



RMMRU

Working Paper Series No. 19

**Cross Border Labor Mobility, Remittances and
Economic Development in South Asia**

Raisul Mahmood

The RMMRU Working Paper Series presents papers in a preliminary form. More information on the work and research projects of RMMRU can be found online at www.rmmru.org.

Acknowledgements

This paper was constructed in collaboration with TARU and was commissioned by and submitted to the World Bank

Terms of Use

This material may be published in its entirety, or only in part, in newspapers, wire services, internet-based information networks and newsletters, you are also free to use the information in your radio-TV discussions or as a basis for discussion in different contexts, provided that credit is given. If you do choose to publish this material, you must inform us via email at info@rmmru.org

Recommended Citation

Mahmood, Raisu, (2011). *Cross Border labor mobility, Remittances and Economic Development in South Asia*, (Working paper series no. 19, Dhaka: RMMRU)

ABSTRACT	3
1. INTRODUCTION	4
2. ANALYTICAL FRAMEWORK, DATA SOURCE AND METHODOLOGY	7
1.1. Analytical framework	7
1.2. Survey instruments	9
1.3. Methodology	10
3. SOCIO-ECONOMIC PROFILE OF HOUSEHOLDS	11
3.1. Number, location and demographic characteristics	11
3.2. Level of education, employment and occupation	14
3.3. Housing, living condition & household amenities	16
3.4. Household land ownership, income, debt and savings	18
4. EXPERIENCE WITH CROSS BORDER MIGRATION	20
4.1. Length, place of stay and employment status in India	20
4.2. Motives, source of information and cost of migration	20
4.3. Number and characteristics of migrants in India	22
4.4. Employment and occupation	24
5. INCOME, EXPENDITURE, SAVINGS AND REMITTANCES	26
5.1. Income earned in India	26
5.2. Monthly consumption expenditures	30
5.3. Monthly savings	33
5.4. Remittances sent back home	34
6. IMPACT OF CROSS BORDER MIGRATION	40
6.1. Household Income, consumption and savings	40
6.2. Remittances and household consumption	43
6.3. Household debt and savings	45
6.4. Housing and amenities	46
6.5. Ownership and distribution of land	47
6.6. Health and welfare of children	51
6.7. Use of remittances	54
6.8. Changes in household perceptions	55
7. SUMMARY, CONCLUSIONS AND POLICY OPTIONS	57
7.1. Summary of findings	57
7.2. Major conclusions	58
7.3. Policy Options	59
BIBLIOGRAPHY	60
APPENDICES	63

Tables

Number	Page
3.1. Location and number of sample households – migrant and non-migrant	12
3.2. Demographic characteristics of households	13
3.3. Level of education among family members	14

3.4.	Employment and occupation status of family members	15
3.5.	Housing condition of households	16
3.6.	Household land ownership	17
3.7.	Household living amenities (at present)	18
3.8.	Source and level of household income	19
3.9.	Existence of household debt/savings	19
4.1.	Length, place and employment status of migrants to India	21
4.2.	Primary reason behind migration to India	22
4.3.	Size and characteristics of family members in India	23
4.4.	Employment and occupation before migration	25
5.1.	Level and distribution of migrants' monthly income in India	26
5.2.	Distribution of monthly income by gender & district	27
5.3.	Distribution of monthly income by occupational groups and location	28
5.4.	Monthly expenditures in India and distribution of migrants by district	30
5.5.	Distribution of monthly expenditures by gender and location	31
5.6.	Distribution of monthly expenditure by different occupational groups	32
5.7.	Average monthly savings in India	33
5.8.	Distribution of monthly savings by gender and location	34
5.10.	Migrant's relationship with family back home	36
5.11.	Level and type of remittances	37
5.12.	Distribution of monthly remittances by gender and location	38
5.13.	Major aspects of sending remittances	39
6.1.	Source and average level of household annual income (total)	40
6.2.	Changes in source and average level of annual income (Kurigram)	41
6.3.	Changes in source and average level of annual income (Jessore)	42
6.4.	Relative importance of alternative sources of income for migrant families	43
6.5.	Remittances and monthly family expenditures	43
6.6.	Consumption of basic items by migrant and non-migrant households	44
6.7.	Changes in household debt and savings (together)	45
6.8.	Changes in quality of house (together) (in % terms)	46
6.9.	Changes in house & amenities (Kurigram)	47
6.10.	Changes in house & amenities (Jessore)	48
6.11.	Changes in landholdings over time (average landholding)	48
6.12.	Changes in value of landholdings over time	49
6.13.	Changes in distribution landholding over time	50
6.14.	Education and welfare of children	52
6.15.	Health and medical care of children	53
6.16.	Use of remittances for non-consumption purposes	54
6.17.	Change in perception due to migration	56

ABSTRACT

Within the broader context of Bangladesh's long experience with international migration, one of the most contentious and controversial issue has been cross-border migration between Bangladesh and India. Various myths, misconceptions and denial of realities underscore the situation. The report has been an attempt to identify and analyze impacts of cross-border migration on households having members working in India. It tries to answer questions: what types of families do participate in cross-border migration; what varied experiences did migrants gather while working in India; how the situation of the migrant households changed since the process began? The information base for the study comes from a detailed survey carried out on 367 households dispersed across two administrative districts in Bangladesh. Other

sources of information include focused group discussions, key informants, and review of existing literature. Cross-border migrant families represent low education levels. Vast majority of these households own very little agricultural land; significant proportion of them are in debts; unemployment and seasonal employment is quite common. Migration helps augment family income as remittances comprise a major source of income. It contributes to improvement in household's debt situation, and savings accumulation. Cross-border migration is positively associated with quality of housing and change in the situation of women and children. Compared to non-migrants, however, changes experienced over time by migrant households are not that significant. Few areas in which migrants seem to have some positive differences with non-migrants include consumption of cereal and cereal products, fuel and lighting, lower average family debt, quality of house and household amenities, and good health among children. Local perception about cross-border migrant households is not always positive. Serious information gap underscores existing controversies over cross-border migration between Bangladesh and India. Further strengthening of available knowledge and understanding of various dimensions of cross-border migration based on a transparent agenda, objective and systematic information gathering and coverage of all various issues relevant to both sides of the border will be critical for future policy planning on the issue. This will positively underscore addressing different aspects of cross-border migration. Four policy options would seem viable moving forward. First, public awareness should be generated about the risks of unauthorized border crossing and taking up employment. Secondly, information should be disseminated about relative costs and benefits of seeking employment within the country but away from the home. Most important, however, will be development of employment opportunities in respective localities. Establishment of industries, augmentation of local economic activities, and development of trade and business could play important roles toward local employment generation. Finally, some formalization of the cross-border migration process would seem pertinent. Such a policy could apply in both directions, and implemented under the declared spirit of cooperation within the SAARC forum.

1. INTRODUCTION

Within the broader context of Bangladesh's long experience with international migration for employment (Mahmood, 2011, 1998; Siddiqui, 2004, 2002; Murshid, 2000) one of the most 'contentious and controversial' issues has been the question of cross-border migration between Bangladesh and India (Brahmachari, undated; Dalwani, 1995; Datta, 2004; Banerjee, 2003; Ahmed, 2007; Rao, 1998). Various myths, misconceptions and denial of realities underscore such a situation. Included among these are perceived motives behind cross-border migration, conceptualization of cross-border migration, level and ethno-linguistic composition of migrants, history of human movements in the sub-continent, existence of one of the longest, and partly un-demarcated, borders, and exploitation of the issue for domestic politics (Delwani, 1995; Pathania, 2003; Afsar, 2008; Hazarika, 2000; Gillan, 2000; Shamshad, 2008).

Most cross-border migrations take place off the public radar, therefore, no one knows for sure their actual levels or is restrained from concocting any number either. Not surprising, the issue has at times fuelled political fires across borders (Beri, 2007; Saika, 2005; Kumari, 1997), and any discussions on the subject has been a taboo in certain quarters. Extreme positions are held on the subject by different quarters especially on its size, composition, directions, time horizon, underlying motives, and socio-politico economic implications (Sinha, 1998; Dalwani, 1995; Falahi, 2009; Simha, 2010; Gosh, 2010; Malik, 2008).

Indian media and some parts of the establishment in India – leaning towards certain political parties - claim the number of cross-border migration in millions – 20 million in one commonly quoted document (Sinha, 1998) - having hardly any objective basis though. The Bangladesh government claims that “there is not a single Bangladeshi migrant in India” and maintains “India allowed the migrants to live in its territory for many years, even issued official documents, therefore, these migrants ought to be treated as Indian citizens” (Ramachandran, 2005).

Census 2001 report of India – released in 2005 - estimated a total of 5.1 million international migrants present in the country. Of these migrants “3 million were from Bangladesh, 0.9 million from Pakistan, 0.5 million from Nepal and 0.1 million from Sri Lanka.” The Census definition of a migrant was based on “place of last residence” (Shamshad, 2008). About 65% of these migrants, however, had had migrated to India at least 20 years ago – in the early 1980s; many of them during the partition of India in 1947, and later during Bangladesh Liberation War of 1971. The number of Bangladeshi migrants with duration of 0 to 9 years was 279,878 in Census 2001, and 591, 572 in 1991. Based on this figures, yearly increment of Bangladeshi migrants was hardly 30,000 between 1990 and 2001 compared to 65,730 during the 1981 to 1991(Census of India in 2001, Data Highlights: Migration Tables, P.4). Should people living in India since 1947, or 1971 or even 1980, for instance, be counted as Bangladeshis? And what about those who were born in India, migrated to East Pakistan after the partition of 1947, and returned to India once again after 1971?

Moreover, whilst the popular belief especially in India is that cross-border migration is unidirectional – from Bangladesh to India only, in reality, however, migration does take place from India to Bangladesh as well. Beginning with 0.5 million Indian Muslims who migrated to erstwhile East Pakistan – now comprising Bangladesh, at the time of partition of India in 1947, an undercurrent of the same still continues in the same direction even to date not necessarily comprising only the Muslim. Some of those who migrated to India during the Bangladesh Liberation War – mostly comprising the Hindus, have been returning to Bangladesh – at times temporarily.

No less important, there are many Indian citizens who travel to Bangladesh on tourist visas but take up remunerative employment mostly on a short- to medium term basis. They work in such sectors as consulting, buying houses, textiles, garments, health, transportation, and even in beauty parlours and health clubs. Many Indian doctors are reported to work in hospitals and clinics in major cities in Bangladesh travelling on tourist visas, and at times during weekends. Though official records estimate such number at around 100,000 (Afsar, 2008), in reality it would be much higher. Notably, their number may though seem smaller compared to the alleged Bangladeshis in India, however, given technical and professional backgrounds, their overall earning and remittances potential could be quite significant.

Irrespective of differences in opinion on the level and directions of cross-border migration, fact remains that human movements do take place between India and Bangladesh based, among other things, on “weaker border controls; long-standing histories of population movements linked to colonialism and postcolonial nation building processes; ethnic affinities between sending and receiving countries; and deficient systems of confirming citizenship (Ramachandran, 2005).

The purpose of the present exercise is to identify and analyze impacts of cross-border migration and remittances on households having members working in India. The ultimate goal of the exercise is to enable a better understanding of the various dynamics of cross-border migration, and to suggest policy options towards minimizing any adverse consequences.

Changes experienced by a household between before and after cross-border migration underscore the impact of migration. Major areas of impact of cross-border migration relate to the inflow and use of remittances on household economic characteristics. This includes, among others, changes in income, consumption, and asset holdings. Level of remittances flowing into a household and its alternative uses underscores changes in a household’s economic characteristic. Changes as due to migration can be seen in terms of variations in family income, consumption and accumulations between pre- and post-migration periods, as also in terms of varying experiences of migrant and non-migrant families. A comparison of relative experience of a migrant household with that of households not having had any such experience shall underscore the nature and level of any such change.

Various impact of cross-border migration on respective households will be seen in view of their socio-economic conditions at the time migration. These include households’ characteristics as pertaining to (a)

demographic, (b) economic, (c) international migration, and (d) inflow and uses of remittances. Retroactive inquiries on key socio-economic indicators will track changes experienced by a household over time as related to international migration. Major components of the selected key issues include: demographic characteristics, economic characteristics, experience with international migration, inflow and use of remittances, and impact of migration and remittances on respective households.

The information base for the present study comes from a household survey carried out for the purpose based on a detailed questionnaire. It was carried out in two administrative districts of Bangladesh - Kurigram and Jessore – respectively in the administrative Divisions of Rajshahi and Khulna. The survey covered a total of 367 households of which 190 were migrants and remainder non-migrants, and was conducted during the months November 2010 through January 2011.

The study further utilizes qualitative information generated for the purpose. A review of existing literature provides both theoretical underpinnings for the study as also sources of secondary information. No less important has been systematic and strategic guidance received from the Task Team at the World Bank, Washington DC, from the very inception of the study. Particularly important has been the Technical Workshop in Dubai - organized by the Joint DEC-PREM Migration and Remittances Unit and the South Asia Economic Policy and Poverty (SASEP) Unit at the World Bank - where preliminary findings of the study was discussed and important insights were provided by various experts attending the meeting.

The report has been organized under seven sections including the present one. Section 2 discusses the different research tools used by the study including an analytical framework. Section 3 deals with socio-economic profiles of migrant households, including non-migrant households used in the study as a controlled group. Section 4 deals with household experience with cross-border migration. Section 5 looks into the experience of cross-border migrants with regard to income, expenditures, savings and remittances in India. Section 6 focuses on impacts of cross-border migration. Major areas of interest here are changes in income, expenditures, savings and debts, welfare of children, household consumption, family resource endowment, and changes in perceptions due to cross-border migration. The final section draws major conclusions of the study, including identification of some policy options.

The study has been a challenge from the very outset. Designing a study attuning migrants in India and families in Bangladesh was quite a difficult task especially when the two surveys took place at different points in time and at two different country settings. Matching these two groups would seem like ‘adjusting the body according to the coat’.

The second set of challenges came during the field testing of the questionnaires. The field staffs were confronted with the two challenging questions: how the survey is going to benefit the sample respondents? Most critical, would not the findings of the study be used towards possible apprehension of respective family members in India? When the Focussed Group Discussions were held in Jessore the time coincided with apprehension of Bangladeshi migrants in Mumbai and the research team had hard time to convince migrant households that the study had nothing to do with the actions taken by the Indian authority.

Most challenging, however, was locating individual households having members working in India. The districts identified by the survey conducted in India didn’t always reflect the realities on the ground. Scouting in Rangpur district by a team of five field staff over a week ended up in total frustration when it was realized that migrant families could not be identified there but in Kurigram a part of erstwhile greater Rangpur.

The task of identifying individual migrant households - dispersed across road-less areas separated by tiny canals with very few bridges across – was particularly challenging. Adding insult to the injury, the timing of the survey was in the midst of severe winter especially in the near-Himalaya district of Kurigram. The sun would remain hidden in the mists till late in the morning making working hour short and very cold. A team of dedicated field staff endured all these challenges and completed the survey on schedule.

