs, benefits and management strategies for those migrating. Thus the research was based on four sources of information. First, a review of relevant literature and NGO reports took place. There is very limited work on internal migration in Bangladesh let alone from the chars, so work focussing on Indian internal labour migration was also used as comparative material. Second was an analysis of secondary quantitative data - CLP's own base line survey (See Appendix 5). Thirdly, primary qualitative data was collected over a five-day period of intensive field visits. Semi-structured interviews lasting approximately one hour were conducted with migrant households and focus group discussions also took place targeting both men (migrants) and women (*defacto* household heads) (see appendix 6 for an idea of the questions asked). This took place to better understand the decision-making processes, the impacts and the management of migration on the households and communities. A number of village group discussions were also carried out in order to establish general trends and community based management strategies. Lastly, to cross check and compare results discussions took place with key NGO informants, including Gono Unayan Kendra (GUK) and RDRS field staff and other migration specialist researchers. As part of the research methodology a participatory meeting was held with RMMRU and CLP staff after the completion of the first draft. Comments were then incorporated in the final report.

Study Area and Locations

The fieldwork was based in Gaibandha district and apart from a one-day visit to Kurigram district all qualitative data came from here. Gaibandha was chosen because of its high incidence of labour migration, its high percentage of char land and char dwellers, accessibility both to the district and to the study sites and the relatively low incidence of NGOs and development programmes. Data collection in Gaibandha district covered seven villages, five chars and three unions. In Kurigram district we were able to visit two more chars. We allowed ourselves to be guided by the expertise of NGO staff in selecting chars and villages, although we specifically stated that we were targeting those with the least NGO interference. Households were often selected by asking those first met if they would talk with us. This was sometimes preceded by a village group interview to allow ourselves a general overview of migration dynamics on the char. After this houses were approached that had members present. We would often start on the edge of the char talking to households in positions vulnerable to floods or erosion and then move into the centre of the char. Three village group discussions took place, twenty-six individual households were interviewed and one migrant and three female focus groups were carried out. Our research was also enriched by two interviews with migrant labour group leaders. (See Appendix 1 for the list of source areas).

Limitations

This study is predominantly based on findings from Gaibandha. Due to the limited duration of this study and the lack of secondary information cross-district comparison were difficult to make. The baseline survey and other secondary material was relied upon to make any district wise observations (see Appendix 5). What was lost in breadth though was made up for in depth of study and qualitative data.

The field research team was composed of two Bangladeshis and two foreigners, thus all interviews and group discussions had to be translated. This may have led to a reduction in fluency, a loss of information or problems with interpretation, but the research staff were carefully inducted into the reasons for the project and could thus be relied upon to pass on all relevant information.

An NGO staff member was present at half the interviews. We tried to mitigate his impact on the information gathered by making it clear to the interviewees that we were simply collecting information and the work we were carrying out would not directly lead to any individual benefits. Even so, it is hard to judge the extent to which NGO presence impacted on answers and discussions.

Assessing the impacts on those left behind was not an easy task for a number of reasons. The circumstances under which the study was conducted meant that accessing women and honest representations of the impact of migration was difficult. The presence of a man in the research team that worked with female focus groups may have restricted our access to more sensitive information. It was also carried out in September, monsoon season, in which most men were staying on the chars (largely out of work) and thus heavily present. The restriction on time also meant there was no scope to return during a peak migration season to assess observable and attitudinal difference. In two situations we took advantage of market day to carry out female focus groups without the presence of men. Women appeared quite confident and outspoken when addressed as a group and so focus group were our main method of understanding the situations of those left behind.

Who Goes? Socio-Economic Profile of Migrants and their Households

Age: It became clear that this form of manual labour migration is practiced by people of all ages. What was striking was that even elderly men continued to migrate – the oldest migrants interviewed were believed to be 55. The youngest migrant currently migrating is approximately 16. We were told that children as young as 12-13 migrate for agricultural work, although they are only paid half that of adult labourers. For earthworks and construction the youngest migrants are 18-19, because the work is physically very demanding.

Education: They were nearly uniformly poorly educated. The majority were illiterate and most had not gone past class 2. For the younger migrants and children of migrants this was not the case with education featuring heavily even up to secondary school level.

Sex: The vast majority of migrants were male. A few women seemed to migrate but they represented exceptional cases. The study only came across two households with female migrant members (see Box 1).

Household size and dependency ratiosⁱ: Household sizes were large well above the national average of 5.44. Those interviewed had numbers between 4 and 10 with an average of 6.56.² What is striking about these families are the large numbers of dependents that they support. In a majority of cases the households are nuclear, with large numbers of children of school going age. This may be related to the poverty level of those living on the chars. With such small financial returns in the chars, families are more likely to separate and live in nuclear units where they only have to provide for their immediate family's needs.

Numbers of Migrants and Income Earners: It is important to note that the number of migrants also almost uniformly corresponded to number of wage earners in the house. Only two households included male income-generating members who did not migrate. Although there is a focus on male earners this is not to dismiss the input of female work, but to recognise that in most households in rural Bangladesh female income generating activities are less intensive bringing in smaller profits and *if* employed in wage labour, wages are lower (Sultan 2002:56). Nearly 60% (15) of the interviewed households had only one migrant who was the sole or main wage earner. The average was 1.48 migrating members per household. Employment of children was hard to establish. Few mentioned that their sons worked although we were informed that boys could start migrating as early as 12 or 13.

Access to Assets

Homestead Land: Six households owned their homestead land while another four had made some sort of one-off payment for temporary use of the land. The majority did not own the land, but did own their homestead structures on the land.

Arable Land: During the dry season land is abundant on the chars and according to CEGIS, per person 'there is more cultivable land in char lands than is available nationally' and 'many island chars have less than 50% of the land cultivated' (CEGIS 1995: xvii-xviii). Many of those interviewed in this study though struggled to gain access to land and this may be due to the monopoly of large landowners, low productivity and lack of access to agricultural and labour inputs.ⁱⁱ Very few of the migrant households owned any cultivatable land, but 15 households (nearly 60%) owned land that was underwater or under sand. Three households owned arable land and for all three this was a relatively large amount of land, between 10-20 bighas. Eight households could sharecrop land (for 50% of the produce), four had access to small amounts of land they did not own and nine households had no access to arable land. Those with small amounts of land would use it to supplement their diet and many households could use land around the homestead for kitchen gardening – producing vegetables or growing trees.

Livestock: The vast expanses of land offer good grazing ground for raising livestock, but the poor quality of fodder lowers the quality of the produce and thus its price in the market. According to CEGIS livestock numbers are low and this may be due to their vulnerability in times of flooding (CEGIS 1995: xviii). Nearly all the household had access to at least one cow through ownership, sharing or fattening. Chickens and sometimes ducks or pigeons were owned by most. Only a few owned or shared goats.

ⁱ To ascertain household size we asked families how many ate from the same cooking. This allowed us to understand how many people the migrant's remittances and other household earnings were expected to support.

ⁱⁱ The permanent in-migration that GIS recorded and the resulting 6% net increase in households during 1991 may be another explanation for the low land availability, if in-migration continued at this pace (GIS 1995: 3.12). Another, consideration is that during monsoon people may be inclined not to mention land access they have during the dry season.

Sources of Household Income: The main source of income in all cases was money earned through migration. Secondary sources included farming, sharecropping, waged labour on the char, selling milk or eggs, fattening cows (income in the form of calves or meat) and very occasionally the sale of fish. Some of those we spoke to carried out both waged labour and sharecropped or worked their own land. Fishing was not a big livelihood strategy and many claimed they could not afford the equipment, a few fished for their own consumption. Only a few cases were found where women carried out waged labour on or off the char and this often seemed to be one-off or exceptional employment. Business was not common among the migrant households, although this was an important source of income for one household.³ Work carried out within the homestead was not often recognised as household income, but livestock, poultry, kitchen gardening and working land close to the home brought in extra money and supplemented household consumption.

Who Stays?

Only a few households are in a secure enough position in the locality to be able to stay put. We did not come into contact with any of these households, but heard about them through the char residents in the context of landowners and professional money-lenders. In many of these cases the households may not necessarily be considered as char residents as they have been able to 'triangulate' their land assets and now locate their main residence on the mainland with their land on the chars loaned, sharecropped or farmed from a distance. They may have additional homesteads and land on the char or multiple chars, but they have the added security of mainland living. The most vulnerable households, those with no working males or those without supportive social networks also cannot migrate. We met a few female-headed households in this position and one of the households who had previously had a female migrant was now in this position.

Type of migration: Temporal, Spatial, Motivational

Labour migration for this study has been defined as any movement for employment in which the migrant is living outside of the household for a period of at least one week. Four broad types of interlocking rural labour migration have been observed in Bangladesh, commuting, circular migration, seasonal migration, and permanent migration and all these were present on the chars to varying degrees. International migration is also an important livelihood option and lifestyle choice in Bangladesh, but due to poverty levels there have been very few cases recorded in the chars.

One conclusion from this research was that the typical pattern of movement of working people from this area was temporary, seasonal and circular and largely for manual work.ⁱⁱⁱ Movement would take place both to rural and urban areas for temporary employment and migrants would often circulate between the three poles (the third being home). Circular migration can in some cases lead to permanent migration, but this study found only two cases in which this had occurred. The first was connected to the abandonment of one woman by her husband and the second related to the migration of a young female to the garments factories of Dhaka and her recent marriage there. These cases were exceptional and only go to re-enforce the circular nature of migration from the chars. Even those who migrated on a yearly basis would return home every month or so.

ⁱⁱⁱ Circular migration refers to frequent and fairly regular movement between destinations and source area.

There are clear diversification strategies taking place on the chars to insure a year round supply of food and income. Circulatory migration for work is one major form of livelihood diversification and it fits into a complex pattern of changing and shifting income strategies. Circulatory migration particularly suits the poor, small peasants, labourers, part-time farmers and families with fewer income earners. Too little is known about this type of migration, its contributions to rural livelihoods, its outcomes and the social processes at work.

People's motivations were fairly uniform. In general labour migration was not a response to shocks, but it was the main source of income for households and was essential to their survival. These communities felt that they could not survive without labour migration. Even those households who cannot migrate rely on the remittances of others through charity, loans or credit. We only found a few cases where the motivations or outcomes could be classed as accumulative and a few cases that could be described as involuntary forced migration. The baseline survey suggests that the motivations behind migration are more varied in the char regions that have lower migration rates, such as Bogra and Sirajganj.

Frequency and Duration

In general, men would migrate every year. The length of time that circular migrants (excluding permanent migrants) were working away from home per year varied from 3 to 12 months. The most common length of time was 6-7 months. During this time they return home on average every 1-2 months or after a certain job finishes and stay for a period of 3-5 days, resting and checking on their family and land. Some men tried to migrate all year round, while maintaining this circular pattern; others would go for short intense periods of work. Those that migrate for longer periods and for more months of the year are involved in earthworks, construction and/or agriculture.

Destinations

Links with particular destinations were common, but links with employers were not. Migrants sometimes go back to well known destinations for specific employment, but not always. Each migrant would often name several places of destination. They would carry out a number of different jobs for different employers during the year in a number of different rural and urban destinations. The number of destinations would range anywhere from 2-6. In general people went to locations in Dhaka, Bogra, Tangail, Gazipur and Comila. Destinations as far as Bandarban, Chittagong, Khulna and Sylhet were also mentioned.

Main Occupations

Agriculture and earthworks were the main occupations. Road construction and pond digging were also common. Agricultural occupations changed depending on season and included irrigation, sowing, harvesting vegetables and cutting paddy. Because migration is the main source of income for these households, their occupational patterns were heavily influenced by the nature of the labour market in other parts of the country and they migrated to regions that had a high demand for labour. The labour market was also clearly more restricted for char residents than those from the mainland as occupations were all 'unskilled' and unlike the carpenters on Gaibandha's mainland they did not specialise in any trade. Only one family had members who had gone to work in the garments factories in Dhaka. There was also limited migration for rickshaw pulling, which is a common livelihood on the mainland.

Rickshaw pulling was only carried out in three of the interviewed households and was a job that only a few men from the villages perform. Men go 3-4 times a year to pull rickshaw, going by

themselves to cities like Dhaka and Chittagong. None of these three households had access to any land, but their general socio-economic status although at the lower end of the scale was not desperate. Though people mentioned that it was seasonally difficult to find work, they were not willing to pull rickshaws. The reason that they gave was almost uniformly that they did not know how. Sometimes this was followed by reference to the hard and dangerous nature of the work. Interestingly one of the interviewees told us that it was easy to find work as rickshaw puller. Underlying social stigma was not apparent, but may have been present.

Earnings

Earnings varied by season and occupation. In general we were told that migrants were able to save at least Tk.50 a day. Earthwork is better paid, but is more frequently without food or accommodation, while the payment for agricultural work varies by season (See Appendix 2 for more information).

In-Migration

Chars also experience in-migration in the form of permanent settlement, often by those displaced from other chars, embankments or riverbanks and seasonal temporary migration for cultivation of crops often by those who own land on the chars but live on the mainland until major agricultural seasons require their temporary residence on the char (CEGIS: 1995: xv). GIS recorded that in 1991 permanent in-migration vastly exceeded permanent out-migration from the region resulting in a 6% net increase in households (CEGIS 1995: 3.12). This GIS study also recorded that seasonally in-migration was three times higher than out migration. In-migration is included in this study only so far as the impact of erosion-induced displacement, land holding patterns and access to arable land on labour migration patterns are addressed.

Migration Patterns

Seasonal Variation

Most of the migrants leave in Kartik or Agrahawan (November-December) depending on the area and the timing of harvest. From Ashar to Ashin (July-October) there are limited work opportunities in agriculture or earthworks and a vast majority of the men told us that they sit idle at home during these months unable to work. Rickshaw pulling, although less seasonal, is avoided over the hottest months before and during the monsoon.

In the northern districts of Bangladesh the months of Ashin and Kartik (September-November) often see the recurrence of what can be described as a famine like situation where conditions of food insecurity occur due to a problem with access to food caused by floodwaters. This situation is described as *Manga*.⁴ After monsoon season has finished these are the months when many families reported that they would begin to migrate again because times are very hard. Throughout monsoon most families relied on loans and by Kartik they are very vulnerable. Most money earned in this season is spent repaying loans and credit that is often expected in the month of Pous (December-January). It is interesting to note that char households are affected substantially more by seasonal variation in income patterns than those living on embankments, riverbanks or mainland areas on the Jamuna river (Abrar and Azad 2004: 70).

Patterns by Numbers of Migrants

The number of migrants in the household also affected the pattern of migration and those with more migrants had a little more choice regarding migration. Less than half the households had more than one migrant and most were fairly nuclear comprising husband and wife and young

children. Those households with sons still present would have multiple migrants, but in some cases they would take it in turns to migrate always ensuring a man was left in the house. This meant that the length of time in a year that individuals went for was sometimes reduced as the burden could be shared. This also meant that the family would have a greater chance of diversifying their income. If there was a son who still contributed to the household income then elderly fathers were able to reduce the length or frequency of migration, but only those in secure houses could give it up all together – such as the ex-labour leader in Sattarkandi char whose son is now a labour leader, or Wahab who at 45 no longer migrates, but carries out his business in the local area and depends on his son's remittances.

Our results show a pattern between number of migrants and length of time spent away from home. Apart from a few exceptional circumstances, those with 1 working member migrated for an average of 8 months of the year, while those with 2 working members migrated for just over half the year and those with 3 or 4 working members migrated for just under 6 months of the year.

Patterns by Number of Dependents

The majority of households had only one or two waged workers/migrants thus the larger the households the greater the number of dependents. The household size and the number of dependents impacts on migration dynamics of households. For families with many dependents migration will often have to take place for longer periods and the men will have to work harder to make enough money. Household size in the chars seems to be directly linked to the vulnerability of families and several individuals made this connection themselves. On a number of occasions we were informed that families with 5 members could save while families with 10 members could not. Savings are essential in reducing the vulnerability of both the migrants and their households. Men without savings or assets have to borrow to migrate and households left behind have to borrow in order to survive.

Patterns by Access to Assets

Land: Access to land is unquestionably connected to livelihood security, but in no cases was cultivation of land a main source of income. Land access indirectly impacts on migration by providing people with some security that can make the difference between the poor and the very poor – the successful migrant and those trapped in cycles of poverty.

Those that owned land could rely on it to a certain degree for extra money or food. Sharecropping, even small amounts, also provided households with an extra source of income that could be used to pay loans, gain extra food or finance migration expenses. Land is at risk in the chars though, and households are vulnerable to crop failure. Those, whose land or crops had been destroyed by floods that year were compelled to migrate for longer and work harder.

One problem identified was that migrants would sometimes fail to return home to harvest their land. Men were sometimes unable to return or would prefer income from waged work than the small gains from harvesting. Women in these circumstances were left to harvest what they could or lose it.