Various limitations beset the study. It was carried out only in two districts. However, cross-border migrants are located in many other districts such as Satkhira, Khulna, Faridpur, Dhaka, and Barisal to name a few. Secondly, the study is based on the findings of 190 migrant households. But there could be thousands and thousands of such families dispersed across the country. Finally, sample migrants cover migrants to two destinations in India – Delhi and Mumbai. But Bangladeshis are reported to be working in other Indian cities or places. Question, therefore, remains as regards representativeness of the survey finding to give a true picture of the cross-border migrants and respective families.

Last, but not least, the focus of the study has been on impacts of migration on respective households in Bangladesh. But what about the situation of migrants in India particularly with respect to their working conditions, social assimilation, and safety and security. Information on these various issues could have added important dimensions to the issue of cross-border migration especially with regard to decision to migrate.

Limitation apart, the study is expected to usher in renewed interests in the issue of cross-border migration. Besides looking into different aspects of the issue – on which only scanty information is available from the Bangladesh side - the study will underscore issues critical to various dimensions of cross-border migration. Understanding overall impact of cross-border migration will prerequisite the need for objective and systematic information gathering based on a transparent agenda covering all various issues on both sides of the border relevant to respective migrants.

2. ANALYTICAL FRAMEWORK, DATA SOURCES, AND METHODOLOGY

This section provides an overview of different research tools and methodologies utilized by the study. These are seen, however, in the light of the analytical framework used by the study to understand and appraise impact of cross-border migration on respective households.

2.1. Analytical Framework

The impact of cross-border migration on respective households - as of any other form of international migration, is underscored by three basic sets of issues: (a) socio-economic background of migrants at the time of migration, (b) experience entailed by migrants during stay abroad, and (c) changes undergone by respective families through the inflow and use of overseas remittances. A clear understanding of these three sets of issues is critical to appraise possible impact of cross-border migration on respective households as also to generate information thus entailed.

Socio-economic background of migrants

Socio-economic background of migrants and respective families basically refers to the initial conditions the migrants originated from. Broadly, this entails two sets of issues: those relating to the family from where the migrant comes, and particular characteristics of the individual migrants. The first set of issues refers to the family environment of the migrant covering family demographics, employment and occupation, level of education among family members, family resource base in terms of income and assets and living conditions, and particular location of the family. Some of these family characteristics may serve as push or pull factors for cross-border migration while others may work as major catalysts in the process of migration should one decide to migrate. For instance, migration of neighbours, friends and relatives could serve as a major catalyst in the decision to migrate; desperate family economic conditions could serve as a push factor in the process; better economic conditions of a family could help meet the costs of migration.

Similarly, particular characteristics of individual migrants would underscore their occupational pattern of migrants abroad, therefore, income, expenditures, savings and remittances. This includes age, gender, educational qualification, job experience prior to migration, marital status, etc.

Experience entailed while working abroad

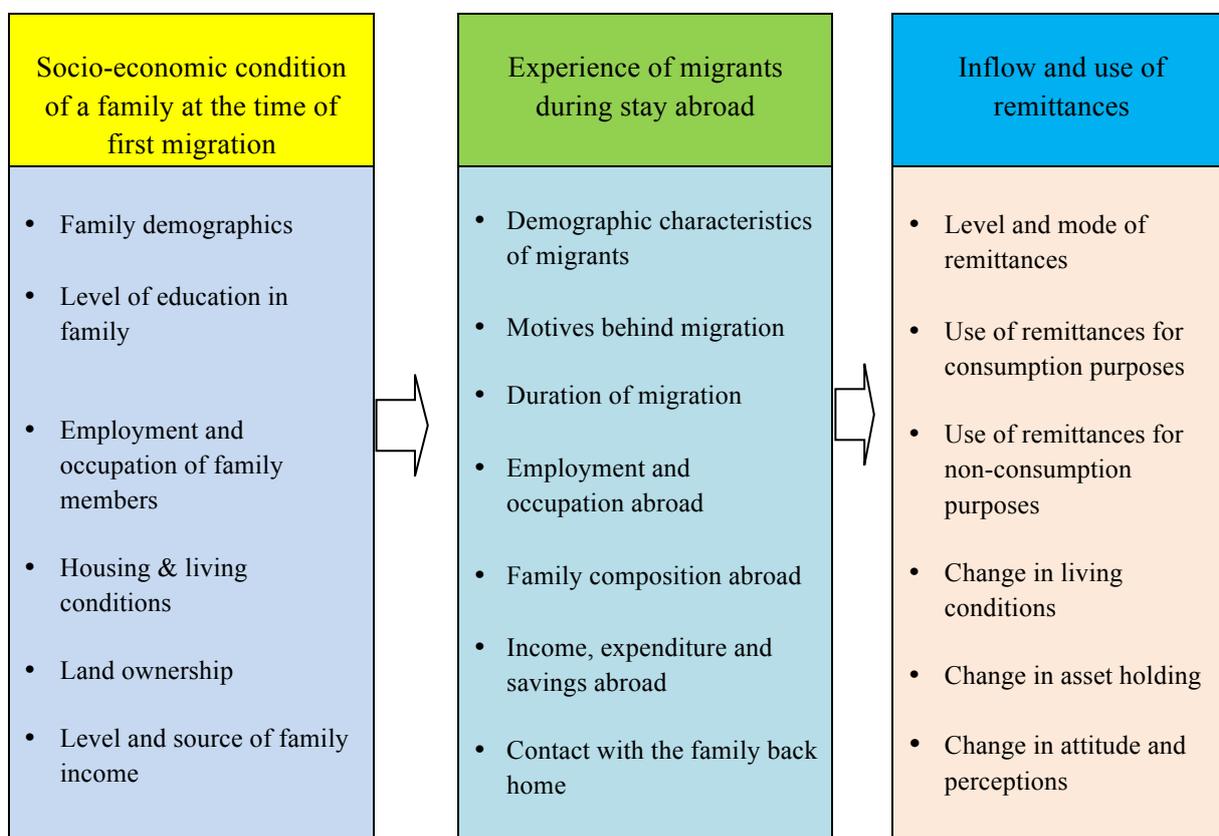
Employment and nature of occupation abroad will underscore income, expenditure and savings of migrants abroad which ultimately would determine one’s capacity to send remittances back home. Better the terms of employment, the higher will be income earned abroad, and less the costs of living abroad the higher will be savings, and potential for remittances. Besides job market conditions abroad, education and experience of migrants at the time migration would relate to nature of employment and associated benefits. Income and savings abroad, however, will be underlined by whether or not a migrant has a family abroad and employment status of respective family members. The higher the number of family members abroad the more would be costs of livings, and the higher the labour force participation of individual family members the greater will be total family income. All this will have important bearing – positive or negative, on income, expenditures and savings, therefore, level of remittances sent back home.

Inflow and use of remittances

The ultimate impact of cross-border migration on respective households will be exerted through the inflow and alternative uses of remittances. The higher the level of remittances the greater will be prospect for consumption and non- consumption use of the same; and the greater the use of remittances for non-consumption purposes the higher will be prospect of experiencing changes in such areas as education level of family members, health and medical care, accumulation of family assets, improvement in living conditions, and accumulation of savings. All this will contribute to the resource base of the family and seen as positive contributions of cross-border migration. On the other hand, consumption use of remittances while contributing to a family’s current living and social standing could jeopardize its long-term sustainability based on improved resource base of the family.

The following schematic diagram summarizes different aspects of cross-border migration under the headings of socio-economic condition of a migrant family at the time of first migration, experience of migrants during stay abroad, and inflow and use of remittances.

**Schematic Diagram Showing
Interfaces between the Process and Impact of Cross-Border Migration**



2.2. Survey Instruments

The study has utilized four different survey instruments toward collection of necessary information for the study: (a) questionnaire survey, (b) focused group discussions (FGDs), (c) key informant interviews (KIIs), and (d) consultative process.

Questionnaire Interview

A detailed questionnaire comprising all various issues relating to international migration from respective households was executed on sample households. The major queries of the questionnaire centred at households' characteristics as pertaining to (a) demographic, (b) economic, (c) international migration, and (d) inflow and uses of remittances. It further included retrospective questions on key socio-economic indicators to track changes experienced by a household over time as related to international migration.

Focus Group Discussions

In an effort to complement quantitative information generated through questionnaire survey, the study also resorted to focused group discussions (FGDs). The focus was on issues critical to understanding the process and dynamics of migration, perceptions as to the pros and cons of migration, and relative responsibilities of different stakeholders toward making the most out of migration while minimizing any adverse consequences. The FGDs distinguished between migrant and non-migrant households, and male and female members of a household.

A total of 8 focused group discussions were held across the two districts, of which four were held with migrant families and 4 with non-migrant families. Distinction was made between male and female members of a household as belonging to both migrant and non-migrant families. Each focused group discussion comprised 8-12 participants.

Key Informant Interviews (KIIs)

The study further conducted Key Informant Interviews (KIIs) with select individuals whose unique situation and perspective could add depth of information. This included interviews with the Chairman Union Parishad, Headmaster, local high school, Imam, local mosque, Chairman Upazila Parishad, and Upazila Nirbahi Officer (UNO).

The KIIs focused on the perspectives of the select individuals on major issues raised in the focus group discussions. One central issue was maximizing latent opportunities of cross border migration.

Consultative process

Systematic and strategic guidance received from the Task Team at the World Bank, Washington DC, from the very outset was an important research tool used by the study. It took place in the forms of face-to-face discussions, correspondence through e-mails, teleconferences, and telephone conversations – to name few. The consultative process took place at almost each stage of the study – designing of research tools, identification of survey areas, and selection of migrant and non-migrant households.

Particularly important has been the Technical Workshop in Dubai organized by the Joint DEC-PREM Migration and Remittances Unit and the South Asia Economic Policy and Poverty (SASEP) Unit at the World Bank where preliminary findings of the study were discussed and important insights provided by various experts attending the meeting.

Rapid screening survey

The rapid screening survey was carried in the districts of Jessore and Kurigram under the administrative divisions of Khulna and Rajshahi respectively. Selection of individual districts followed the findings of the rapid screening survey on Bangladeshi migrants in Kolkata and Lucknow carried out by TARU. The purpose of the rapid screening survey was to prepare a list of households having members currently working in India.

Screening of migrant families

Identification of individual migrant families within each of the districts having members working in India was based on an extensive scouting in the districts. This was done in two phases. First the members of the research team travelled extensively in these two districts starting from the district headquarters down to upazila and union levels talking to whoever could provide information on possible areas of concentration of families with members working in India. These included government officials, local leaders, teachers, social activists and even rickshaw pullers with whom they travelled in these areas.

In Jessore, 10 villages were identified, and in Kurigram 5 villages. In total, 15 different villages were identified in the districts of Jessore and Kurigram, which again belonged to 2 upazilas in Jessore – Sharsha and Jikargacha, and 2 upazilas in Kurigram – Nageshwari and Fulbari.

Screening of non-migrant households

For non-migrant households – which are supposed to serve as control groups, selection of districts and sub-districts followed the same pattern as in the case of rapid screening of migrant households. Particularly important was to select non-migrant households from within the neighbourhood of migrant households already selected, and ensuring comparability between migrant and non-migrant households in terms education of family head and landownership.

Detailed Household Survey

Detailed household survey based on questionnaire was conducted on a list of households identified and screened through the rapid screening process. It covered a total of 367 households comprising 190 migrant and 177 non-migrant households. The questionnaire covered detailed information on socio-background of migrants, profile of migrants abroad, and impact of migration on respective households.

Data Analysis

The survey data was processed on computer using the SPSS program. Once the data were entered into computer it was cleaned and pre-tested for any inconsistencies. Statistical tools used to analyze data included frequencies, cross-tabulation and reports. Data analysis was preceded by preparation of a detailed set of dummy tables covering different areas of survey interests.

3. SOCIO-ECONOMIC PROFILE OF HOUSEHOLDS

The focus of this section is on the socio-economic characteristics of the households surveyed for the purpose of the present study. It highlights various household characteristics reflective of family situations at the time of migration. Major focus is on family demographics, level of education within the family, employment and occupation, level and source of family income, and living and housing conditions.

Distinctions are made between migrant and non-migrant households. The ultimate goal here is to answer questions such as: what types of families do participate in cross-border migration; what are their particular situations that could be related to such migration; how different are migrant households compared to those not experiencing any cross-border migration. The present section will either answer such questions or prepare the ground for the same later.

3.1. Number, Location and Demographic Characteristics

The sample comprises a total of 367 households of which 190 are migrants and 177 non-migrants. Two administrative districts – Kurigram and Jessore, belonging to administrative divisions of Rajshahi and Khulna, contain the sample households. Of the total, 176 households come from Kurigram, and 191 from Jessore. Of the 190 migrant households, 90 are located in Kurigram, and 100 in Jessore. The respective numbers for non-migrants are 86 and 91.

The sample households in each district are distributed across different upazilas, unions and villages. In Kurigram the sample households are distributed across two upazilas – Nageshwar and Fulbaria, comprising in total 2 unions and 9 villages. In Jessore, the sample households come from one Upazila – Sharsha, which comprises of 2 unions and 6 villages (Table 3.1).

Household head is male is most common across the sample households. This is true across both migrant and non-migrant households as also across the two districts. However, the relative share of female-headed families is significantly higher among migrant families as compared to their non-migrant counterparts. For instance, among the non-migrant families less than 10% of the family heads are female. The corresponding figure is 27% for migrant households. Between the two districts, their relative share is higher in Jessore than in Kurigram – 33% and 20% respectively. The opposite seems to be the case for non-migrant households albeit marginally.

Average household size is quite low across both migrant and non-migrant households. For migrant households average family size is at estimated at 4.04 as compared to 4.64 for their non-migrant counterparts. Household size is 5 or less for 80% of migrant households; it is 8 or above in less than 5% cases. For non-migrant families sizes of 4 to 7 account for 78% of the households, and only 19% households have 3 or less members compared to 44.7% for migrant households.

About a quarter of the migrant family members are aged 15 years or less, and three quarters of them are aged less than 30. Most similar is the case with respect to non-migrant households as well. Migrant families, however, have a higher proportion of member aged 60+ -10.8% as compared to 3.2% for non-migrants. Particularly important is Kurigram where 12% of migrant households have elderly population as compared to hardly 2% among non-migrants.

Table 3.1
Location and Number of Sample Households - Migrant and Non-Migrant

Districts	Upazila	Unions	Villages	Migrant Households		Non-Migrant Households	
				(N)	%	(N)	%
Kurigram						86	48.58
	<i>Nageshwar</i>					36	39.56
		Ramkhan				36	
			Paschim Ramkhan			27	
			Askon Nagar			1	
			Dakhin Ramkhana			8	

	<i>Fulbaria</i>					50	54.94
		Kashipur				50	
			Anantapur			16	
			Pachim Anantapur			15	
			Dakhin Anantapur			18	
			Uttar Anantapur	1		1	
			Dharpur	3		0	
			Kashipur	2		0	
Jessore				100	52.63	91	51.41
	<i>Sharsha</i>			100		91	
		Bagachara		75	75.00	69	75.82
			No. 1 Colony	16		14	
			Bosotpur	35		31	
			No. 2 Colony	24		24	
				25	25.00	22	24.18
		Goga	Satai	10		8	
			Amlai	10		8	
			Goga	5		6	
Together				190		177	

Migrant families have lower percentage share for male family members as compared to non-migrants. This is true across the individual districts. However, difference in relative shares of male and female members is higher in Jessore than in Kurigram – both with respect to migrant and non-migrant households.

The structure of the sample families - as based on relationship of individual members with the family head - is quite similar across migrant and non-migrant families and across individual districts. The proportion of households where the family head himself/ herself is also the respondent is slightly higher in migrant families as compared to non-migrants – 25% and 22% respectively. The proportion of spouse is higher with non-migrants than with migrant households. The relative share sons is quite high among non-migrants than migrants

Table 3.2
Demographic Characteristics of Households
(% of column total)

Demographic Characteristics	Migrant			Non-migrant		
	Kurigram	Jessore	Together	Kurigram	Jessore	Together
Gender of family head:						
Male	80.0	67.0	72.2	91.9	96.7	94.4
Female	20.0	33.0	26.8	8.1	3.3	5.6
	(90)	(100)	(190)	(86)	(91)	(177)
Household family size:						
1 – 3	45.6	44.0	44.7	14.0	23.1	18.6
4 – 5	34.4	36.0	35.3	65.1	51.6	58.2
6 – 7	14.4	17.0	15.8	19.8	19.8	19.8
7 – 9	2.2	2.0	2.1	1.2	3.3	2.3
10 +	3.3	1.0	2.1	0.0	2.2	1.1
Average	4.10	3.98	4.04	4.63	4.65	4.64
	(90)	(100)	(190)	(86)	(91)	(177)
Age distribution of family members:						

00 – 15	21.5	30.2	26.0	31.7	25.3	28.4
15 – 25	26.1	24.1	25.1	21.4	29.8	25.7
26 – 30	7.9	6.3	7.0	11.3	6.1	8.6
31- 40	9.2	8.0	8.6	14.8	10.9	12.8
41 – 50	9.8	11.3	10.6	11.6	17.3	14.5
51 – 60	13.6	10.3	11.9	7.0	6.6	6.8
60+	12.0	9.8	10.8	2.3	4.0	3.2
	(368)	(398)	(766)	(398)	(423)	(821)
Gender of family members:						
Male	49.7	47.0	48.3	50.8	54.4	52.6
Female	50.3	53.0	51.7	49.2	45.6	47.4
	(368)	(398)	(766)	(398)	(423)	(821)
Relationship with family head:						
Self	24.5	25.1	24.8	21.6	21.5	21.6
Father	0.0	0.8	0.4	1.3	0.7	1.0
Mother	1.1	2.8	2.0	2.8	1.7	2.2
Son	23.9	16.8	20.2	25.6	30.7	28.3
Daughter	12.5	13.6	13.1	19.1	16.8	17.9
Uncle	0.0	0.3	0.1	0.0	0.2	0.1
Aunt	0.0	0.3	0.1	0.0	0.0	0.0
Son-in-law	0.3	1.8	1.0	0.3	0.7	0.5
Daughter-in-law	6.0	5.3	5.6	3.0	2.1	2.6
Grandson	5.4	9.5	7.6	3.3	0.9	2.1
Grand daughter	6.0	5.8	5.9	1.5	0.7	1.1
Spouse	18.2	14.1	16.1	19.6	20.8	20.2
Others	2.2	4.0	3.1	2.0	3.1	2.6
	(368)	(398)	(766)	(398)	(423)	(821)

Notes: The items within parenthesis refer to the number of cases on which the % is based.

3.2. Level of Education, Employment and Occupation

Literacy level among migrant family members is quite low. This is particularly important for the family head. For migrant households taken together, 62% of the family heads have no education. It is as high as 69% in Kurigram. The situation is slightly better among non-migrant households where 56% family heads are without any education. Migrant households, however, have some advantages at the higher education end. Family heads with SSC or higher level of education account for 23% of the total. The respective figure for non-migrant households is around 16% (Table 3.3).

Table 3.3
Level of Education among Family Members (% of column total)

Level of education	Migrant			Non-migrant		
	Kurigram	Jessore	Together	Kurigram	Jessore	Together
Education level of family head:						
No education	68.9	55.0	62.1	61.6	50.5	55.9
Up to 5 th level	2.2	10.0	6.3	17.4	22.0	19.8
6 th – 10 th level	5.6	10.9	7.9	7.0	9.9	8.5
S.S.C	3.3	6.0	4.7	4.7	5.5	5.1
H.H.C	20.0	18.0	18.9	9.3	12.1	10.7
Degree & above	0.0	0.0	0.0	0.0	0.0	0.0
	(90)	(100)	(190)	(86)	(91)	(177)
Education level of family members:						
Minors	0.0	3.5	1.8	0.8	3.3	2.1

No education	66.3	40.5	52.9	61.6	31.9	46.3
Up to 5 th level	15.2	26.9	21.3	25.4	27.7	26.6
6 th – 10 th level	9.5	15.1	12.4	6.0	25.1	15.8
S.S.C	1.6	7.5	4.7	2.5	5.0	3.8
H.H.C	7.3	6.5	6.9	3.8	5.0	4.4
Degree & above	0.0	0.0	0.0	0.0	2.1	1.1
	(368)	(398)	(766)	(398)	(423)	(821)
Education level of male Members:						
Minors	0.0	3.7	1.9	0.5	2.2	1.4
No education	57.4	39.6	48.4	50.5	29.6	39.4
Up to 5 th level	18.0	23.5	20.8	30.2	27.4	28.7
6 th – 10 th level	9.3	13.9	11.6	7.9	27.4	18.3
S.S.C	1.6	8.6	5.1	4.5	4.3	4.4
H.H.C	13.7	10.7	12.2	6.4	7.0	6.7
Degree & above	0.0	0.0	0.0	0.0	2.2	1.2
	(183)	(187)	(370)	(202)	(230)	(432)
Education level of female members:						
Minors	0.0	3.3	1.8	1.0	4.7	2.8
No education	75.1	41.2	57.2	73.0	34.7	54.0
Up to 5 th level	12.4	29.9	21.7	20.4	28.0	24.2
6 th – 10 th level	9.7	16.1	13.1	4.1	22.3	13.1
S.S.C	1.6	6.6	4.3	0.5	5.7	3.1
H.H.C	1.1	2.8	2.0	1.0	2.6	1.8
Degree & above	0.0	0.0	0.0	0.0	2.1	1.0
	(185)	(211)	(396)	(196)	(193)	(389)

Notes: The items within parenthesis refer to the number of cases on which the % has been based.

A very low education level of migrant families is reflected also in the educational level of respective family members. This is particularly important with respect to female family members. In Kurigram, for instance, 75% of the female family members of migrant households have no education. Hardly 3% of female members in there have SSC and above education level compared to about 16% for the male. The situation is better in Jessore where 42% of the females have no education. The non-migrant households reflect a similar situation as migrants in both the districts (Table 3.3).

The incidence of unemployment and seasonal employment is quite high in migrant households. About 15% of the migrant household members are reported to have been unemployed at the time of the survey. It is as high as 27% in Kurigram as compared to 60% in Jessore. Moreover, about a quarter of the families are reported to be employed round the year in Kurigram. The respective figure for Jessore is 17%. The employment situation is slightly better for non-migrant family members across the districts. Importantly, the proportion of housewives is higher in migrant families than in non-migrant families – 33% and 25% respectively (Table 3.4).

Table 3.4
Employment and Occupation Status of Family Members
(% of column total)

Employment & Occupation of Family Members	Migrant			Non-migrant		
	Kurigram	Jessore	Together	Kurigram	Jessore	Together
Employment status:						
Minor	1.9	15.3	8.9	5.5	5.4	5.5
Employed round the year	30.4	17.3	23.6	27.4	12.8	19.9
Seasonally employed	0.5	11.8	6.4	0.0	20.3	10.5
Unemployed	27.4	2.3	14.4	23.4	6.4	14.6
Housewife	30.7	35.4	33.2	25.1	25.8	25.5
Student	9.0	17.8	13.6	18.6	29.3	24.1
	(368)	(398)	(766)	(398)	(423)	(821)
Primary occupation of family Members:						

Service	8.4	3.9	6.0	4.8	6.8	5.9
Farming	38.8	24.9	31.4	41.6	39.4	40.4
Trade & business	3.5	8.2	6.0	3.8	5.2	4.6
Manufacturing	0.0	1.2	0.6	0.5	0.8	0.7
Housewife	48.9	54.5	51.9	47.8	44.2	45.9
Transportation	0.0	4.3	2.3	1.0	2.8	2.0
Construction worker	0.0	3.1	1.7	0.5	0.8	0.7
Others	0.4	0.0	0.2	0.0	0.0	0.0
	(227)	(257)	(484)	(209)	(249)	(458)
Whether living with family:						
Yes	100.0	98.7	99.3	100.0	98.6	99.3
No	0.0	1.3	0.7	0.0	1.4	0.7
	(368)	(398)	(766)	(398)	(423)	(821)
Place of employment:						
Village	99.6	96.1	97.7	97.6	90.8	93.9
Outside village	0.4	3.1	1.9	2.4	9.2	6.1
India	0.0	0.8	0.4	0.0	0.0	0.0
	(227)	(257)	(484)	(209)	(249)	(458)

Notes: The items within parenthesis refer to the number of cases on which the % has been based.

Farming is the major occupation of the sample households. It is the main occupation of 31% of the migrant households as compared to 40% for non-migrant households. Almost all family members live with respective families in the village. Employment outside the village is very low. Only 9 cases exist where place of employment was outside respective village – 1 in Kurigram and 8 in Jessore. These comprise 2% of the cases for whom information is available. Household experience with internal migration is, therefore, insignificant.

3.3. Housing, living condition & household amenities

Housing and living conditions

Current house ownership is almost universal across sample households. This is true across the districts and across migrant and non-migrant households. In terms of quality of housing – nature of construction, variations do exist across households and across districts. Seen in terms of materials used to construct wall, floor and roof, migrant households live mostly in semi-permanent houses. House walls are made mostly of corrugated tins or other materials; floors are made mostly of mud, and roofs of tins (Table 3.5).

Table 3.5
Housing Condition of Households (% of column total)

Housing Conditions	Migrant			Non-migrant		
	Kurigram	Jessore	Together	Kurigram	Jessore	Together
House Ownership:						
Own house	100.0	98.0	98.9	100.0	100.0	100.0
Other arrangement	0.0	2.0	1.1	0.0	0.0	0.0
	(90)	(100)	(190)	(86)	(91)	(177)
Quality of housing:						
Wall:						
Brick	1.1	28.0	15.3	0.0	39.6	20.3
Mud	1.1	28.0	15.3	11.6	22.0	16.9
Tin	40.0	16.0	27.4	41.9	13.2	27.1
Others	57.8	28.0	42.1	46.5	25.3	35.6
	(90)	(100)	(190)	(86)	(91)	(177)
Floor:						
Cement	0.0	6.0	3.2	0.0	18.7	9.6
Mud	100.0	94.0	96.8	97.7	80.2	88.7
Tiles	0.0	0.0	0.0	1.2	1.1	1.1
Others	0.0	0.0	0.0	1.2	0.0	0.6
	(90)	(100)	(190)	(86)	(91)	(177)

Roof:						
Thatched	11.1	1.0	5.8	18.6	0.0	9.0
Tin	88.9	67.0	77.4	76.7	71.4	74.0
Tiles	0.0	1.0	0.5	2.3	0.0	1.1
Others	0.0	31.0	16.3	2.3	28.6	15.8
	(90)	(100)	(190)	(86)	(91)	(177)

Notes: The items within parenthesis refer to the number of cases on which the % is based.

Across the two districts, quality of housing is better in Jessore than in Kurigram. In Jessore 28% of the houses have walls made of brick as compared to only 1% in Kurigram. Moreover, 6% of houses in Jessore have cement floors which is non-existent in Kurigram. Similarly, wall made of mud is prominent in Jessore. Differences in quality of housing are visible also among non-migrant households located in respective districts.

Household Amenities

Use of tube well as source of drinking water is universal – 100% of the households have access to it. Similarly, use of individual toilets is most common – 86% of households experience the same. Dug-pit is widely used as a means of garbage disposal across both the districts. Availability of electricity is quite limited and varies across the districts. In Kurigram 3.3% of the migrant households have access to electricity as compared to 28% in Jessore. The non-migrant households, however, have a relatively better access to electricity. Sample households' access to cell phone is much higher in Jessore – 51%, compared to 12% in Kurigram (Table 3.7).

Table 3.7
Household Living Amenities (at present)
(% of column total)

Living Amenities	Migrant			Non-migrant		
	Kurigram	Jessore	Together	Kurigram	Jessore	Together
Drinking water source:						
Tubewell/hand pump	100.0	100.0	100.0	100.00	100.0	100.00
Sanitation arrangement:						
Individual household toilets	85.6	86.0	85.8	96.0	89.0	92.7
Use shared toilets	14.4	6.0	10.0	3.5	9.9	6.8
Open defecation	0.0	8.0	4.2	0.0	1.1	0.6
Garbage disposal:						
In dug pit	95.6	99.0	97.4	95.3	93.4	94.4
Road-side	4.4	0.00	2.1	4.7	6.6	5.6
Burn	0.0	1.0	0.5	0.0	0.0	0.0
Electricity connection:						
Have electricity	3.3	28.0	16.3	5.8	49.5	28.2
No electricity	96.7	72.0	83.7	94.2	50.5	71.8
Telephone connection:						
Landline	1.1	1.0	1.1	0.0	1.1	0.6
Cell phone	12.2	51.0	32.6	14.0	71.4	43.5
Both	0.0	0.0	0.0	0.0	1.1	0.6
None	86.7	48.0	66.3	86.0	26.4	55.4
(N)	(90)	(100)	(190)	(86)	(91)	(177)

Notes: The items within parenthesis refer to the number of cases on which the % is based.

3.4. Household land ownership, income, debt and savings

Household land ownership

The vast majority of migrant households own very little agricultural land. Their average land holding is about a quarter of an acre (100 decimals). The situation is relatively worse in Kurigram as compared to Jessore. Non-migrant households belonging to the two districts conform to the same land ownership pattern. The situation, however, improves a little if agricultural land is combined with homestead land which is most common to migrant households. Based on total land, 28% of the migrant households own 0.05 acres or less, as compared to 67% for the same agricultural land (Table 3.6).