Those that did not have access to their own arable land and worked as day labourers on the chars were more vulnerable. The work appeared to be ad hoc and less reliable, with landowners sometimes cultivating land themselves and sometimes giving the land to others to sharecrop or rent. The majority (8 out of 9) of the households who did not have any access to

arable land also did not have any access to waged work on the char thus heavily dependent on migration to find employment.

Patterns can be seen between land access and migration dynamics. Those who migrate all year round and those households with permanent migrants had no land or very small amounts of borrowed or *khas* land. We were told by one family that had been forced to stay 5 years on a dam without access to land that the men had no choice but to take all work available and migrate throughout the year – now, back on the char, they had land and more flexibility. Those who migrate for 6 months or less were more likely to have access to sharecropped, *bondok* or owned land.

Livestock was another key aspect of livelihood security. Those that owned more animals appeared to be those that could rely less on loans to cover expenses such as emergency costs, loan repayments and migration expenses. Those that could sell chickens would often be able to use this money to cover the cost of migration or other small expenses, those that could sell cows were in a much better position to cope with larger expenses – such as the cost of displacement. Cattle are also needed in order to farm larger areas of land and those without are unable to cultivate much land. Those with very few animals were much more vulnerable to sudden financial problems and had to borrow more often and migrate for longer (See Graph 1).

Access to alternative assets influenced migration patterns. With more access to land or livestock households would not be so dependent on migration – although still essential. In times of sickness or disaster some migrants would have the flexibility to miss one or two seasons of migration. In general those with better assets were able to migrate for fewer months per year.

Patterns by Income Diversification

Income diversification on the char proved to be an important means of securing migrant livelihoods, reducing financial risk associated with migration and reducing migrant and migrant household vulnerability to shocks and lowering the length of migration.

There were some obvious differences between chars regarding diversification and migration length (See Appendix 4). Including migration, the majority of households were able to carry out three income-generating activities. In Krishnamoni the diversification was much lower, with two households relying solely on remittance and two households only having two sources of income. This is also the village from which all three migrants come who carry out year-long circular migration. In contrast Kabilpur South showed a much higher degree of diversification with respondents reporting four sources of income. In Kabilpur South there was a much lower duration of migration between 4 and 8 months. Even households that had successfully diversified into several fields and as such were more secure and had greater consumption were still heavily dependent on remittances.

Environmental Influence on Migration Patterns

Age of Char and Settlement

'The intensity with which agriculture can be pursued on a char depends very much on the stage of its development' (Alam and Koudstaal 2000: 58)

Austamir Char (Manushmara village) is at least 15 years old and as such is one of the oldest chars visited during this project. This char appeared to be very well organised and people were secure in their livelihood strategies, it is also a char that hosts an NGO (RDRS) field office.

Income diversification seemed comfortable with three or four different incomes recorded. It was from this char that we found migrants who had gone to work in garments factories and men tended to migrate for as little as 3-5 months. There appeared to be very good organisation and good networks both within the char and between labourers and employers.^{iv}

People have only been living on the younger chars for 1.5 to 2 years. Access to waged labour on the younger chars seemed less well established and access to land less well organised. Land also may be very sandy and may require a lot of irrigation. These chars may also be more vulnerable to floods and erosion than those that are well established and higher from the river. Social and economic networks may also be less stable than on well-established chars – even so it is important to note that villages often try to move together in times of erosion crisis so networks are not always devastated by such moves. The strain placed on villages will still impact on their vulnerability and links with markets might be disrupted (Abrar and Azad 2004).

It is hard to make firm conclusions regarding the influence of the age of the char on migration because of a lack of comparative data and the presence of RDRS. It is very possible though that migration patterns are affected by the vulnerabilities associated with young chars and new settlement. With less opportunity to diversify livelihood men will have to work harder and spend a longer time away.

Erosion-Induced Displacement

According to the FAP 3.1 study 92% of the char households covered under the project had been affected by erosion-induced displacement at least once while 80% had moved more than three times and for 16% more than nine times. Those who do not leave the area entirely mostly move within a two-mile radius onto other chars (Alam and Koudstaal 2000: 55-56). The expected or assumed impact of new settlement due to river erosion on migration patterns has been addressed above. It was also found that those families that were displaced onto embankments or riverbanks with no land access had to work harder and migrate for longer until they were able to re-establish themselves on a char where they had greater access to land to reduce the pressure on waged labour.

Abrar and Azad's study on erosion-induced displacement looking at mainland, embankment, riverbank as well as char dwellers, offers some useful observations. 58% of the respondents noted that displacement of household by river erosion decreased job availability and the reliance on remittance post displacement increased ten fold because of this decrease in local job availability (Abrar and Azad 2004: 65-66, 69). For over 80% of the respondents spending on migration stayed the same both pre and post displacement (Abrar and Azad 2004: 67). It thus appears that as few as 9% of the respondents increased the number of migrants in their household after erosion-induced displacement. The high incidence of migration from these chars means that erosion-induced displacement will make very little significant difference to the amount of family members migrating. Frequency of return could be recorded pre and post displacement to assess real changes in spending on migration and changes to migration patterns.

^{iv} This is also the only source area where employers actually phoned the char in the RDRS office to inform labourers when work is available. Although the Labour Leader worked 'as one of them' and relied on a system of outside recruitment from which there were reports of bad treatment by external contractors and long chains of contract.

Lost Land

Sixteen of the households had lost their land or owned land that was uncultivable due to flood damage, erosion and sand cover. This land was anywhere between 1 and 40 bighas. Loss of land is a common risk for those living on the chars and overnight people can find their assets and livelihood options diminished. This risk is felt by the whole community and may lead to diminished income opportunities on the char and thus greater labour migration off the char. Occupational mobility is high among the char dwellers as those who used to cultivate land may have to resort to selling their labour after land has been washed away or damaged, at least until a time comes when land can be purchased or sharecropped. Abrar and Azad point to the fact that this occupational mobility is not always downwards and that some changes in profession can bring positive results (Abrar and Azad 2004: 52; Alam and Koudstaal 2000: 60).

Flooding

Floods were also found to impact on migration, but it was hard to determine particular patterns. In general migrants remain at home during the flood season because of a lack of work, thus it is hard to identify the impacts of the floods on migration patterns. We were informed that due to flood damage to crops one migrant had been forced to migrate for an extra month and a half to cover losses. Other men informed us that if there is a particularly bad flood they stay at home for longer.

Risks, Costs and Management strategies

Social support mechanisms: Networks and insurance

The vulnerability and benefits associated with migration are features of the migration process itself. The risks and ill effects incurred by the migrant impact on the family and vice versa in a vicious circle that can lead to downward poverty cycles if the household cannot overcome these risks. In the same way, benefits that are created through positive migration experiences can lead to savings and small accumulations that may allow the migrant to reduce their time away from home, support livelihood diversification and allow the family to cope with shocks.

Successful migration is highly dependent on socio-economic networks. The vulnerability created by migration is reduced if villages have well-established socio-economic networks, if households can support each other financially, physically and emotionally. Having good relations with both employers and group members reduces the vulnerability of those facing sickness or emergencies – at home and away. Access to good and timely employment and reasonable credit options also depends on such networks.

Insurance is an important aspect of migrating and those that have access to kin networks have in-built insurance systems. Alam and Koudstaal noted that char communities are divided into different societies based on social and kin networks (2000: 69).⁵ Their description of structured social communities fits closely with what is understood about labour groups in the chars (see below). Those who are outsiders to such a group may not have access to the social support mechanisms and may find themselves without the same level of support during periods of shock or vulnerability.

Insurance mechanisms that are currently being employed by some migrant households include: diversification of land and livelihood, kin networks, travelling and working in groups that can provide both financial and emotional support, using labour leaders and other methods of securing employment, mobile phones and other communication strategies, and savings.

Finding Work

Finding timely and secure employment is an area where migrants can become very vulnerable. The risk is that they will find themselves at the destination without access to work. The migrants often travelled to areas where they new there was usually work, but correct timing and availability was not always assured. Some migrants would normally have to wait a few days before employment was secured, the average maximum time without employment was one week while in one source area they reported having to wait as long as 20 days or even return without work.

Migrants may suffer physical and financial insecurity while waiting for work. In some cases migrants would be without proper accommodation sleeping in or outside schools. Sometimes the labour leader organised accommodation, but this was at added expense. Money would also have to be found to cover food and accommodation expenses. Migrants also spent a lot of money travelling to the destination and if work could not be found the migrant families could suffer a big loss that would have to be covered by more loans or the selling of assets.