Table 3.6
Household Landownership (% of column total)

Type of household land	Migrant			Non-migrant		
	Kurigram	Jessore	Together	Kurigram	Jessore	Together
Agricultural land (in acres):						
0.0 - 0.05	77.8	57.0	66.8	69.8	41.8	55.4
0.06 – 0.10	2.2	0.0	1.1	1.2	1.1	1.1
0.11 – 0.25	5.6	9.0	7.4	1.2	6.6	4.0
0.26 - 0.50	2.2	11.0	6.8	11.6	19.8	15.8
0.51 – 0.75	3.3	9.0	6.3	9.3	8.8	9.0
0.76+	8.9	14.0	11.6	7.0	22.0	14.7
Average size	0.19	0.31	0.26	0.18	0.81	0.51
(Number of cases)	(90)	(100)	(190)	(86)	(91)	(177)
Homestead land (in acres):						
0.0 - 0.05	36.7	25.0	30.5	47.7	41.8	44.6
0.06 – 0.10	38.9	35.0	36.8	37.2	20.9	28.8
0.11 – 0.25	18.9	32.0	25.8	15.1	27.5	21.5
0.26 - 0.50	5.6	8.0	6.8	0.0	6.6	3.4
0.51 – 0.75	0.0	0.0	0.0	0.0	2.2	1.1
0.76+	0.0	0.0	0.0	0.0	1.1	0.6
Average size	0.09	0.11	0.10	0.06	0.11	0.09
(Number of cases)	(90)	(100)	(190)	(86)	(91)	(177)
Total land (in acres):						
0.0 - 0.05	36.7	21.0	28.4	46.5	37.4	41.8
0.06 – 0.10	27.8	19.0	23.2	18.6	2.2	10.2
0.11 – 0.25	11.1	12.0	11.6	4.7	2.2	3.4
0.26 - 0.50	2.2	5.0	3.7	0.0	0.0	0.0
0.51 – 0.75	0.0	0.0	0.0	0.0	0.0	0.0
0.76+	22.2	43.0	32.2	30.2	58.2	44.6
(Number of cases)	90	100	190	86	91	177

Notes: The items within parenthesis refer to the number of cases on which the % is based.

Source and Level of household income

Agriculture and wage/salary are two major income sources for the sample households. Most common is income from wage and salary which is reported by 88% of the migrant households in Kurigram, and 52% in Jessore. Few households – 5 in Kurigram and 2 in Jessore, receive income from domestic remittances though the average monthly inflow from this is quite. However, for migrant households the most common income source is overseas remittances. Average monthly income for the migrant households is estimated at Taka 3,700 in Kurigram, and Taka 5,790 in Jessore. Compared to average family size this would enable very low per capita income – especially in the absence of overseas remittances (Table 3.8).

Table 3.8
Source and Level of Household Income
(Annual income in Taka)

Source of income	Kurigram.			Jessore		
	(N)	%	(Av.)	(N)	%	(Av.)
Migrant households:						
Agriculture	18	20.2	12,444	77	77.0	17,821
Salary/wage	78	87.6	38,907	52	52.0	22,523
Fishing				1	1.0	60,000
Business profit	1	1.1	17,200	16	16.0	40,455
Domestic remittances	5	5.6	6,000	2	2.0	48,000
Remittances received from overseas	69	77.5	10,603	97	97.0	36,148
Others	1	1.1	76,800	17	17.0	4,412
Total Income	89		44,419	100		69,481
Non-migrant households:						
Agriculture	25	29.1	11,496	76	83.5	32,331
Salary/wage	85	98.8	37,685	73	80.2	37,895
Fishing	2	2.3	1,600	3	3.2	14,667
Business profit				14	15.3	48,042
Domestic remittances	1	1.1	6,000	2	2.1	25,000
Others				61	67.0	10,105
Total	86		40,695	91		72,600

Household debt and savings

Two fifths – 40%, of the migrant households are currently in debt. Their proportion is 50% in Kurigram as compared to 31% in Jessore. On the other hand, 35% of the households have some savings. The proportion of such households is higher in Kurigram – 42%, than in Jessore – 29%. However, comparing average level of debts and savings – many of these households has more debts than savings. The average level of savings is estimated at Taka 13,000 as compared to average debt of Taka 15,000. Across districts, in Kurigram average savings is higher than debt by Tk. 1,045. The opposite is the case in Jessore where average debt is Tk. 7,000 higher than average savings. A similar pattern is observed for non-migrant households (Table 3.9).

Table 3.9
Existence of Household Debt/Savings (% of column total)

	Migrant			Non-migrant		
	Kurigram	Jessore	Together	Kurigram	Jessore	Together
Household outstanding debts:						
Yes	50.0	31.0	40.0	53.5	38.5	45.8
Average level of debts (Tk)	1,344	34,555	14,891	2,151	43,000	19,802
Household current savings:						
Yes	42.2	29.0	35.3	40.7	37.4	39.0
Average savings (Tk)	2,389	27,551	13,280	2,437	15,903	9,073
Number of Households	(90)	(100)	(190)	(86)	(91)	(177)

4. EXPERIENCE WITH CROSS-BORDER MIGRATION

Experience of the sample households with regard to cross-border migration is the focus in this section. It discusses different aspects of cross-border migration that may have bearing on impact on respective households. Discussed here are issues such as motives behind migration, process of migration,

employment and occupation of migrants, family structures, income, expenditure and savings, and level and mode of transfer of remittances.

4.1. Length, place of stay and employment status in India

Migration from the sample households has been of recent origin. For almost half of them migration took place during the last three years; and for three fifths since 2005. Only for less than one tenth of the cases that migration took place before 10 years. Between the two districts, migration from Kurigram is relatively of recent origin compared Jessore. Here, in more than a third of the cases the duration of migration has been more than 7 years. The respective figure in Kurigram is less than a fifth.

Delhi and Mumbai account as the places of stay for almost the whole of the migrants. Of the 323 migrants all but 2 are accounted by these places. Two other places identified are Lucknow and Assam which account for 1 migrant each. Interestingly, migrants from the two districts demonstrate very distinct destination patterns. Those from Jessore go to Mumbai, and Delhi for those from Kurigram. In Kurigram, 97% of the migrants identify Delhi as the place of their stay in India; Mumbai accounts for 96% of the migrants from Jessore.

There are a small number of migrants in both districts that go to either Mumbai or Delhi. For instance, in Jessore 3.7% of the migrants live in Delhi compared to 96% in Mumbai. Similarly, in Kurigram 2% of the migrants live in Mumbai while 97% live in Delhi. History of migration from the locality, establishment of networks over the years, and nature of available jobs underscore such a destination pattern.

Migrants in India are mostly employed or self-employed. Together they account for about 90% of the migrants for whom information is available. Only 8% of them are reported being unemployed, and 3% identified as being minors or students. Migrants from the two districts, however, demonstrate different employment status. Unemployment is almost non-existent among migrants from Jessore as compared to 13% in the case of those from Kurigram. Moreover, a small proportion of migrants from Kurigram are reported to be self-employed – 2%, which non-existent among those from Jessore. Migrants from Kurigram contain minors and students but none for Jessore (Table 4.1).

4.2. Motives, source of information and cost of migration

Economic reason is the sole motive behind cross-border migration. This basically underscores reasons such as opportunities for employment, therefore, income. It was reiterated again and again in the Focus Group Discussions (FGDs) and Key Informant Interviews (KIIs). “People go to India due to poverty”, “lack of work or properties”, “for survival”, “to satisfy basic needs”, “for better living”, “to help our family to survive” are the reasons that were put forward by participants in the FGDs. Opinions were also expressed as to “at least get two times food” or “do not go to India by choice, had no other choice”. Some desperate economic situations experienced in the country would encourage people to take the journey across the border.

No less important would also be various allurements promised by the middlemen that encourage migrants to take up the decision to migrate across the border – not always knowing if it was right or not until they were already on the other end of the rope. One opinion commonly expressed by members of migrant households in FGDs was that had there been opportunities for employment in respective localities there would be no need to travel illegally to India. They would be better off staying in their locality even if they earned less than what they would do in Delhi or Mumbai.

Table 4.1
Length, place and employment status of migrants to India

Length, Place and Employment status	Kurigram	Jessore	Together
Length of migration (in years)			
1 – 3	47.1	50.0	48.2
4 – 6	33.9	15.7	26.4

7 – 10	10.6	24.6	16.4
10+	8.5	9.7	8.9
	(189)	(134)	(323)
Place of stay in India			
Delhi	97.4	3.7	58.5
Mumbai	1.6	96.3	40.9
Lucknow	0.5	0.0	0.3
Assam	0.5	0.0	0.3
	(189)	(134)	(323)
Employment status in India			
Employed	79.9	99.3	88.2
Self-employed	2.2	0.0	1.3
Unemployment	13.4	0.7	8.0
Minor/Student	4.5	0.0	2.6
	(179)	(134)	(313)

Average cost of migration to India has been estimated to vary between Taka 3,650 – as in the case of migrants from Kurigram, and Taka 4,635 – as for Jessore. These figures are inclusive of all various cost components of migration – travel, preparation and payment to any intermediary. The minimum cost of migration has been reported as Taka 900 and maximum Taka 24,000. Broadly, migrants from Kurigram – migrating mostly to Delhi, incurred less average costs than those from Jessore migrating mostly to Mumbai. The differences could be explained in terms of both an intensity of interest for a job in Mumbai and role played by various intermediaries.

Financing the costs of migration out own sources is most common – reported by 68% of the sample families. The next important source is borrowing from friends and relatives on a no-interest basis. Equally important is borrowing from professional money lenders. There are, however, differences across the districts in terms of relative use of alternative mode of financing the costs of migration. Borrowing from money lenders is more prominent in Jessore – 32%, as compared to Kurigram – 9%. Most similar is also the case with borrowing from friends and relatives. Notably, migrant families in Kurigram relied more on sell/mortgage of property – 10%, compared to in Jessore – 1% (Table 4.2).

Table 4.2
Primary Reason behind Migration to India

	Kurigram	Jessore	Together
Reasons for Migration:			
Education	0.0	0.0	0.0
Economic betterment	100.0	100.0	100.0
Family/Marriage	0.0	0.0	0.0
Escape conflict/unrest/political persecution	0.0	0.0	0.0
Natural disaster	0.0	0.0	0.0
Others	0.0	0.0	0.0
(Number of cases)	(90)	(100)	(190)
Source of information about possible migration:			
Family members already in India	10.0	6.0	7.9
Friends and relatives in India	34.4	2.0	17.4
Local intermediary	52.2	95.0	74.7

Others	3.3	1.0	2.1
(Number of cases)	(90)	(100)	(190)
Cost of migration:			
Average	3,650	4,635	
Maximum	14,000	24,000	
Minimum	9,00	1,000	
Source of financing costs of migration:			
Self	70.0	67.0	68.4
Sell/mortgage of property	8.9	1.0	4.7
Friends and relative (interest free)	15.6	26.0	21.1
Borrowed from moneylender (with interest)	8.9	32.0	21.1
Others	0.0	1.0	0.5
(Number of cases)	(90)	(100)	(190)

4.3. Number and characteristics of migrants in India

A total of 323 members of the sample households have been found to be working in India at the time of the survey. Given the number of 190 migrant households, this will give an average of 1.7 migrants per household. The respective averages across the two districts are estimated at 2.1 for Kurigram and 1.34 for Jessore.

Such a difference in average number of migrants per household across the districts is reflected in the relative proportion of households with varying numbers of migrants. The number of migrants in a family has been found to vary between a minimum of one and a maximum of five. However, the two sample districts vary significantly in terms of containment of different number of migrants within a family. For instance, 72% of the households in Jessore have only one family member working in India. The corresponding figure for Kurigram is 44.4%. Households with a maximum of two migrants account for 95% of the total in Jessore as compared to 70% in Kurigram. On the other hand, 20% of the households in Kurigram have more than 4 members; 4.4% five members.

Table 4.3
Size and Characteristics of Family Members in India (% of column total)

Characteristics	Kurigram	Jessore	Together
Number of migrants in the family:			
1	44.4	72.0	58.9
2	25.6	23.0	24.2
3	10.0	4.0	6.8
4	15.6	1.0	7.9
5	4.4	0.0	2.1
Gender of Migrants:			
Male	58.7	51.5	55.7
Female	41.3	48.5	44.3
Age of migrants at the time of first migration:			
Upto 25	58.7	50.0	55.1
26 - 30	13.2	18.7	15.5
31 - 40	22.8	20.9	22.0
41 - 50	4.8	6.0	5.3
51 - 60	0.5	4.5	2.2
Marital status at the time of migration:			
Married	57.1	67.9	61.6

Unmarried	21.7	16.4	19.5
Widow/widower	0.5	4.5	2.2
Divorced/separated	2.6	9.7	5.6
Minor	18.0	1.5	11.1
Educational level of migrants:			
No education	57.7	54.5	56.3
Upto V	31.7	23.1	28.2
VI – X	10.1	18.7	13.6
S.S.C.	0.0	1.5	0.6
H.S.C	0.0	2.2	0.9
B.A	0.5	0.0	0.3
Relationship with family head:			
Self	2.1	0.0	1.2
Father	0.5	5.2	2.5
Mother	0.5	8.2	3.7
Son	33.9	37.3	35.3
Daughter	5.3	15.7	9.6
Son-in-law	0.0	1.5	0.6
Daughter-in-law	14.8	6.0	11.1
Grandson	9.5	0.0	5.6
Grand-daughter	4.2	0.0	2.5
Spouse	27.0	26.1	26.6
Others	2.1	0.0	1.2
	(189)	(134)	(323)

Majority of the migrants are males – 56% of the total. However, their relative share varies across the two districts. Males account for 59% of the migrants in Kurigram compared to 52% in Jessore. Conversely, the proportion female migrant is higher in Jessore – 49% of total, compared to 41% in Kurigram.

The migrants were very young age at the time of their first migration to India. Among them 55% were aged 25 years or less; and 70% aged 30 years or less. This is true across both the districts. However, the relative share of those aged above 30 years is slightly higher in Jessore, more so for those aged above 50 years.

Migrants were mostly married when they first migrated to India. They account for 62% of total migrants. Their relative share is 68% in Jessore as compared to 57% in Kurigram. If added to these are also those who were once married but widowed or separated at the time of first migration, their share goes up further. Hardly a quarter of the migrants were never married when they first migrated to India.

Individual migrants have had very little education at the time their first migration to India. More than half of them had no education; up to level V for another 28%. Together, 85% of the migrants had a maximum of V level education. The instances of SSC or higher level education are quite few; almost nil in Kurigram.

Based on the relationship with respective household head, individual migrants represent all different types of relations. Most important is father-son relationship which accounts for more than a third of the migrants. The next important is spouse – husband-wife, in the case of male family head, or wife-husband, when the household head is a female. Important is also father-in-law and daughter-in-law relationship. This underscores family migration – son migrating with daughter-in-law. Migration of daughters account by 16% of migrants from Jessore compared to 5% in Kurigram (Table 4.3).