Under-payment or poor treatment by employers is another risk involved in finding work. Interestingly not many migrants complained of being cheated by their employers. Some mentioned that labour leaders from outside had cheated them and another mentioned that a contractor had once run off with all the money, while the employer had forced them to stay and finish the work with not even enough pay to cover the cost home. A group of labourers in Manushmara had been cheated by a Government employer. These men never received the agreed wages and were left in a highly vulnerable position having to sell livestock or take out loans on their return to cover the debt they had incurred while away.

Finding good and timely employment is dependent on knowing employers, knowing work patterns and having access to labour markets. Without these networks the migrants often find themselves in the most vulnerable positions, left with the worst paid, less reliable forms of labour (Mosse et al 2002:59-88). There are a number of different means of accessing employment. This may affect access to earning, creating unequal opportunities between chars and between people: 'Those who have no stable relationships or networks necessary to get regular work are pushed into the most casual and poorly paid work' (Black et al 2005:13).

Management Strategies

Labour Groups: Nearly all those migrating for agricultural work, earthworks or construction migrated in groups ranging from 10 to 15 for agricultural work and 20 to 50 for earthworks or construction. Group sizes could also be as small as 1-4 people and in these situations they do not go with a labour leader. Apart from the size of the groups – group dynamics varied a lot depending on the village and in most cases the differences lay in use and role of labour leaders, access to employers and covering emergency expenses.

Labour Leaders: Variation in the organisation of the group and the role of the labour leader impacted directly on the vulnerability of those in the group and their access to employment and social support. Different types of labour leader existed typified by the extent of their role in finding work or offering social support (see Appendix 3). For some it was the sole job of the labour leader to find continuous employment, agree to terms and conditions, handle remittance, and in some cases organise advances, pay for accommodation and/or food in advance of payment, distribute wages and some, with adequate finances, could even offer emergency loans (both with and without interest). In these cases the labour leader did not carry out manual labour but received an equal share of the payment, these men had created a 'Labour Leader

business'. In at least three villages the labour leader's role was minimal, carrying out manual work alongside the rest of the group. They were in charge of looking for work, but did not offer much social support. In most cases the labour leader came from the same village and it was clear that a labour leader from the village was safer and may offer more social support.

Success in Accessing Employers

The vulnerability of the migrant depends to a great extent on access to good employers. For those whose labour leaders spent time pre-organising contracts or employment the group would be less vulnerable to time without work. Although they did not always organise in this way, well-established labour leaders seemed to have better networks among employers. For villages where labour leaders worked alongside the group – finding employment was often left until the group had arrived at the destination and the labour leader would either go from employer to employer or the group would gather at a labour recruitment site – a market, a bus stop or simply wait in a rented apartment to meet and negotiate terms with employers. In these situations there was a higher chance that the group would be left without employment for a longer period of time and once in a while would have to return without work.

Other ways of organising employment included pre-arranged agreements with previous employers, although this did not seem to be common even for those who returned to the same destination every year. One migrant told us that every year there was the option to return because employers always invited them back, but that they preferred to look for the best deal at the time.

Labour leaders would sometimes come from outside the char or from the destination area and on Manushmara village, Kurigram, this system seemed to involve a complex chain of employer, contractor, labour leader from destination and sometimes a labour leader from the village. Not surprisingly in these situations we heard more tales of being cheated by contractors or labour leaders from outside the village. This system clearly reduces the power of the migrants to negotiate or change things. One migrant believed it would be better if they could work directly with the employer or contractor. These labour leaders also offered no social support and did not even deliver remittance. Manushmara also had a big NGO presence (RDRS) and employers will sometimes ring the RDRS phone to inform the villagers that they need labour.

Sometimes migrants will migrate alone or look for work alone during off-peak labour seasons. In these cases, they will literally go from door to door looking for work. The different ways of finding work also impact on the degree of bargaining power that the migrants have. Rogaly et al's work outlines the labour market dynamics of rural to rural migrants in West Bengal and clearly demonstrates that at labour recruitment sites the ratio of employers to labourers will impact on the power of the migrants to negotiate a good price and better benefits. For this reason, season, destination and access to employment are all interlinked, with strategies for finding employment changing accordingly. Pre-arranged agreements, although fairly secure, are not always financially beneficial as employers may not pay the highest wages, this may also be the case for situations in which the employer contacts the village either over the phone or through a contracted labour leader. In these situations the migrants are less likely to know what the going rate is or the competition from other groups. In going to the labour market place better wages might be attained, but the security of finding work, arriving at the right time, being paid the full amount or accessing other benefits may be jeopardised.⁶

Employment insurance reduces the risks of migration and if the migrant has access to information regarding work opportunities, wage rates, and labour markets they will reduce the

chance of travelling to an area with low employment opportunities and low wages and maybe having to wait unpaid until work appears. This insurance could take place in the form of prearranged labour agreements, travelling with a labour leader who has connections with large employers or having access to information from friends or relatives in the place of destination. While all these Labour ensuring processes have their benefits they may also incur their own problems such as lower wages, poor treatment by employers or misinformation. Recruitment directly from villages by large employers is not necessarily a good thing. In tribal Western India the Bhil migrants are recruited *directly from their villages*, in this situation competition between employers is reduced and this keeps wages low, 'It also removes the opportunity for mobility [and bargaining] that is seen in the West Bengal case and ensures the employer a carefully selected, accountable and amenably dependent workforce' (Black et al 2005: 13). In West Bengal some migrants preferred to go to the labour recruiting market and negotiate exact wages and benefits with employers to get a good deal rather than organising pre-arranged agreements with past employers.

Financial Cost of Migration

Migration of any distance or duration requires access to a little capital to cover the set up costs. The amount needed in most cases was around Tk.500 (costs will be reduced for those travelling locally). The migrant would take Tk.250-300 to cover the travel expenses and may be left with Tk.100 once at the destination. They would leave Tk.200 with their families to cover expenses. Tk.500 is not a small lump sum of cash for the char dwellers and translates into a week of migrant work or 5 chickens; money and assets that the majority of those we spoke to did not possess. Most of those we spoke to were able to borrow or find other means to cover these costs. Those less able to pay set up costs might be forced to migrate more locally. In the case of the chars it appeared that only the very vulnerable households - without working men, access to networks or assets to secure loans, were unable to afford to migrate.

Covering the cost and other management strategies: The means used to cover these set up costs varied between people, villages and chars. Most households relied on loans for the bulk of the costs while small savings, the sale of chickens, advances from labour leaders or remittance money from another migrant and credit at home also contributed. A couple of migrants with better financial assets and/or good networks (socio-economic assets) could cover the costs without taking loans.

Credit, loans and borrowing

The risk involved in borrowing falls both on access to money – at a fair rate – and risks involved in repayment. Costs can be seen in terms of financial repayments and loss through interest. Villages with higher interest repayments and poorer access to reasonable loans or credit are also those places with longer migration durations (See Appendix 4). More generally, the system here amplifies debt and dependence and prevents most migrants from working their way out of debt. For most of the migrants, many years of seasonal migration have not led to any long-term increase in assets or reduction in poverty.

The nature of labour migration in the chars is thus heavily dependent on loans and credit and in this situation the most vulnerable will be those without good access to credit networks. Good contacts, often meant low or waived interest while poor networks or networks made up of equally poor households, meant borrowing from large unknown landlords on the mainland or from neighbours at an equally high rate.

Management strategies: Borrowing money is an essential part of the livelihood strategy of those living on the chars. The fieldwork was carried out in the leanest time of year (post-monsoon) and a vast majority of those we spoke to were living on borrowed money at the time of interviews. There appeared to be a bi-annual pattern of borrowing, once around Srabon (August) to cover the lean period and maybe again in Kartik (Oct-Nov) to cover migration expenses. No one mentioned problems with repayments and generally families would migrate to pay back anything borrowed in what seemed to be a fairly controlled pattern. Their ability to repay loans is of utmost importance to this study as it reveals a latent ability to save and accumulate that at the moment is not being utilised.

Access to loans and loan types varied a lot. Loans were generally taken from money-lenders, relatives or neighbours. Access to loans and credit and structures of repayment changed from village to village and there were also instances where personal contacts had obviously increased a person's access to money and decreased their vulnerability. In some chars most of the larger loans were taken from the large landowners/money-lenders on the main land. Some chars had their own money-lenders while others did not. Loans from money-lenders often had interest rates as high as 25% per month.