4.4. Employment and occupation

Most of the migrants were either employed – fully or seasonally, prior to their migration to India. They represent 56% of the migrants. The figure is relatively higher for Jessore – 66%, compared to 55% for

Kurigram. With respect to Jessore, 33% of the migrants were housewives prior to migration, which is only 5% for migrants from Kurigram.

Migrants from Kurigram were mostly involved in farming prior to their migration to India which is accounted by 74 % of the migrants. In Jessore, the most prominent occupation is housewife – 43%, followed by farming – 24%. Service accounts for 11% of the migrants from Kurigram compared to 2% in Jessore (Table 4.4).

Service of different types is the most dominant form of occupation for migrants in India. This accounts for about 70% of the migrants. It includes all different types of services – domestic aid, restaurant workers, and security-guard. Second important occupation is manufacturing activities. It relates all production related works – in factories, small enterprises, and brick fields. However, service is relatively more important for those from Jessore – 81%, than Kurigram – 59%. Involvement in manufacturing activities, on the other hand, is quite important amongst migrants from Kurigram – 30%, than those Jessore – 14%. Involvement of migrants in trade and business is quite marginal – hardly 2%.

Table 4.4
Employment and occupation before migration

Employment & Occupation Status	Kurigram	Jessore	Together
Employment status before migration:			
Employed	53.7	59.7	56.3
Seasonally employed	1.7	6.0	3.6
Unemployed	38.9	0.7	22.3
Housewife	5.1	32.8	17.2
Student	0.6	0.7	0.6
	(175)	(134)	(309)
Occupation before migration:			
Service	10.9	2.2	6.1
Farming	73.6	23.9	46.3
Trade and business	2.7	6.0	4.5
Manufacturing	0.9	0.0	4.0
Housewife	10.0	43.3	28.3
Transportation	0.0	3.7	2.0
Construction related	0.0	0.7	0.4
Others	0.0	18.7	10.2
Unemployed	1.8	1.5	1.6
	(110)	(134)	(244)
	(179)	(134)	(313)
Occupation in India:			
Service	58.8	81.2	69.4
Farming	8.8	3.0	6.0
Trade and business	2.0	1.5	1.8
Manufacturing	30.4	14.3	22.8
	(148)	(133)	(281)

5. INCOME, EXPENDITURE, SAVINGS AND REMITTANCES

This section looks into the economics of cross-border migration. Specifically, it deals with income, expenditure and savings as experienced by sample migrants in India. It further deals into remittances sent back home by migrants.

5.1. Income earned in India

Level of monthly income

Average monthly income of a Bangladeshi migrant in India has been estimated at Taka 5,784. Based on the then exchange rate - US\$:Tk. 1:73 - the average monthly income of migrants in India would be around US\$ 79. This is based on the information available on 274 Bangladeshi migrants in India. The average monthly income reported for Kurigram is 6,037 as compared to Tk. 5,515 for those from Jessore. However, variations in monthly income across individual migrants are quite high in Kurigram – measured in Standard Deviation (SD) terms - than in Jessore. For instance, SD for Kurigram is estimated at Tk. 5,732 as compared to Tk. 2,721 for Jessore. Moreover, minimum income reported in Kurigram is significantly lower than that in Jessore – Tk. 500 and Tk. 1,500 respectively for Kurigram and Jessore (Table 5.1).

Table – 5.1
Level and distribution of Migrants' Monthly Income in India

Monthly income in India (in Tk.)	Kurigram	Jessore	Together
Up to 3,000	7.1	23.3	15.0
3,001 – 4,000	20.6	15.0	17.9
4,001 – 5,000	14.2	18.8	16.4
5,001 – 6,000	21.3	8.3	15.0
6,001 – 7,000	21.3	15.0	18.2
7,001 +	15.6	19.5	17.5
Average	6,037	5,515	5,784
Minimum	550	1,500	550
SD	5,732	2,721	4,528
(Number of cases)	(141)	(133)	(274)

Underscored as by the observed value of standard deviations variations exist in relative distribution of migrants across different income groups. When average monthly income is estimated at Tk. 5,784, more than a third of the migrants earned Tk. 4,000 or less per month; about 50% Tk. 5,000 or less. Income distribution is quite different across the two districts, therefore, across migrants working in Mumbai and Delhi. Among those working in Delhi – belonging to the district of Kurigram – about 58% earned more than Tk. 5,000 per month; 16% earned more than Tk. 7,000. However, for those coming from Jessore – working mostly in Mumbai – 57% earned Tk. 5,000 or less; 23% earned Tk. 3,000 or less. One fifth of the migrants in Mumbai earned more than Tk.7,000 which is higher than that observed for migrants working in Delhi.

Monthly income and gender

Monthly income of a Bangladeshi migrant in India is underscored by gender. A male migrant on an average earned Tk.6, 565 per month as compared to Tk.4, 751 for a female migrant. Such a difference is true across the two districts, therefore, those working in Delhi and Mumbai. For instance, average monthly income of a male migrant working in Delhi is Tk.7, 071 as compared to Tk.4, 373 for a female migrant. Similarly, in Mumbai a male migrant earned on average Tk.5, 928 per month as compared with Tk. 5,070 for a female migrant. Based on these average incomes across gender and destinations, income difference between genders is quite significant in Delhi than in Mumbai. In absolute terms, difference in average income between a male and female migrant in Delhi is Tk. 2,698, as compared to Tk. 858 in Mumbai. Relatively, a male migrant in Delhi would earn 62% more than a female migrant, compared to 17% more in Mumbai (Table 5.2).

Table – 5.2
Distribution of monthly income by Gender & District
(in % terms)

Gender & District	Up to 3,000	3,001 – 4,000	4,001 – 5,000	5,001 – 6,000	6,001 – 7,000	7,001 +	Average monthly income (in Taka)	Total Number of cases
Together:								
Male	9.6	13.5	13.5	14.7	24.4	24.4	6,565	(156)
Female	22.0	23.7	20.3	15.3	10.2	8.5	4,751	(118)
Kurigram:								
Male	2.3	9.2	8.0	24.1	31.0	25.3	7,071	(87)
Female	14.8	38.9	24.1	16.7	5.6	0.0	4,373	(54)
Jessore:								
Male	18.8	18.8	20.3	2.9	15.9	23.2	5,928	(69)
Female	28.1	10.9	17.2	14.1	14.1	15.6	5,070	(64)

Besides lower average monthly income, female migrants, moreover, are represented more at the lower echelon of income distribution. For instance, 66% of the female migrants earned Tk. 5,000 or less per month; almost half of them earned Tk. 4,000 or less. On the contrary, 64% of the male migrants earned more than Tk. 5,000; almost half of them earned more than Tk. 6,000. Female migrants are distributed more in lower income groups than their male counterparts. In Delhi, more than 50% of the female migrants earned less than Tk. 4,000 per month compared to hardly 12% of the male migrants. In Mumbai, however, females are rather well represented in higher income groups compared to males. There 44% of the female migrants earned more than Tk. 5,000. For male migrants the corresponding figure is 42% (Table 5.2).

Monthly income and occupation

Monthly income of migrants in India varies across their different occupational groups, viz. service, farming, trade and business, and manufacturing. The highest average monthly income of Tk. 6,400 is due

to trade and business - the number of migrants involved is very low though. This is followed by those involved in different type of services who earn on average Tk. 5,890. The lowest average monthly income – Tk. 5,060 - is due those involved in farming. Variations, however, exist in earning potential of different occupations between migrants working in Delhi and Mumbai. In Delhi, the highest average monthly income is due to those involved in indifferent manufacturing activities – Tk. 6,524. Migrants in similar occupation in Mumbai earn Tk. 3,579 per month. Similarly, in Mumbai, trade and business provides the highest average monthly income – Tk. 9,500, as compared to in Delhi - Tk. 4,333. In both cases the number of observations is very low though. Finally, earning from farming activities is quite high in Delhi, whereas it yields the lowest average monthly income in Mumbai (Table 5.3).

Table – 5.3
Distribution of monthly income by Occupational Groups and Location
(in % terms)

Occupational Groups and Districts of Origin	Monthly Income in India							Average monthly income (in Taka)	Total Number of cases
	Up to 3,000	3,001-4,000	4,001-5,000	5,001-6,000	6,001-7,000	7,001+			
Together									
Service	12.0	21.4	19.3	14.6	16.1	16.7	5,890	192	
Farming	26.7	0.0	13.3	26.7	20.0	13.3	5,060	15	
Trade & Business	20.0	40.0	0.0	20.0	0.0	20.0	6,400	5	
Manufacturing	21.3	8.2	9.8	13.1	26.2	21.3	5,606	61	
Total	15.0	17.6	16.5	15.0	18.3	17.6	5,791	273	
Kurigram									
Service	9.4	29.4	18.8	20.0	12.9	9.4	5,846	85	
Farming	0.0	0.0	18.2	36.4	27.3	18.2	6,127	11	
Trade & Business	33.3	33.3	0.0	33.3	0.0	0.0	4,333	3	
Manufacturing	2.4	7.1	4.8	19.0	38.1	28.6	6,524	42	
Total	7.1	20.6	14.2	21.3	21.3	15.6	6,038	141	
Jessore									
Service	14.0	15.0	19.6	10.3	18.7	22.4	5,925	107	
Farming	100.0	0.0	0.0	0.0	0.0	0.0	2,125	4	
Trade & Business	0.0	50.0	0.0	0.0	0.0	50.0	9,500	2	
Manufacturing	63.2	10.5	21.1	0.0	0.0	5.3	3,579	19	
Total	23.5	14.4	18.9	8.3	15.2	19.7	5,527	132	

Within individual occupational groups, variations exist in relative distribution of migrants across different income groups. For occupations such as trade and business, migrants belong mostly to lower end of the income strata. Farming occupation, however, would seem to have more migrants on the upper end of the income strata; 60% of those involved in the occupation earn more than Tk. 5,000 per month. Most similar also is the case with respect to manufacturing. Migrants involved in different type of services – the most common occupation – would seem to be equitably distributed across different income groups. About two fifths of them earn between Tk. 4,000 and Tk. 6,000. Between migrants working in Delhi (coming from Kurigram) and Mumbai (coming from Jessore), the highest average monthly income varies across major occupations.

Income difference between Bangladesh and India

In view of the income earned by sample migrants in India - and its distribution across different income levels, as discussed above, it would seem interesting to see how the income earned by migrants in India compares with (a) income that could have been earned had migrants gotten employed in Bangladesh, and (b) minimum wage instituted by the Indian authority for different geographical regions in India particularly for Delhi and Mumbai – the two major destinations of sample migrants.

First, the average monthly income earned by sample grants in India is lower than average monthly earning of a casual labourer in major cities in Bangladesh. In early 2010, the proximate time when the survey was carried out - average daily wage of a casual labourer in major cities in Bangladesh such as Dhaka, Chittagong, Rajshahi and Khulna was around Tk. 300. Now if someone worked for at least 22 days a month he/she would earn Taka 6,600 a month. This will compare significantly positive with Tk. 5,791 reported to have been earned on average by a Bangladeshi migrant in India. All the areas in Bangladesh may, however, not have a similar wage level, and it may not be the same all throughout the year.

Moreover, looking through relative distribution of migrants across different income groups – both total and location specific - the difference between income earned in India and that what could have been earned had migrants worked at home will seem much more significant. Noted earlier, about a third of the migrants earned a maximum of Tk. 4,000 per month; and almost a half less than Tk. 5,000. What it would suggest is that for at least half the migrants earning in India is lower than what they could have earned had they worked at home. And the difference in income in India compared to that what could have been earned at home will be around 25% less for at least 50% of the migrants – Tk. 5,000 compared to Tk. 6,600.

Across migrants working in Delhi and Mumbai – coming from Kurigram and Jessore respectively – about 57% of the migrants in Mumbai earned less than what they could have earned at home. And about a quarter of them in Mumbai earned almost half of possible income at home. Between male and female migrants, more than 85% of the female migrants in India earned less than what could have earned at home – Tk. 6,600. This is particularly important for female migrants in Delhi as compared to those in Mumbai.

Secondly, the lower earnings of Bangladeshi migrants in India is most visible if compared with the statutory minimum wage enacted for different geographical locations. In Delhi (old), for instance, the statutory minimum wage for unskilled workers – the lowest skill grade noted – is Indian Rupees 234 per day or Rupees 6,084 per month. Converted into Bangladesh currency (US\$: Rupee 45 and US\$: Taka 73 – as it prevailed at the time of the survey) monthly minimum wage in Delhi will be equivalent to Tk. 9,870. Compared to this, average monthly earning of Bangladeshi migrants – Tk. 5,791- will be equivalent to 59% of the recommended minimum wage. In other words, Bangladeshi migrants on average got paid 40% less than the recommended minimum wage. For about half the migrants' monthly wage is half the recommended minimum wage.

Similarly, in the state of Maharashtra the recommended monthly minimum wage is Rupees 4,834 – equivalent to Tk. 7,842. Compared with this, average monthly earning of Tk. 5,527 for migrants in Mumbai is 30% less than the recommended minimum wage. For 38% migrants in Mumbai their earning is equivalent to less than three fourths of the recommended minimum; for 57% it is equivalent to 64% of recommended minimum wage. What this tends to imply is that Bangladeshi migrants in India not only earned much less than what they could have earned had they stayed back and worked at home, more importantly, they got paid at levels which was significantly lower than statutory minimum wage enacted by the local authorities.¹

5.2. Monthly consumption expenditures

Level of monthly expenditures

Average monthly expenditure of sample migrants in India is estimated at Taka 3,141. This is equivalent to about US\$ 43 (US\$:Tk. = 1:73). Compared to average monthly income of Tk. 5,784 monthly expenditure will be equivalent to 54% of income. Across the districts – geographical destination of migrants as well - average monthly expenditure in Delhi is Tk. 3,673. The corresponding figure for those working in Mumbai

¹ For further details on statutory minimum wage in different parts of India, see, Labour Department, Government of Maharashtra; minimum wage in Delhi (old).

is Tk. 2,576. Compared to average monthly income, consumption expenditures account for 60% of migrants' income in Delhi; 47% in Mumbai. This will tend to suggest that both absolute and relative levels of expenditures are higher in Delhi as compared to Mumbai (Table 5.4).

Table 5.4
Monthly Expenditures in India and distribution of migrants by district

Monthly expenditure groups	Kurigram	Jessore	Together
Distribution of migrants by average monthly expenditures in India (in % terms)			
Upto 1,000	0.7	3.2	1.9
1,001 - 2,000	17.0	34.7	25.3
2,001 - 3,000	30.5	34.7	32.5
3,001 - 4,000	22.7	21.0	21.9
4,001 - 5,000	17	5.6	11.7
5,001 - 6,001	7.8	0.8	4.5
6,001 and above	4.3	0.0	2.3
Average	3,673	2,576	3,141
SD	1,335	1,240	1,400
Number of cases	(141)	(133)	(274)

Distribution of migrants across different expenditure groups suggests that for about two thirds of the migrants monthly expenditure is Tk. 3,000 or less; and in 27% cases it is Tk. 2,000 or less. Across destinations of migrants, for those from Kurigram – mostly working in Delhi – the proportion of them spending Tk. 3,000 or less per month is 48% of total. The corresponding figure for Jessore – working mostly in Mumbai – is 73%. Moreover, proportion of migrants experiencing monthly expenditures of Tk. 2,000 or less is 17.7% in Delhi, and 37.9% in Mumbai (Table 5.4).

Monthly expenditures, Gender and Location

Monthly expenditures of migrants in India correspond with their socio-demographic and occupational characteristics. Average monthly expenditure of male migrants in India is estimated at Tk.3, 454, and the corresponding figure is Tk. 2,726 for female migrants. This is compared to average monthly expenditures of Tk. 3,141 as discussed earlier. However, distribution of migrants across different expenditure groups suggests that female migrants belong mostly to the lower monthly expenditure groups as compared to their male counterparts. For instance, for 71% of the female migrant monthly expenditure in India is Tk. 3,000 or less. The corresponding figure for male migrants is 51%.

Table – 5.5
Distribution of monthly expenditures by gender and location
(in % terms)

Gender	Income groups							Average monthly expenditure (in TK)	Number of cases
	Upto 1,000	1,001 - 2,000	2,001 - 3,000	3,001 - 4,000	4,001 - 5,000	5,001 - 6,001	6,001 and above		
Together:									
Male	0.00	26.14	24.84	20.92	17.65	6.54	3.92	3,454	156

Female	4.46	24.11	42.86	23.21	3.57	1.79	0.00	2,726	118
Total	1.89	25.28	32.45	21.89	11.70	4.53	2.26	3,140	274
Kurigram:									
Male	0	14.9	21.8	23.0	23.0	10.3	6.9	4,010	87
Female	1.9	20.4	44.4	22.2	7.4	3.7	0	3,130	54
Total	0.7	17	30.5	22.7	17.0	7.8	4.3	3,673	141
Jessore:									
Male	0	40.9	28.8	18.2	10.6	1.5	0	2,752	69
Female	6.9	27.6	41.4	24.1	0.0	0.0	0.0	2,387	64
Total	3.2	34.7	34.7	21	5.6	0.8	0	2,576	133

However, the difference between male and female migrants is quite significant for the expenditure groups Tk. 2001 to Tk. 3,000 and Tk. 4,000 and above. While 43% of female migrants spend Tk. 2,000 to Tk. 3,000 per month, the corresponding figure for male migrants is 25%. More important, only 5% of the female migrants spend more than Tk. 4,000 per month. The same figure for male migrants is 28%. Difference in average monthly expenditures between male and female migrants in India is quite visible as across different locations of migrants. About 76% of female migrants in Mumbai spend Tk. 3,000 or less per month; and 35% spent Tk. 2,000 or less. The corresponding figures for Delhi – for those from Kurigram – are 66% and 22% respectively. In contrast, 63% of male migrants in Delhi spent more than Tk. 3,000 per month. However, in Mumbai only 12% male migrants spent more Tk. 4,000 per month as compared to none for female migrants. Here, moreover, 41% male migrants spent between Tk. 1,000 and 2,000 per month. The same figure for female migrants is 28% (Table 5.5).

Monthly expenditures and occupation

Monthly expenditure of migrants varies across their different occupational groups reflecting respective income differentials. This is represented in variations in average monthly expenditures across different occupational groups. The lowest average monthly expenditure is due to migrants involved in different types of services – Tk. 2,926, and the highest is due to farming – Tk. 3,800. Across migrants in Delhi (from Kurigram) and in Mumbai (from Jessore), farming has the highest average monthly expenditure in Delhi, and lowest in Mumbai. In the latter, the highest monthly expenditure is due those involved in trade and business – the number of cases is very small though, followed by migrants involved in services (Table 5.6).

Table 5.6
Distribution of monthly expenditure by different occupational groups

	Upto 1,000	1,001- 2,000	2,001- 3,000	3,00 - 4,000	4,001- 5,000	5,001- 6,001	6,001 and above	Average Monthly Expendi- ture (in Tk)	Numbe r of Cases
Together:									
Service	2.19	25.14	40.98	21.31	6.56	2.19	1.64	2,926	192
Farming	6.67	20.00	0.00	33.33	20.00	13.33	6.67	3,800	15
Trade & Business	0.00	20.00	40.00	20.00	20.00	0.00	0.00	3,300	5
Manufacturing	0.00	26.23	14.75	21.31	24.59	9.84	3.28	3,659	61
Total	1.89	25.00	32.58	21.97	11.74	4.55	2.27	3,145	273
Kurigram:									
Service	1.2	25.9	42.4	16.5	7.1	3.5	3.5	3,179	85
Farming	0	0	0	45.5	27.3	18.2	9.1	4,682	11

Trade & Business	0	0	66.7	33.3	0	0	0	3,167	3
Manufacturing	0	4.8	11.9	28.6	35.7	14.3	4.8	4,445	42
Total	0.7	17	30.5	22.7	17	7.8	4.3	3,673	141
Jessore:									
Service	3.1	24.5	39.8	25.5	6.1	1	0	2,726	107
Farming	25	75	0	0	0	0	0	1,375	4
Trade & Business	0	50	0	0	50	0	0	3,500	2
Manufacturing	0	73.7	21.1	5.3	0	0	0	1,921	19
Total	3.3	34.1	35	21.1	5.7	0.8	0	2,581	132

A lower or higher average monthly expenditure associated with a particular occupational group is further underscored by a greater representation of respective migrants at lower or higher expenditure strata. For instance, most of the migrants involved in different kinds of services are distributed across lower monthly expenditure strata. Almost 69% of them spend a maximum of Tk. 3,000 per month; and 27% Tk. 2,000 or less. On the other hand, for those involved in manufacturing activities a higher percentage of them tend to be represented on the upper end of the expenditure strata. About 38% of them spend Tk. 3,000 or more per month as compared to 10% for those involved in service. The pattern seems to be the similar across migrants working in Delhi and Mumbai (Table 5.6).

5.3. Monthly savings

Level of monthly savings

Average monthly savings of a Bangladeshi migrant in India has been estimated at Tk. 996 as based on the experience of 274 individual migrants working in India at the time of the survey. Distribution of monthly savings across different saving groups suggest that while savings of 52% of the migrants is Tk. 1,000 or less, about a fifth of them save more than Tk. 2,000 per month; and about a tenth more than Tk. 3,000 (Table-5.7).

Table – 5.7
Average monthly savings in India
(in Taka)

Monthly Savings groups	Kurigram	Jessore	Together
Up to 1,000	45.8	71.4	52.0
1,001 – 1,500	12.2	2.4	9.8
1,501 - 2,000	20.6	14.3	19.1
2,001 – 3,000	12.2	4.8	10.4
3,001 +	9.2	7.1	8.7
Average	1,520	441	996
SD	1,188	945	1,203
Number of cases	(141)	(133)	(274)

Across the two districts, migrants from Kurigram reported a monthly savings of Taka 1,520 as compared to Taka 441 for those from Jessore. This will imply that migrants working in Delhi – coming from Kurigram - saved on average more than three times more than those working in Mumbai - coming mostly from Jessore. Distribution of migrants across different savings group suggests that migrants in Mumbai mostly have low level of savings. More than 70% of them save Tk. 1,000 or less; hardly 12% save more than Tk. 2,000. The corresponding figures for migrants from Kurigram - working mostly in Delhi - are 46% and 21%

respectively. Moreover, while 12% of the migrants working in Delhi saved between Tk. 1,001 and Tk. 1,500, the same for working in Mumbai is only 2%.

Monthly savings, Gender and locations

Average monthly savings vary significantly between male and female migrants, irrespective of the destination of migration – Delhi or Mumbai. Average monthly savings of a male migrant is estimated at Tk. 1,216 as compared to Tk. 705. for his female counterpart. The difference is quite significant for those working in Delhi as compared to those in Mumbai. For instance, a male migrant working in Delhi saves on average Tk. 1,713 per month, and Tk. 589 in Mumbai. The corresponding figures for a female migrant in both these places are Tk. 1,207 and Tk.281 respectively. More important, female migrants are concentrated more at the very lower strata of savings groups. On the whole, 71% of the female migrants save a maximum of Tk. 1,000; as high as 84% in Mumbai. Hardly, 7% of them save more than Tk. 3,000 per month as compared to 27% for male migrants.

Table – 5.8
Distribution of monthly savings by gender and location
(in % terms)

Gender and Districts	Up to 1,000	1,001–1,500	1,501-2,000	2,001-3,000	3,001+	Average monthly savings	Number of cases
Together:							
Male	40.00	12.4	20.9	14.3	12.4	1,216	156
Female	70.6	5.9	16.2	4.4	2.9	705	118
Total	52.0	9.9	19.1	10.4	8.7	996	274
Kurigram:							
Male	34.1	14.6	23.2	15.9	12.2	1,713	87
Female	65.3	8.2	16.3	6.1	4.1	1,207	54
Total	45.8	12.2	20.6	12.2	9.2	1,519	141
Jessore:							
Male	60.9	4.3	13.0	8.7	13	589	69
Female	84.2	0.0	15.8	0.0	0.0	281	64
Total	71.4	2.4	14.3	4.8	7.1	441	133

Reflective of different levels of monthly income and expenditures thus associated, monthly savings of migrants in India vary with their different occupational characteristics. The highest average monthly saving

is due to those involved in trade and business and the lowest due to farming. Variations, however, exist in relative importance different occupations in yielding higher average monthly savings. Service entails the highest average monthly savings for migrants working in Delhi, when it is trade and business in Mumbai. Moreover, 44% of the migrants involved in manufacturing saved more than Tk.1, 500 per month; and 12% more than Tk. 3,000. Similarly, for those involved in different types of services, more than 35% of the migrants save Tk. 1,500 or more; and 12% save more than Tk. 3,000 (Table 5.9).

5.4. Remittances sent back home

Contact with family back in home

Migrants in India mostly maintain contacts with respective families back home. This is reflected in the proportion of migrants who visited home since going to India. A positive answer is reported by 64% of the migrants. For the remainder of the migrants it is either no relation whatsoever with the family back home, or, most possibly, too early to re-establish a contact since living home for India. The level of relationship with families back home is almost similar across the two districts. Excepting for a very recent migrant, contact with the family back home underscores flow remittances (Table 5.10).

Table –5.9
Distribution of monthly savings by occupational groups and Location
(in % terms)

Occupational groups and location	Up to 1,000	1,001 – 1,500	1,501 - 2,000	2,001– 3,000	3,001+	Average monthly savings (in Tk.)	Number of cases
Together:							
Service	57.98	6.72	16.81	6.72	11.76	994	192
Farming	54.55	0.00	18.18	27.27	0.00	893	15
Trade & Business	50.00	0.00	25.00	25.00	0.00	1,300	5
Manufacturing	33.33	23.08	25.64	15.38	2.56	1,019	61
Total	52.02	9.83	19.08	10.40	8.67	1,000	273
Kurigram:							
Service	50.6	8.9	17.7	8.9	13.9	1,602	85
Farming	54.5	0	18.2	27.3	0	1,218	11
Trade & Business	66.7	0	33.3	0	0	1,167	3
Manufacturing	31.6	23.7	26.3	15.8	2.6	1,456	42
Total	45.8	12.2	20.6	12.2	9.2	1,520	141
Jessore:							
Service	72.5	2.5	15	2.5	7.5	511	107
Farming	0	0	0	0	0	0.0	4
Trade & Business	0	0	0	100	0	1,500	2
Manufacturing	100	0	0	0	0	53	19
Total	71.4	2.4	14.3	4.8	7.1	444	132

Migrants working in India visit home quite frequently. Almost all of them reported visiting home once within two years. The figure is 100% for migrants from Jessore; 93% for those from Kurigram. And once they visit they stay at home for quite some time. Their duration of stay at home while visiting from India is for a maximum of 6 months. This is true in about in 90% of the cases; 2-3 months in 50% of the cases. A longer duration of stay at home is prominent in Jessore where 53% of migrants stay at home for more than 3 months. In Kurigram, however, three months is the maximum that a migrant stays at home while visiting from India (Table 5.10).

Table 5.10
Migrant's relationship with family back home

	Kurigram	Jessore	Together
Visited Home since going abroad:			
Yes	63.5	64.2	63.8
No	36.5	35.8	36.2
Frequency of visiting home: (once) in			
Six months	20.8	32.6	25.7
1 year	46.7	65.1	54.4
2 years	25.0	2.3	15.5
3 years	0.0	0.0	0.0
5 years	7.5	0.0	4.4
Duration of stay while visiting home:			
Maximum one month	45.0	1.2	26.7
2-3 months	55.0	46.5	51.5
4-6 months	0.0	30.2	12.6
6 – 9 months	0.0	1.2	0.5
9 – 12 months	0.0	19.8	8.3
Others	0.0	1.2	0.5
Number of cases	(120)	(86)	(206)

Inflow of remittances

Average annual remittance in 2010 from a migrant in India is estimated at Tk. 21,177 – giving a monthly average remittance of Tk. 1,765. Distinguishing between its different forms – cash or kind – remittances are received almost wholly in cash form; other form of remittance is almost non-existent. Significant differences, however, exist between the two districts. Average annual remittance for migrants in Jessore is almost three times higher than that in Kurigram. Notably, migrants from Kurigram sent on an average less than Tk. 882 per month, compared to about Tk. 2,368 in Jessore (Table 5.11).

Reflective of a lower average monthly remittance for migrants in Kurigram – mostly working in Delhi – more than half of them sent a maximum of Tk. 500 per month; 85% a maximum of Tk. 1,000. Hardly 6% of the migrants from Kurigram sent more than Tk. 2,000 per month. The corresponding figure for those coming from Jessore – working mostly in Mumbai – is 44%.

Such an observation with the inflow of remittances into the two districts would seem to contradict observations made earlier about the sample migrants in India. Because, in terms of average income, expenditure and saving in India, migrants from Kurigram – mostly working in Delhi – fared significantly higher than those coming from Jessore – working mostly in Mumbai. It being so, question remains why migrants from Jessore experience more remittance inflows than those from Kurigram?