Borrowing from neighbours and relatives was common with a variety of different structures involved. For some places and people this money was interest free, but often had to be repaid within 3-4 days. While in other places the villagers charged each other 10-20% interest per month. The first month was often interest free and some loans could be repaid in kind with rice (See Appendix 4 for the detail of loan structures by village).

Long-term migration can, in some situations, lead to a loss of social position and status, especially if migrants fail to take part in important village events (Mosse et al 2002). This absence might lead to an increase in marginality from credit and social networks. In the chars this may not be of such importance as a vast majority of households rely on migration, but for those more vulnerable who must go for longer periods or migrate all year round social exclusion might become a problem. Interestingly, we were made aware of the role that women can play in maintaining these local credit networks. In Charuapara village, in Kurigram women were considered to have better access to credit networks than the men. This may well reflect the long absences of the men who, in this location, work for up to 10 months a year outside the char.

Although in both the CLP baseline survey and Abrar and Azad's study (that looked at those living on chars, embankments, riverbanks and the mainland) NGOs were found to be principal sources of loans none of the migrant households in this study had taken loans from NGOs. One village group told us that no NGO worked with them to offer loans. Even in Manushmara, Kurigram, where RDRS had their field office none of the interviewees had taken RDRS MFIs. The RDRS staff also informed us that money-lenders were unhappy with the low interest rates that RDRS offered and were thus discouraging clients. The difference between the findings may be attributed to the different locations and may point to the difficulty in accessing NGO and Bank loans for those on the chars. One reason for this may be that NGO loans are usually only extended to those who have some material belonging and a permanent address and bank loans require ownership of land. One interviewee told us that he had received a bank loan from Krishi bank that had been secured by previous land that was now lost. Many that Abrar spoke to believed that the structure of the credit that NGOs offered did not fit their livelihood needs and the seasonality of their income, but in the last year NGOs such as RDRS and GUK have been introducing more targeted and flexible systems (Abrar and Azad 2004: 53-56).

Remittance Sending

The money that these migrants send and bring back is essential for the survival of their families. Nearly all the participants told us that they relied on remittances to repay loans, to buy food, clothes, household goods, repair homes, cope with the effects of erosion and flooding and purchase small assets such as chickens, ploughs etc. Earning and remittance is of course one of the main benefits of migration, but it also carries with it a certain element of risk.

Robbery is the main risk involved in sending remittances. Criminals know that returning migrants accumulate significant lump sums of cash, which they must transport back home. 'When robbery occurs, 'the loss of income may be impossible to bear when debts have been incurred based on the promise of payment, and this can drop the household into crisis.' (Ashley et al 2000: 29). The participants in this study did not see the threat of robbery as a major concern, but simply something to guard against.

Management strategies: The structure of remittance sending varied by village and amounts and frequency depended to a large extent on the type of work, group dynamics and the individual migrant. It was also mentioned in two interviews that rice and dhal was also brought back as remittance.⁷ In general, remittances were received every 2-4 weeks and migrants would return with the rest of the money once the work was complete – roughly every 1-2 months. In this way, they tended to send small amounts fairly frequently. This is a risk management strategy against robbery and also eases pressure on those at home.

This is only a general pattern and some female respondents told us that they were vulnerable to ad hoc and unreliable remittance sending or would have to wait for up to three months until the migrant returned with the money. In one of the focus group discussions women mentioned that they could not rely on remittances and sometimes no money would come. Migrants would send money when they had saved enough or when someone was returning so amounts varied. Figures for remittance were quoted anywhere from Tk.200-1,500 every 10-15 days to Tk.3,000 every one to one and a half months. It was mentioned that some migrants would return with money once they had saved Tk.1,200 – 1,500.

There are three main types of remittance sending, taken by the labour leader, taken by a member of the group and hand carried by the migrant themselves on return either during or after migration.

Labour leaders: As discussed above certain labour leaders perform remittance carrying as part of their duty and others do not. Those that carry remittances often play a role in distributing the money and will sometimes come back when a household is in need of emergency money.

Group members: Because migrants in general return frequently (every 1-2 months) from the destination to rest and check on their families, finding a member to carry remittances is not too difficult. In one village where robbery had been a problem in the past they had created a strategy by giving all the money to one man and guarding him on the journey home.

Migrant: The migrant will return at the end of the job with the money. In some cases the migrant is the only one to carry his money and this means that households will have to wait up to 3 months. This is more risky as he will be carrying all his money with him. In general the migrant sends home half his wages with someone else before returning with the rest.

There were also two other strategies deployed in exceptional situations. The first was the travel of the household head, ie. the father, to Dhaka to pick up the money from his children working in garments factories there. This seemed to be an expensive and risky means, but the children were unable to return frequently. The second was through the Post Office.

The Post Office - For and Against: Only in Telepara Char, Kurigram was 'money transfer' at the post office used. The Post Office would inform the household when money arrives and they then go to the mainland to collect it. Many of the women who pick up the money are not literate, but they can either sign their name or use a fingerprint. The money is safe and only takes 4-5 days to arrive (it used to take 10-17 days). Even so, this method is not without risk. It can take 2-3 days to withdraw the money and the family member will have to make at least two trips to the mainland. This is a 30-40 minute return journey and can be disruptive and costly.

Households on other Chars did not use the Post Office service. Their reasons were that money took too long to arrive, the Post Office was too far away, women didn't like to go and they were unable to because they were illiterate. A few participants said they would use it if it were easier and closer.

Remoteness and Poor Communication

All access to the main land from the char is via private boats - a service which is often erratic and unreliable. The markets and bus stops on the mainland are also often far from the river. Travel to these sites thus increases the costs and risks involved in labour migration in terms of the migrants' journey and access to markets by those left behind. While some villages were happy with their access to boats, there were others that pointed to problems. In Charuapara village, Kurigram the inhabitants would have to sit by the river's edge waiting until a boat passed. Making access to the market very difficult. In another village boats were required for defecation and women's hygiene and this put a huge strain on access to the limited boats. In most chars only a few people owned boats, but those that did would allow people to use them for free. This remoteness and poor communication has also increased the costs that residents had to pay for food and household items on the char, and lowered the returns on their produce.

Contact Between Migrants and their Families

The strategies and mechanisms for staying in contact varied by village. Until recently, within the last two to three years, there was no means of communication between chars and the mainland other than in person. Things have since changed drastically and all the villages had some degree of access to mobile phones, whether these are in the village, on the char or on the mainland. Even though phones are fairly accessible many people still relied on messages carried with members of the group.

Mobile phones: Some villages or chars have mobile phones owned by business men, while others have to travel to the closest market or the mainland in order to access a phone. The cost was roughly the same, costing Tk.2 a minute to receive a call and Tk.4-5 a minute to make a call. There is no electricity on the chars and the mobiles were powered by large batteries that were quite expensive to purchase, but lasted a year.

There were various organisational strategies. When migrants reach their place of destination they will often call the mobile or phone shop on the mainland to inform the village where they are and leave the phone number of the landlord or phone shop. In West Galna village they have a system in which messages will be picked up once a week on market day by male neighbours or relatives. In Sattarkandi we were informed that migrants would go every evening

to phone shops near them to check for messages from home. Phones are also used to inform neighbours of what work is available. In Munshiganj employers will sometimes ring the phone in the RDRS office to recruit labourers.

In some situations women informed us that they would ring in an emergency and their husband would return or send money within a couple of days. In other cases where the phone was quite far away, people did not generally use it. Women in Charuapara, where the phone is on the mainland, do not even phone in an emergency. It might take 10 days for the migrants to hear that something is wrong. Some women do not like to use the phone because: they do not know how, it is too far or because they are ashamed to show affection for their husband in public – in these cases the husbands will call and leave messages. In one case when the mobile was close at hand they told us that they still only used it once or twice a year.

Impact on Households and Women's roles

Women tend not to migrate, but this does not mean they are not intimately linked to the process of migration. Gender divisions and household relations have clearly been altered by frequent male migration from the chars and women's roles are rather different from what is traditionally found on the mainland. Women living on the chars have a lot to cope with on their own and for large parts of the year many households become *de facto* female-headed. These *de facto* female-headed households do not work under the same dynamics as *de jure* female-headed households as they may still receive physical, emotional and financial support. Like other women whose husbands migrate for work these women face specific challenges that were sometimes compounded by the poor communication associated with life on the Char.