Table – 5.11
Level and type of remittances (in Taka)

Average Yearly remittances (current year 2010)	Kurigram	Jessore	Total
Average monthly remittances	882	2,368	1,765
Average total yearly remittances	9,145	28,414	21,177
Distribution of monthly remittances across different groups:			
<= 500	55.1	7.3	25.7
501 - 1,000	29.5	15.3	20.8
1,001 - 1,500	2.6	12.9	8.9
1,501 - 2,000	6.4	21	15.3
2,001 - 2,500	1.3	8.1	5.4
2,501 - 3,000	2.6	16.9	11.4
3,001 and above	2.6	18.5	12.4
(Number of cases)	(84)	(99)	(183)

Two possible explanations could underscore the seeming dichotomy between savings and remittances between migrants from Kurigram and Jessore. Remittances received in 2010 by migrant families with members working in Mumbai could refer to the transfer of all their past accumulations – not necessarily current savings - in part, triggered by ethnic clinging activities by certain political parties targeted against Bangladeshi migrants. Fearful of uncertain future, migrants would have sent all their accumulated savings back home significantly underscoring the regular flow of remittances. On the other hand, migrants working in Delhi may not have had the opportunity to earn and save enough to remit back home in 2010 given uncertainties associated with employment opportunities in Delhi in early 2010 following security concerns associated with the Commonwealth Games.

Average monthly remittances are different across male and female migrants, as also across districts. Interestingly, monthly remittances are higher for female migrants as compared to their male counterparts. For instance, a female migrant sent on an average Tk. 1,910 as remittances per month, as compared to Tk.1, 686 for a male migrant. Such a higher average monthly remittance for female migrants is true for migrants working in Mumbai but not in Delhi.

Distribution of migrants across different monthly remittance groups suggests that female migrants concentrate more in higher remittance groups than males. Almost half the female migrants, for instance, have an average monthly remittance of Tk. 1,500 or more. The corresponding figure for male migrants is 42%. Across the districts, however, the situations are quite different. In Jessore 60% of the female migrants' have monthly remittance of more than Tk. 1,500; in Kurigram it is 0%. On the hand, while 68% male migrants in Jessore sent more than Tk. 1,500 per month, the corresponding figure for Kurigram is 15% (Table 5.12).

Table – 5.12
Distribution of monthly remittances by gender and location (in % terms)

Gender and district	Monthly remittance groups							Average monthly remittances	Number of cases
	<= 500	501 - 1,000	1,001 - 1,500	1,501 - 2,000	2,001 - 2,500	2,501 - 3,000	3,001 and above		
Together:									
Male	29.01	19.85	9.16	14.50	4.58	11.45	11.45	1,686	131
Female	19.72	22.54	8.45	16.90	7.04	11.27	14.08	1,910	71
Total	25.74	20.79	8.91	15.35	5.45	11.39	12.38	1,765	202
Kurigram:									
Male	50.8	30.8	3.1	7.7	1.5	3.1	3.1	868	65
Female	76.9	23.1	0	0	0	0	0	583	13
Total	55.1	29.5	2.6	6.4	1.3	2.6	2.6	820	78
Jessore:									
Male	7.6	9.1	15.2	21.2	7.6	19.7	19.7	2,492	66
Female	6.9	22.4	10.3	20.7	8.6	13.8	17.2	2,208	58
Total	7.3	15.3	12.9	21	8.1	16.9	18.5	2,359	124

Transfer of Remittances

Migrants in India sent remittances at certain time intervals. Most common is sending remittances back home on a quarterly basis. This is reported by 37% of the migrants. The next important time interval for sending remittances is monthly – reported by 25% of the migrants. Combined together, more than three quarters of the migrants sent remittances within a maximum of three months' time interval. On the other extreme, about a fifth of the migrants sent remittances on an annual basis – once a year (Table 5.13).

Differences, however, exist across the districts in the use of different time intervals to send remittances back home. Migrants from Jessore, for instance, prefer to send remittances on a monthly basis – 37% use the same, whereas in Kurigram 44% of the migrants send remittances on a quarterly basis. Migrants from Jessore, moreover, tend to prefer sending remittances on an annual basis than those from Kurigram. Likewise, migrants from Kurigram has a higher preference for sending remittances on a bi-annual basis over Jessore – 26% and 12% use bi-annual time interval respectively (Table 5.13).

Middleman is the most commonly used channel for sending remittances used by about three fourths of the migrants. Friends and relatives travelling to Bangladesh is the next important channel for sending remittances accounted for by about 16% of the transfers. Together, these two channels accounts for about 92% of remittance transfers. Use of formal banking channels is almost non-existent to cross-border migrants. Between districts, middleman is almost universal among migrants from Jessore – 98% of them use the channel. In Kurigram, while middlemen remains the most important channel for sending remittances, friends and relatives travelling to Bangladesh do play a significant role as well. The channel is used by 38% of the migrants in Kurigram as compared to none in Jessore.

Speed of money transfer and associated reliability are the two major reasons behind the use of alternative channels by cross-border migrants to send remittances. These two reasons explain for about 70% of the remittance transfers. The next important factor is availability of door-to-door service – delivering remittances at the door-step of respective families by remittance transfer agents or associated members -

accounted for by 17% of the cases. Non-availability of alternatives means of remittance transfer is accounted for by 13% of the cases.

Relative importance of these different reasons varies across individual districts. The speed of remittance transfer is of greatest importance to migrants from Jessore – working mostly in Mumbai - not so much for migrants from Kurigram though. Alternatively, reliability of remittance transfer is most important for migrants from Kurigram – those working in Delhi, but so important to those from Jessore. Similarly, door-to-door service is very important in Jessore but not so much in Kurigram (Table 5.13).

Table 5.13
Major aspects of sending remittances (in % terms)

Major aspects	Kurigram	Jessore	Together
Frequency of receiving remittances:			
Monthly	12.5	33.7	24.7
Quarterly	44.4	30.6	36.5
Bi-annual	26.4	12.2	18.2
Annual	16.7	22.4	20.0
If and when required by family	0.0	1.0	0.6
Number of cases	(72)	(98)	(170)
Channels of sending remittances:			
Friends and relatives coming to Bangladesh	38.4	0.0	16.4
Bank to bank transfer	0.0	1.0	0.6
Middleman	46.6	98.0	76.0
Others	15.1	1.0	7.0
Number of cases	(73)	(98)	(171)
Reasons for using channels of sending remittances:			
Better exchange rate	0.0	1.0	0.6
Only available means	26.0	3.1	12.9
Faster transfer	13.7	70.4	46.2
More reliable	53.4	0.0	22.8
Door to door service	5.5	25.5	17.0
Others	1.4	0.0	0.6
Number of cases	(73)	(98)	(171)

6. IMPACT OF CROSS BORDER MIGRATION

The purpose of this final section is to analyze various impacts of cross-border migration on the sample households. To this end, experiences of migrant households are compared with those of non-migrants. Impact on sample households is further seen with reference to three different time periods – current, five years ago, and ten years ago. Two basic questions that present section tries to answer include: how the situation of the migrant households has changed since the process of cross-border migration began; how any observed change in their situation is significantly different from households not having had any international migration experience.

6.1. Household Income, Consumption and Savings

Source and level of household income

Both average total income and income from remittances improved ever since the sample households have been experiencing cross-border migration. Compared to 10 years before – when most of the sample migrant households started experiencing cross-border migration– average household income has almost doubled. From an annual average of Tk. 29,618 in 2000, it increased to 57,679 in 2010. This gives an overall growth rate of 10% per annum. Moreover, both absolute and relative levels of increase in family income are higher during the past five years as compared to the previous five years.

Table 6.1
Source and average level of household annual income (Total)
(In Taka)

Source of income	Migrants			Non-migrants		
	2010	2005	2000	2010	2005	2000
Agriculture	16,803 (95)	14,200 (97)	10,718 (97)	27,174 (101)	17,898 (103)	12,483 (106)
Salary/wage	32,354 (130)	26,791 (149)	23,096 (156)	37,782 (158)	28,087 (159)	20,975 (159)
Fishing	60,000 (1)	22,500 (2)	25,000 (2)	9,440 (5)	3,533 (3)	3,400 (3)
Business profit	39,087 (17)	28,944 (18)	22,029 (17)	48,043 (14)	34,769 (13)	23,231 (13)
Remittances (internal)	18,000 (7)	27,000 (2)	30,000 (1)	18,667 (3)	20,000 (2)	22,000 (1)
Overseas remittances	25,530 (166)	23,395 (43)	18,333 (18)	0.00	0.00	0.00
Others	8,433 (18)	5,103 (29)	4,226 (31)	10,105 (61)	6,275 (53)	5,016 (59)
Total income	57,679 (189)	38,002 (189)	29,618 (188)	57,098 (177)	40,365 (177)	29,878 (177)

Notes: The items within parenthesis refer to the number of cases on which the estimates are based.

Cross-border migration, therefore, inflow of remittances seems to have affected the composition of family income. Whilst sources such as agriculture and salary/wages still are important contributors to overall family income, overseas remittances have been playing an increasing role. This is true both in terms of the number of families receiving remittances and average level of remittances received over time. For instance, number of families receiving remittances has increased from 18 in 2000 to 43 in 2005, and 166 in 2010. Similarly, average annual remittances received by a migrant household increased from Tk. 18,000 in 2000 to Tk. 26,000 in 2010.

Table 6.2
Changes in source and average level of annual income (Kurigram)

Source of income	Migrants			Non-migrants		
	2010	2005	2000	2010	2005	2000
Agriculture	12,444	13,822	9,889	11,496	8,204	5,853

(N)	18	18	19	25	27	30
Salary/wage	38,908	30,236	26,109	37,685	30,662	24,101
(N)	78	87	88	85	85	85
Fishing	0.00	0.00	0.00	1600	0.00	2,200
(N)				1		1
Business profit	17,200	16,000	15,500	0.00	0.00	0.00
(N)	1	1	1			
Remittances (internal)	6,000	4,000	0.00	6,000	0.00	0.00
(N)	5	1		1		
Overseas remittances	10,603	9,000	4,500	0.00	0.00	0.00
(N)	69	7	2			
Others	76,800	0.00	0.00	0.00	0.00	0.00
(N)	1					
Total income	44,419	33,248	28,202	40,695	32,900	25,888
	89	90	89	86	86	86

Notes: The items within parenthesis refer to the number of cases on which the estimates are based.

However, a comparison of relative changes experienced by migrant and non-migrant households over the same periods tends to suggest that experiences of migrant households in terms of changes in their income from alternative sources is not significantly different from that of non-migrants. Change in their household incomes is almost in the same direction – both in nature and magnitude – as the migrants. Overseas remittance is the only exception which is true for all migrant households across the two districts (Tables 6.1, 6.2 & 6.3).

Table 6.3
Changes in source and average level of annual income (Jessore)

Source of income	Migrants			Non-migrants		
	2010	2005	2000	2010	2005	2000
Agriculture	17,821 (77)	14,286 (79)	10,919 (78)	11,496 (25)	21,342 (76)	15,100 (76)
Salary/wage	22,523 (52)	21,960 (62)	19,199 (68)	37,685 (85)	25,129 (74)	17,385 (74)
Fishing	60,000 (1)	22,500 (2)	25,000 (2)	1600 (2)	4,500 (2)	4,000 (2)
Business profit	40,455 (16)	29,706 (17)	22,438 (16)	0.00	34,769 (13)	23,231 (13)
Remittances (internal)	48,000 (2)	50,000 (1)	30,000 (1)	6,000 (1)	20,000 (2)	22,000 (1)
Overseas remittances	36,148 (97)	26,194 (36)	20,063 (16)	0.00	0.00	0.00
Others	4,412 (17)	5,103 (29)	4,226 (31)	10,105 (61)	6,275 (53)	5,017 (59)
Total income	69,481 (100)	42,324 (99)	30,891 (99)	72,600 (91)	47,420 (91)	33,649 (91)

Notes: The items within parenthesis refer to the number of cases on which the estimates are based.

Remittances as source of income

Overseas remittances play an important role in migrant households – both in absolute terms as well as in relation to other family income sources. Average level of remittances, moreover, exhibits an increasing trend over time. Back in 2000, remittances accounted for an annual average of Taka 18,000 for cross-border migrant families. This increased to Taka. 23,000 in 2005, and 26,000 in 2010.

Across Kurigram and Jessore, significant variations exist in the level of family’s annual income from remittances. In 2010, remittances accounts for Taka 11,000 per annum for a migrant household in Kurigram – giving an average monthly flow of less than Taka 1,000. This compares with Taka 36,000 per annum or Taka 3,000 per month in Jessore.

Overseas remittance is the single most important source of income for respective households. It accounted for about 39% of family’s annual income. Between the districts, its relative share of total annual family income varies from as high as 50% - as in Jessore, to 19% - as in Kurigram (Table 6.4).

Table 6.4
Relative importance of alternative sources of income for migrant families
(in Taka)

Sources of income	Kurigram		Jessore		Together	
	Amount	(% of total)	Amount	(% of total)	Amount	(% of total)
Agriculture	2,24,000	5.7	13,72,240	19.7	15,96,240	14.6
Salary/wage	30,34,800	76.8	11,71,180	16.8	42,05,980	38.5
Fishing	0.00	0.0	60,000	0.9	60,000	0.55
Business profit	17,200	0.4	40,455	0.6	6,64,476	6.09
Remittances (internal)	6,000	0.1	48,000	0.7	1,26,000	1.16
Overseas remittances	7,31,600	18.5	35,06,400	50.46	42,38,000	38.87
Others	76,800	1.9	75,000	1.08	1,51,800	1.39
Total income	39,53,300		69,48,096		109,01,396	
	(90)		(100)		(190)	

Notes: Sum of the percentages does not add up to 100 given individual income items have been identified independently.

6.2. Remittances and household consumption

Through its impact on household income flows, remittances play an important role in family expenditures including consumption. Half the family expenditures are met through overseas

remittances. In Jessore remittance is equivalent to half the monthly family expenditures. The corresponding figure in Kurigram is about quarter (Table 6.5).

Table 6.5
Remittances and monthly family expenditures
(Monthly average in Taka)

	Kurigram	Jessore	Together
Monthly family expenditures	3,981	4,819	4,423
	(88)	(98)	(186)
Average monthly remittances	954	3,123	2,176
	(76)	(98)	(174)
Remittances required to meet monthly expenditures	1,690	5,520	3,698
	(89)	(98)	(187)
Remittances as % of expenditures*	23.96	64.80	49.20

* This is equal to (average monthly remittances/monthly family expenditures)

The use of remittances by migrant households for various consumption related items demonstrate some patterns. On certain items average expenditures by migrant household are higher than those by non-migrant households. For instance, a migrant household in Kurigram spent on average Taka 2,400 per month on cereal and cereal products. The corresponding figure for a non-migrant family is Taka 1,700. Similarly, migrant households in Kurigram spent more on vegetables, fruit and nuts, fuel and lighting and entertainment compared to their non-migrant counterparts. In Jessore, however, there are very few items on which migrants spent more compared to non-migrant households. On the whole, average monthly expenditure of migrant households is lower than the non-migrants except few items in particular districts. Few exceptions include cereal and cereal products, and fuel and lighting (Table 6.6).