The effects of migration may both increase and diminish gender inequality (Black et al 2005: 13). An enhanced dependence on migrant earnings may increase male authority in the household through an increasing dependence on men for cash and care; on the other hand, women may gain power in the household by making decisions over spending and other traditional male domains and having more choice over movement in public spheres. The effect of male migration on the women in the chars was not simply a case of increased dependency and neither can it be classed as emancipatory. The households left behind face extreme dependency on kin, neighbourhood networks and migrant remittances, they also face hardship in coping with limited rice and money, but some also reported that they were left to make expenditure decisions on remittance money and the women we met were well informed and surprisingly assertive reflecting a degree of empowerment. The women knew how to handle money, how to access an income – both monetary and in kind, the importance of saving, how to cope in emergencies, and they had built around them important networks of support.

Responses regarding female coping strategies changed from village to village, but in general the women were very well aware of their roles in supporting families and villages while men are away. It was noted by those native Bangladeshis among us that the amount of responsibility taken on by the females, their important role in the running of the household at all levels had led to a male respect for women that they had not witnessed to the same degree elsewhere.

Money

One of the biggest struggles faced by women left behind in the chars is ensuring that they have enough money and food to feed and house the family. It is also important to note that there are generally problems with access to money throughout the year and particularly in the months when the husband is home unable to find work. Women left behind by their husbands may

have an added problem of knowing how to plan in a situation where income can be ad hoc and variable. Husbands would usually try to leave enough food to cover the period they were away and this was budgeted into any initial costs that needed to be met for migration to occur. Inevitably they could not leave enough and women had to manage other sources of income, both monetary and in kind.

Income and Livelihoods

Women and especially the poorest women have to engage in income generating activities both inside and outside the house. They sometimes perform tasks that would normally fall under the remit of the husband's responsibilities such as going to the market, field labour, earthworks, processing grass or rice, reconstructing or repairing houses as well as continuing to carry out their more traditional work. Some of the women did not like to discuss the activities they took part in outside the home and would often inform us that local boys or neighbours would carry out the tasks for them. Other women were more vociferous in their ownership of the work they took on. This difference may be related to relative wealth and other socio-cultural dynamics. In Krishnamoni we were told that many women worked on the char although no women leave the char to work, while in Guptamoni some women carried out waged labour on the char in the form of a GUK land-raising project and others carried out rice drying on the mainland.

Apart from wage labour women accessed monetary and in-kind income through productive activities such as:

- Livestock rearing and poultry: the eggs, milk, calves and chicks could be sold, consumed or saved for emergencies ⁸
- Gardens and trees provided vegetables, fruit and other household goods
- Credit from local shops
- Borrowing money and in-kind from neighbours, relatives or money-lenders.

One problem that women encountered was the timely harvesting of crops. In Telepara village they would inform the men when harvest was ready, but if the men did not come back the women would have to harvest what they could themselves.

Loans

Women's knowledge and competence when it came to borrowing was significant and also encouraging. Women in these situations have learnt financial and management skills that women in non-migrant households across Bangladesh will never acquire. In fact in Charuapara village – Telepara char they told us that it was an advantage being female and their husbands would often turn to them for assistance finding loans. This may be because the women, who stay at home all year round, have built up better networks with neighbours relatives and local money-lenders. Women, we were told, are able to look in a lot more places for the money. It may also be because women are considered more trustworthy and this could also be connected to their year round residence.⁹ Interestingly this is not true of all chars and women in Guptamoni complained that it was more difficult to access loans being female because they were not large money earners.

Savings

Women's control over the money that men send can be witnessed in the female controlled savings schemes that they took part in. Although, when asked, men would reply that they cannot afford to save money, we began to discover small saving cooperatives in many of the villages. Most of these cooperatives were women only and were all set up by NGOs. These cooperatives allow women to save between Tk.5 and Tk.10 each week. The women have sole

control over these savings and they can be used to meet emergency needs. The amounts are too small to buy land, but may be used to cover food or illness or they may even buy ploughs and small animals to increase their assets.

While the majority of the men told us they were too poor to save it became clear that savings were also made in the form of livestock, poultry or other assets. These savings were controlled by both men and women depending on the household, the char and the context under which the household found itself.

Decision making

While husbands are away, expenditure and other household decisions are largely taken by their wives, unless the father-in-law is present in the household in which case he might have to be consulted. In two of the focus groups women were conscious of the fact that their decision making power increased when men were away. In Krishnamoni and Telepara female focus groups the participants seemed to have great control over their assets. They told us that they would always try and solve problems before ringing their husbands. In Telepara remittances are sometimes sent through the Post Office on the mainland and women have to deal with the difficult bureaucratic system. In this village, like Krishnamoni, the women were not scared to say that they would make decisions on household spending if the male head was away. On this char though, contact with migrants was more difficult and there was little way of consulting in an emergency let alone on day-to-day decisions.

Emergencies and Contact with the Migrant

The contact women have with their husbands can be both supportive and empowering; enabling women to feel confident about decisions, giving them knowledge about financial circumstances and offering them some emotional security. There are still many obstacles to communication between the household and the migrant and these have been outlined above.

Consumption

In Guptamoni women also mentioned that when their husbands are away the family would eat less, only once or twice a day compared to three times when their husbands were home. This may be due to insecurity surrounding financial support. In this village remittances were less regular and men would return only once a month with lump sums of cash. Even when men returned with money, debt repayments and other essential expenditure meant that consumption would not always increase. Many households will have access to other sources of food, as mentioned above, and this will support household consumption when there is limited income. Millet, grown at home, is mixed with the rice to make it go further. For others with more security, meat could be eaten when men returned with money.

Formal institutions that shape livelihood strategies and successes.

Based on the CLP scoping study (2000) with added insights from the current research, this section offers an overview of formal institutions that influence the livelihood strategies of labour migrants on the chars. These structures include government and NGOs.

Government: Since the administrative structure of the government in the chars is similar to the one in the mainland, the administrative boundaries of Mouza, Union, Thana and district apply for the lands within chars as well. The same local government structures as the mainland exist with Union Parishads and Thana Parishads. The Union Parishad (UP) is an important

institution in the life of char people and the residents seem to have strong feelings both positive and negative towards their local commissioner.

The UP in the destination area was also reported to play a small role in the lives and livelihoods of some of the migrant labourers. In one instance of non-payment the migrants complained to the local UP. The Member interfered on their behalf and managed to secure a small payment for the workers. He was unable to secure the full amount because the employer was a very influential man. The role of the UP in the destination though should not be forgotten when considering the institutions that can impact both positively and negatively on migrants' livelihoods. There are no Government poverty alleviation programmes that target labour migration, labour migrants or their families.

NGOs: NGOs in these areas appear to be 'basically service delivery organisations - implementers of government and donor funded programmes, whether for relief or development' (Ashley et al 2000: 36). Since 2000 a focus on wider community empowerment has been slowly emerging. Local NGOs, such as RDRS and GUK are often concerned with savings and credit schemes, or productive activities. The credit programmes appeared to be under-utilized by migrant households and this may be because as Ashley et al assert the programmes are 'inappropriate to the needs of client groups ... they tend to follow rigid contribution schedules which cause the poor to default, and do not cope well with shifting populations or the absence of men during labour migration - all of which are a fact of life in the chars' (Ashley et al 2000: 11). Some schemes that were observed had impacted on migrant households by employing women as wage labourers to carry out improvements on the char. This provided households with another source of income, was based close to home and involved benefit to the whole community thus overcoming sensitive socio-cultural attitudes to women's work.

Recommendations: Migrants and their Families.

Over the last 5 years there has been a growing recognition that circular, seasonal or temporary migration is not simply a reaction to shocks but a livelihood strategy that can (if adequately supported) bring benefits to both the place of origin and the place of destination. This approach calls for a change in the way internal migration is discussed by development organisations. Area specific development projects often end up excluding migrants. Rather than considering such migration as irregular or damaging and automatically trying to restrict or ignore it, it is important to ask: how can intervention reduce the risks and vulnerability associated with migration to make it less costly and more secure?

A constructive approach could be developed that focuses on greater social protection for migrant workers and their families including livelihood support, reduction in dependence on debt, safer journeys, protection against harassment, and possibly health care at the workplace and at home. Migration should not be discouraged, but interventions could be directed at managing risks and costs and maximising benefits to individuals, families and societies. Furthermore, these measures 'need to be expressed politically in terms of rights' (Rogaly et al 2001).

Labour migrants carry out work that is hard and dangerous and often only migrate due to a lack of other options. In the longer term, 'those having to migrate will gain more control over their lives if they have broader choices' (Rogaly et al 2001). Development in the source area will support migrant households by reducing the pressures to migrate and turning migration into a choice rather than a compulsion. This study found that some of those with more productive

assets, access to wage labour and better access to land and livestock had more flexibility regarding the amount of time spent working away from the char.

The roles of social networks in influencing the migration process 'can go well beyond family and kin ties, providing a rather wider arena for intervention policies to make a difference' (Black et al 2005: 19). In this case intervention could consider targeting recruitment networks to ensure that contracts are fair, accommodation for migrant workers is safe, abuses are avoided and wasted journeys are reduced. CLP might attempt to identify methods that would reduce the risks and costs associated with migration, improve information and communication networks, broaden the options available to migrants and potential migrants in both the source and destinations (especially local destinations) and ensure that they are aware of their options. This may include schemes such as alternative credit or insurance options, skills training (including literacy), job information, targeted health services, livelihood support and diversification opportunities in the source area. If CLP can work to support current forms of insurance mechanisms and support structures it will go a long way to improving the possibility for successful and accumulative migration. Migrants themselves could make more of the remittances they returned with if the high costs of debt repayment in the chars were addressed allow the freeing up of remittance money. Thus successful migration not just relies on employment success in the destination, but also dynamics in the source area.

Supporting additional income options and supporting the char people's ability to compete in wider labour markets, both at home and away, can increase the choices of households. This may not mean that labour migration is no longer a major source of income, but for those households who can become less dependent on this source of income may find risks and vulnerabilities reduced. Less dependency and more opportunities for income generation may mean that migrants migrate and migration may not have to override other local sources of income.

Some Words of Warning

Rogaly (2002) is keen to point out that strategies employed to manage seasonal migration must be very careful not to undermine current social systems that provide insurance and protection. Interventions aimed at improving access to employment must also be sensitive to the structure of recruitment dynamics, social networks and labour markets.¹⁰

Although this study has not been able to visit destination areas it is also important to consider the impact on the host communities. The rights of poor migrant workers should not be secured at the expense of workers in the destination areas. The hiring of migrants can in some cases be a deliberate strategy by employers to lower wage rates and put pressure on local workers by excluding them from work. Politics surrounding migration must also be kept in mind. Those involving themselves in migration policy must avoid being unwitting accomplices to repressive policies that desire to exert social control (Rafique and Rogaly 2003a).

Potential Interventions Identified by the Study

- Access to **better credit options** could reduce the amount spent on debt repayment and allow migrant households greater opportunity to harness the benefits of remittances.
- **Investment opportunities** on the chars could be improved. Important areas of investment have been identified as **livestock and support for livestock health, marketing, tree plantations, land and small businesses** among others. These activities could target

women left behind as they would not require going far from the homestead and would utilise the women's good financial management skills. Chars in Jamalpur district appear to have a high incidence of business ventures and a study of this district may help to improve opportunities in Gaibandha (see Appendix 5).

- **Access to markets:** The ownership of livestock goes up when people have relatively easy access to livestock markets. So along with access to livestock the people on the char also need to be assured of better access to the market. Remoteness of the chars also increases the price of items purchased on the char. Self-sufficiency and greater production of food items for sale on the char could reduce the cost and improve the accessibility of food.
- **Local waged employment** has been identified as critical for reducing dependency on migration. While women believed that assets such as cows would allow the men to migrate for less time, the men insisted that what they really needed was waged employment locally.
- A focus on productive activities or waged employment that could be found or created **during monsoon** would reduce the reliance on loans and free up the men to work the land on the chars during key agricultural seasons and reduce the dependency on money from migration.
- **Improving access to a wider labour market** both in the source areas and destinations. This could include skills training in traditional crafts that can be done at home or agricultural activities such as poultry farming. Other construction skills that allow migrants to access better employment may also be an option.
- **Information** on where jobs are available, job market information and day-to-day or seasonal changes in labour market places, such as: numbers of employers and workers, going wage, and likely length of season could be made known to potential migrants, labour leaders or NGOs. Employers could also use such an information system to contact labourers on the char improving **links between destination places and char**; this might reduce the risks involved in finding work. Such a system could also focus on work available locally (particularly during monsoon season) so that investment can be made into cultivation on the chars. Consideration could be made into ways of improving the cost-benefit of such employment, which often has lower wage rates.
- **Support to families left behind** has been identified as a key priority, focussing on their contribution to household income and reducing household vulnerability, keeping children in school and gaining access to food, healthcare and financial support.
- **Women support groups** could be organised to support families left behind. The way that women deal with the impacts of migration was unique in every village, but all pointed out a struggle with financial support and finding adequate labour. Those that received remittances frequently and regularly were in a better position to plan and to save for emergencies. Consideration needs to be given regarding the ways women can overcome labour problems and improve income generation. Women's groups could assist each other in livestock rearing, agri-based work or household tasks in exchange for payment in kind or a share of the produce. For example, two women could visit the market while one woman stays behind and child cares or cooks for the women's households while they are away.
- **Developments on the char could target women** who generally did not like to work off the char. Keeping in mind women's greater control over money while men are away and the

female specific savings schemes it would be a good idea to include them in any financial projects being set up. They are well practiced in money management and these skills should be used to improve the household situation.

- **Transfer of remittances and social and financial links** between migrants and home could be maintained or improved for those that struggle with ad hoc remittance receiving, problems with safety or lack of communication with spouses.
- **Transport** is a serious issue on the chars. Access to regular, safe and reliable boats and buses linking labour migrants to the mainland will reduce the costs and risks of the physical journey and will support most livelihoods practised by the char inhabitants.
- Safe and cheap accommodation or **shelter at the destination** (until work is found) with a good supply of water and cheap food might reduce risks and costs of migration. Shelters could also be used as health care centres for migrants at destination.
- **Free health care** could be provided at the destination. Migrants fear seeking treatment for ill-health when working at the destination because they almost always have to pay for the cost of the treatment and because of loss of wages. Sick pay is a long way off for casual workers in most situations, but free health care might be campaigned for or provided. It may be possible to learn from the bus stand health camp at Bankura, a source area location in West Bengal, that was organised by a coalition of unions, NGOs, local government bodies, shop-keepers and others to provide health provision for returning migrant workers. Those using it included both migrants and non-migrants.¹¹
- Schemes that bring **benefit to both migrants and non-migrants** will be more widely acceptable than measures dedicated to migrant workers alone.
- It is also be important to learn from other migrant support programmes such as the Andhra Pradesh DfID study and the Western India, **Adivasi Migrant Labour Support Programme** (AMLSP). The latter was set up by the Gramin Vikas Trust and other agencies to work with Bhil tribals migrating mainly for construction work in urban areas Western India (Mosse, 2002).

Further study

There is still more that needs to be understood about migration from the chars, its contributions to livelihoods and its interactions with other social, economic and political structures in the dynamic and changing wider context of rural Bangladesh and life on the Jamuna river. Some important areas include:

- District wise variations. Similar short studies need to be carried out in each district. Socio-economic and employment patterns vary immensely by district and this will invariably impact on migration dynamics (see Appendix 5). It may be possible to learn from livelihood strategies in other districts.
- Labour market dynamics and access to employment. This might require a focus on the requirements of potential employers involving discussions with large labour contractors among others. Travelling with migrating men to the destination areas would also encourage full understanding of: processes involved in finding employment, the specific areas where risks lie and the best places for intervention. The destination areas, labour markets and

networks need to be understood to offer comprehensive job advice and to discover if there is scope for offering information systems.

- The livelihood dynamics and vulnerability of those left behind. This should take place during a peak migration season and should include a focus on women and children. Jobs undertaken by households, sources of income and labour and potential areas for intervention should be explored.
- An assessment of best practices based on other support programmes for internal migrants in India and elsewhere. Comparative work to gather together best practices should be a priority.
- Community consultation. This project focussed on the patterns and dynamics of migration from the chars and did not set out to consult communities on development strategies. Consultation needs to take place to gauge the communities' views on development policies.

End Notes

¹ See Black R, Ammassari S, Hilker LM, Mouillesseaux S, Pooley C, Rajkotia R. (2004) Migration and pro-poor policies in sub-Saharan Africa, Department for International Development, London, Nyberg-Sorensen N, Hear NV, Engberg-Pedersen P. (2002) 'The Migration Development Nexus: Evidence and Policy Options' International Migration 40: 49-73, Skeldon R. (2002) 'Migration and poverty' Asia-Pacific Population Journal 17: 67-82.

² The average sizes of households as recorded by the CLP baseline survey are much lower than those recorded by both this study and the FAP study and show household sizes to be lower than the national average (BLS and Alam and Koudstaal 2000: 45).

³ Fabric production is also a trade among those living on the Ganges riverine chars and it has been reported that these producers will travel far and wide looking for buyers (Alam and Koudstaal 2000: 59).

⁴ For more information on *Manga* see Abrar and Azad 2004: 71

⁵ These networks have elsewhere been described as a form of community organisation called *Samaj*. The exact nature of this organisational structure though is unclear and reports on it are highly dubious this report has thus avoided using such a terminology. Ashley et al (2000) and Toufique and Turton (2002)

⁶ See Rogaly et al (2002) for more information on the dynamics of labour recruitment in rural West Bengal. For a comparison with labour recruitment dynamics in the sugar cane fields of South Gujarat see Ben Rogaly 'Comparative political economy of seasonal migration in South Gujarat and West Bengal' (British Association for South Asian Studies Annual Conference, April 2003, University of Oxford); based on Breman (1990) 'Even dogs are better off'.

⁷ Prices on the char are higher than the mainland and this may be one reason to bring food.

⁸ In many cases a wholesaler visits the Char so women did not have to travel to the market to sell their produce.

⁹ This is not related to female savings schemes as there is no such cooperative on this char.

¹⁰ As Rogaly explains, 'attempts to reverse exclusion should beware of attempting a form of inclusion which goes against the interests of migrants. For example...crude regulation... could make migration more expensive....It might ignore migrants' political citizenship – in terms of their capacity to change the rules - removing the small amount of control which migrants have over their exchanges with employers.... Attempts to delineate what is and is not acceptable in terms of migration movements may run roughshod over the emergence of group identities which can be part of the broader welfare outcome'. (2002)

¹¹ See Rogaly et al (2001) 'Seasonal Migration, social change and migrants' rights: lessons from West Bengal' *Economic and Political Weekly*

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Key Informants

- Md. Azmal Kabir Lead Researcher (Bangladesh) 'Social Protection by and for Temporary Work Migrants Project' A Research Project of the Development Research Centre (DRC) on Migration, Globalisation and Poverty
- Sayed Nurullah Azad, a fellow of RMMRU with a Master's on Migration Studies from the University of Sussex and co-author of *Coping with Displacement: Riverbank erosion in northwest Bangladesh* (2004).
- Atiq Kainan Ahmed, Livelihoods Vulnerability Specialist, Centre for Environmental Geographic Information services (CEGIS), cegis@cegisbd.com
- Abdur Rahman, Gono Unayan Kendra (GUK) field staff
- RDRS field staff, Manushmara, Kurigram.

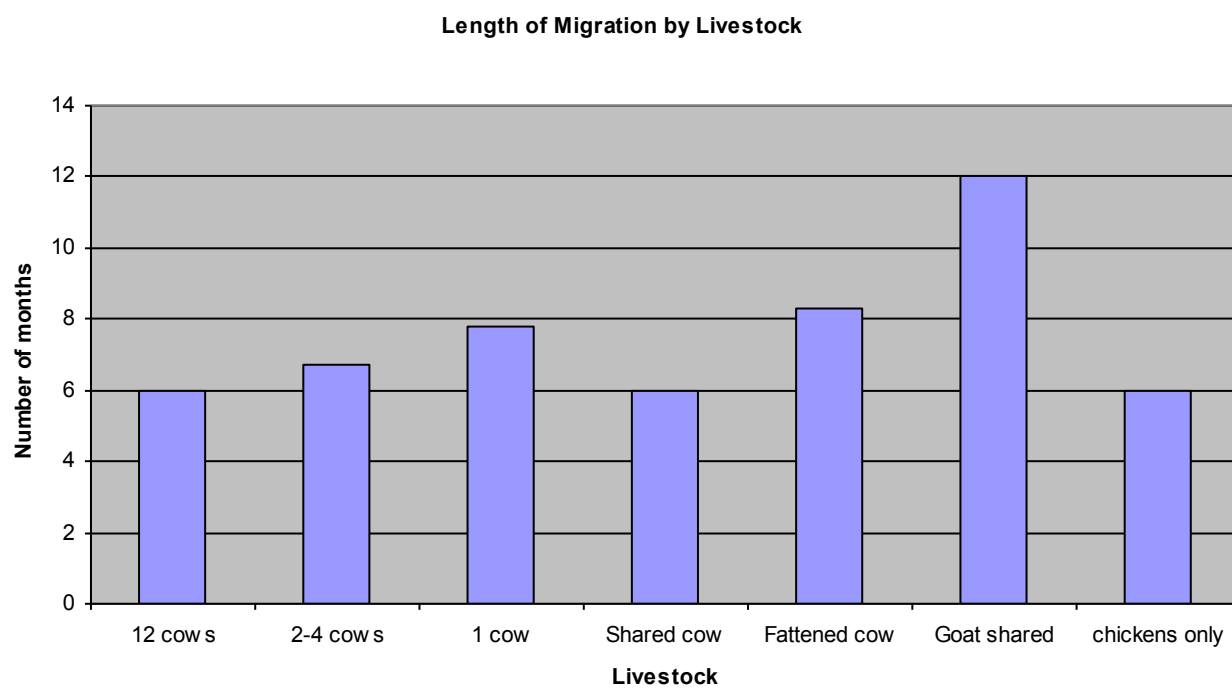
Box 1**Female Migration**

Few women work outside the home although the extent of female work seemed to vary from village to village and the more we probed the more work we uncovered. As a culturally sensitive subject, it was hard to ascertain the extent of female waged labour. In a female focus group in Guptomony village on an attached char close to the mainland we were told that some women did commute to the mainland to carry out waged employment such as drying rice. But living away from home is a different matter and we came across only two cases of female migration.

F lives in Krishnamony and spent the last 4-5 years migrating to Kanchipara, another union of Gaibanda district to carry out domestic work. She had been abandoned by her husband approximately seven years ago and had been the only member of the household able to earn a living as her father was too old and lame and her brother was too poor to offer the family any financial support. She received Tk.300 a month and sent money home every two weeks. Her mother had been able to save some of this money, which was apparently the money they were surviving on now. F stopped migrating when her mother, who had been looking after F's two children, died. Without this social support she is now unable to migrate and the family will have to survive on produce from the 1 bigha of Khas land that the family has access to. Because her father is unable to work the land himself they have to hire in help at the cost of Tk.50 a day. This family was very vulnerable and one of the most chronically poor that we met. The reason for such vulnerability lay with their poor access to productive assets, both in terms of land and labour. They also appeared to have no social capital apart from some money that F had been able to borrow from her previous employer interest free. She had found the work through kinship networks as her aunt's daughter also worked in the area.

The second case of female migration also occurred under exceptional circumstances. In this case the father did not migrate, but after his land had eroded he had sent his son and daughter to work in a garments factory in Dhaka. This family lived in Manushmara village, Austamir char of Kurigram district. The father told us that he had once owned a lot of land and was now too ashamed to carry out waged labour. He stays on the char and cultivates less than 1 bigha of his father-in-law's land. His brother, having failed his SSC exam, migrated to Dhaka in 1988 and found work in the Garments factories. His son – too young to carry out daily waged labour - had migrated aged approximately 13 or 14 to join his uncle in the garment's factory and his sister had followed closely behind. It was hard to establish her exact age now or at the time of migration, but she could not have been more than 12 or 13 when she left with her brother. The combined remittance used to be Tk. 2,000-3,000 every few months. The father would go to Dhaka at the cost of Tk 400 to pick up the money and see his children. They would only return once or twice a year for special occasions. She has recently been married in Dhaka and will no longer be sending money to her father.

Graph 1



Appendix 1

Table XX. List of the interviews conducted on the Char area

Village	District	Upazila	Union	Household Interviews	Village groups	Female groups	Migrant groups
(Satar Kandi Char)	Gaibandha	Fulchhari	Kamarjani	4	1		
Nischintapur	Gaibandha	Fulchhari	Fazlupur	2			
Krishnamoni	Gaibandha	Fulchhari	Fazlupur	5		1	
West Galna	Gaibandha	Fulchhari	Gazaria	1	1		
Kabilpur South	Gaibandha	Fulchhari	Uria	4			
Guptamoni	Gaibandha	Fulchhari	Fazlupur	4		1	1
Kalasona	Gaibandha	Fulchhari	Uria	1			
Charuapara	Kurigram	Chilmari	Chilmari	1	1	1	
Manushmari (Austamir Char)	Kurigram	Chilmari	Chilmari	4			
Total				26	3	3	1