Table 6.6
Consumption of basic items by migrant and non-migrant households
(Average value in Taka per month/year)

Select consumption heads	Migrants			Non-migrants		
	Kurigram	Jessore	Together	Kurigram	Jessore	Together
(Last 30 days)						
Cereal and cereal products	2,358	1,745	2,036	1,741	1,986	1,867
Pulses and pulse products	92	224	161	101	274	190
Milk and milk products	61	85	73	71	133	103
Edible oil and vanaspati	115	9	59	134	43	88
Vegetable, fruits and nuts	199	307	256	166	465	320
Eggs, fish and meat	213	372	297	196	403	302
Sugar	33	59	47	44	74	59
Salt, spices and other food items	109	115	112	97	166	133
Pan and tobacco	77	78	77	73	122	98
Fuel and lighting	167	103	133	153	98	125
Entertainment	88	66	76	44	123	84
Personal care	81	100	91	75	190	134
Consumer services	62	124	95	60	215	140
House rent						
Medical expenses	129	150	140	155	194	175
(Sub-total)	3,263	3,548	3,413	3,115	4,500	3,827

(Last 365 days)						
Medical expenses (institutional)	437	1,402	945	442	1,872	1,178
Tuition fees and others	328	1,081	720	516	2,964	1,775
Clothing, bedding & footwear	1,497	4,206	2,923	1,648	5,769	3,767
Durable goods	799	24	391	457	693	578
Long distance travel	224	750	501	288	1,195	754

6.3. Household Debt and Savings

Cross-border migration and inflow of remittances may have increased income and consumption of respective households. But household debt seems to have increased over time. In this respect migrants don't have any comparative advantage over non-migrant households. For instance, in absolute terms, average debt of a migrant-household was Taka 4,000 as of 2000. This increased to Taka 9,000 in 2005, going up to Taka 14,000 in 2010.

Similarly, the proportion of households having a debt also increased over time – 12% in 2000 to 28% in 2005 and 40% in 2010. Across the districts average level of debt declined since 2005. The number of households in debt increased particularly in Jessore. Average current debt in Jessore – comprising 30% of the migrant households, is estimated at Taka 35,000 as compared to Taka 1.300 in Kurigram. Household savings may seem to have improved overseas both in proportion and average level, and across districts. Currently, 35% of the migrant families have some savings, and the average is estimated at Tk. 13,000. The figures are slightly higher than non-migrant households in absolute terms (Table 6.7).

Table 6.7
Changes in household debt and savings (Together)
(Average level in Taka)

Debt & Savings	Migrants			Non-migrants		
	2010	2005	2000	2010	2005	2000
Household Debt:						
Kurigram	1,344	1,738	2,295	2,152	1,915	2,068
	(45)	(45)	(19)	(46)	(54)	(22)
Jessore	34,555	42,556	1,6000	43,000	18,478	11,727
	(31)	(9)	(3)	(35)	(23)	(11)
Together	14,891	8,541	4,164	19,802	6,862	5,288
	(76)	(54)	(22)	(81)	(77)	(33)
Household Savings:						
Kurigram	2,389	1,829	2,333	2,437	1,267	1,644
	(38)	(17)	(6)	(35)	(21)	(9)
Jessore	27,552	153,333	0.00	15,903	12,200	3,260
	(29)	(3)		(34)	(15)	(5)
Together	13,280	24,555	2,333	9,072	5,822	2,221

6.4. Housing and Amenities

Quality of housing

Migrant households experienced some positive changes in terms of quality of housing. Measured in terms of the nature of materials used for construction of wall, floor and roof, the overall trend is in the positive. The quality of house wall changed from mud to brick or tin; floor slightly toward cement finished; roofs from thatched to more of tin. Migrant households may have performed better or at least at par with non-migrants in this respect (Table 6.8).

Table 6.8
Changes in quality of house (Together)
(in % terms)

Quality of house	Migrants			Non-migrants		
	2010	2005	2000	2010	2005	2000
Wall material:						
Brick	15.3	7.4	4.8	20.3	18.1	8.5
Mud	15.3	22.6	24.9	16.9	19.2	23.7
Tin	27.4	24.7	18.5	27.1	25.4	25.4
Others	42.1	45.3	51.9	35.6	37.3	42.4
	(190)	(190)	(189)	(177)	(177)	(177)
Floor material:						
Cement	3.2	1.6	1.1	9.6	9.6	4.5
Mud	96.8	97.4	97.9	88.7	90.4	95.5
Tiles	0.0	0.5	1.1	1.1	0.0	0.0
Others	0.0	0.5	0.0	0.6	0.0	0.0
	(190)	(190)	(189)	(177)	(177)	(177)
Roof material:						
Thatched	5.8	8.4	13.8	9.0	14.1	26.0
Tin	77.4	75.3	69.3	74.0	70.6	58.8
Tiles	0.5	1.1	1.1	1.1	0.0	1.1
Others	16.3	15.3	15.9	15.8	15.3	14.1
	(190)	(190)	(189)	(177)	(177)	(177)

Note: Items within parenthesis refer to the number of observations on which the estimates are made.

House amenities

Besides improvements in the quality of housing – discussed earlier, migrant households also experienced positive changes in certain household amenities as well. Improvements have been experienced in such areas as toilet inside house, water supply from tube wells, and ownership of mobile phones. This has been experienced across the two districts. Such improvements would seem to be in the same direction as non-migrant households not necessarily at par though (Tables 6.9 and 6.10).

Table 6.9
Changes in House & Amenities (Kurigram)
(in % terms)

Type of House/ Amenities	Migrants			Non-migrants		
	2010	2005	2000	2010	2005	2000
Main living house:	100.0	98.9	100.0	100.0	100.0	100.0
Pucca	0.0	0.0	0.0	0.0	0.0	0.0
Semi-pucca	4.4	6.7	4.4	0.0	0.0	0.0
Kutchha	94.4	86.7	87.8	98.8	98.8	97.7
Outside house:	1.1	1.1	4.4	1.2	1.2	14.0
Cowshed	30.0	31.1	33.3	39.5	39.5	52.3
Toilet (inside house)	82.2	71.1	65.6	97.7	86.0	51.2
Toilet (outside)	3.3	7.8	8.9	1.2	14.0	43.0
Gas cylinder (for cooking)	5.6	5.6	4.4	1.2	1.2	1.2
Electricity connection	3.3	3.3	2.2	12	1.2	2.3
Livestock	30.0	28.9	32.2	39.5	38.4	51.2
Tube well	50.0	47.8	38.9	93.0	84.9	51.2
Bicycle	7.8	7.8	5.6	17.4	18.6	17.4
Motor cycle/ scooter	1.1	1.1	1.1	1	1.2	0.0
Raickshaw van	0.0	0.0	0.0	1	1.2	1.2
TV	0.0	0.0	0.0	1	1.2	1.2
Mobile phone	11.1	7.8	10.0	14.0	4.7	2.3
Agricultural equipment	85.6	87.8	87.8	89.5	88.4	90.7
Number of households	(90)	(90)	(90)	(86)	(86)	(86)

6.5. Ownership and distribution of land

Landownership

Average agricultural land holdings of migrant households changed very little over time. Migrant families owned on average 0.25 acre of land in 2005. This changed to 0.26 acre in 2010. Across the districts there has been no change in average agricultural landholding in Jessore. On the other hand, average holding of homestead land deteriorated over time particularly in Kurigram (Table 6.11).

Table 6.10
Changes in House & Amenities (Jessore)
(in % terms)

Type of House/ Amenities	Migrants			Non-migrants		
	2010	2005	2000	2010	2005	2000
Main living house:	98.0	96.0	95.0	100.0	97.8	98.9
Pucca	4.0	2.0	1.0	11.0	8.8	4.4
Semi-pucca	19.0	11.0	7.0	30.8	31.9	20.9
Kutchha	83.0	84.0	83.0	63.7	64.8	72.5
Outside house:	75.0	77.0	76.0	92.3	87.9	87.9
Cowshed	26.0	29.0	25.0	61.5	49.5	45.1
Toilet (inside house)	5.0	2.0	2.0	1.1	2.2	1.1
Toilet (outside)	77.0	72.0	60.0	94.5	90.1	87.9
Gas cylinder (for cooking)	2.0	0.0	0.0	1.1	1.1	1.1
Electricity connection	29.0	19.0	6.0	48.4	41.8	14.3
Livestock	22.0	20.0	15.0	65.9	50.5	46.2
Tube well	58.0	46.0	34.0	67.0	65.9	61.5
Bicycle	20.0	10.0	7.0	50.5	48.4	41.8
Motor cycle/ scooter	0.0	0.0	0.0	5.5	2.2	2.2
Raickshaw van	12.0	4.0	2.0	7.7	6.6	4.4
TV	9.0	3.0	0.0	27.5	23.1	7.7
Mobile phone	44.0	12.0	2.0	73.6	46.2	11.0
Agricultural equipment	53.0	46.0	42.0	52.7	51.6	50.5
Number of households	(100)	(100)	(100)	(91)	(91)	(91)

Table 6.11
Changes in landholdings over time
(Average landholding)

Type of land	Migrants			Non-migrants		
	2010	2005	2000	2010	2005	2000
Agricultural:						
Kurigram	0.19	0.18		0.18	0.19	
Jessore	0.31	0.31		0.82	0.73	
Together	0.26	0.25		0.51	0.47	
Homestead:						
Kurigram	0.09		0.10	0.06		0.07
Jessore	0.11		0.11	0.11		0.11
Together	0.10		0.11	0.09		0.09

Value of land

While overall landholdings experienced very little change, land values, however, increased significantly across the two districts contributing to value of asset holding of respective households. The value of per decimal of agricultural land increased more than three times over the past decade. It was Tk. 4,000 in 2000 increasing to Tk. 14,000 in 2010. Change in land value seems to be quite similar in both the districts.

Between agricultural or homestead land, the value of homestead land seems to have increased significantly. It increased by more than four times in Jessore, and slightly by less than three times in Kurigram. Such a rise in land value is experience by both migrant and non-migrant households in respective districts (Table 6.12).

Table 6.12
Changes in value of landholdings over time
(Average Taka value per decimal of land)

Source of income	Migrants			Non-migrants		
	2010	2005	2000	2010	2005	2000
Agricultural land:						
Kurigram	6,222	4,234	2,758	7,359	4,369	2,345
Jessore	17,940	9,085	5,143	10,822	4,458	2,279
Together	14,278	7,569	4,373	9,682	4,426	2,305
Homestead land:						
Kurigram	8,002	5,281	3,417	9,364	6,345	4,017
Jessore	28,837	12,698	6,937	16,621	7,104	3,445
Together	18,704	9,092	5,225	12,822	6,686	3,746

Land distribution

Given that landholdings of migrant household remained almost the same as prior to migration land distribution experienced no change at all. The proportion households belonging to different landholding groups remained virtually the same. Across the two districts, Jessore seems to demonstrate some positive change in the proportion of migrant households owning more than three quarters of an acre of agricultural land – with a two percentage point improvement in their relative share between 2005 and 2010. However, the experience of non-migrant households in this respect is better than migrant households – their relative share increased by four percentage points (6.13).

Table 6.13
Changes in distribution landholding over time
(% of total)

Source of income	Migrants			Non-migrants		
	2010	2005	2000	2010	2005	2000
Agricultural land:						
Kurigram:						
0.00 – 0.05	77.8	77.8		69.8	68.6	
0.06 – 0.10	2.2	3.3		1.2	1.2	

0.11 – 0.25	5.6	4.4		1.2	2.3	
0.26 – 0.50	2.2	2.2		11.6	10.5	
0.51 – 0.75	3.3	3.3		9.3	10.5	
0.76+	8.9	8.9		7.0	7.0	
Jessore:						
0.00 – 0.05	57.0	57.0		41.8	44.0	
0.00 – 0.10	0.0	0.0		1.1	1.1	
0.11 – 0.25	9.0	9.0		6.6	7.7	
0.26 – 0.50	11.0	12.0		19.8	18.7	
0.51 – 0.75	9.0	10.0		8.8	9.9	
0.76+	14.0	12.0		22.0	18.7	
Homestead land:						
Kurigram:						
0.00 – 0.05	36.7		36.7	47.7		46.5
0.00 – 0.10	38.9		37.8	37.2		37.2
0.11 – 0.25	18.9		18.9	15.1		15.1
0.26 – 0.50	5.6		5.6	0.00		0.0
0.51 – 0.75	0.0		0.0	0.0		1.2
0.76+	0.0		1.1	0.00		0.0
Jessore:						
0.00 – 0.05	25.0		26.0	41.8		44.0
0.00 – 0.10	35.0		34.0	20.9		20.9
0.11 – 0.25	32.0		32.0	27.5		27.5
0.26 – 0.50	8.0		8.0	6.6		4.4
0.51 – 0.75	0.0		0.00	2.2		2.2
0.76+	0.0		0.00	1.1		1.1

6.6. Health and welfare of children

Education of children

School attendance among children of migrant families is quite high – about 81%. The figure is 100% in Kurigram, and 72% in Jessore. In Kurigram migrant families have better school attendance rate than their non-migrant counterparts. The opposite is the case in Jessore where migrants lag behind non-migrant households.

General education is universal in Kurigram. Children of migrant families here receive no religious education. In Jessore 92% children receive general education, and the remainder religious. The pattern is quite similar to non-migrant households.

Children of migrant families travel a little longer to attend schools compared to non-migrants. This is particularly important in Kurigram than in Jessore. In Kurigram 25% of children from migrant families travel more than one mile to attend school compared to 16% for non-migrants.

Non attendance of school during the last week – reported only in Jessore, is explained by school holidays and bad weather. No case of illness or any other reason was reported. For non-migrants, illness is reported as the reason for non-attendance of school but not among migrants.

Access to private tuition for children of migrant households is higher compared to non-migrant children. This is the case across both the districts. For instance, in Kurigram 27% of the children from migrant families have access to private tuition as compared to 2% for the non-migrant households. The similar is the case in Jessore (6.14).

Health and medical care of children

Disability among children from migrant families is slightly lower than that of non-migrants. Immunization of children aged 2 years or less is almost universal among children from migrant families in Kurigram. The figure is slightly lower in Jessore compared to children from respective non-migrant families.

Experience of illness among children from migrant families is low as compared to non-migrant. When 39% children from non-migrant families fell sick during the last three months the same for migrant family children is 33%. Such a low rate of sickness is observed across both the districts.

Cough/cold and fever are amongst most common forms of sickness. It is more prevalent among migrant families than among non-migrants. Cases of sickness due to fever is less among children from migrant families than non-migrants. Notably, cases of diarrhoea – relative to total reported cases, are less prevalent among migrant children than their non-migrant counterparts.

Moreover, number of times children fell sick during last month is lower for migrant families than non-migrants. Finally, migrant families rely relatively more on government hospitals for treatment of children falling sick compared to non-migrant households (6.15).

Table 6.14
Education and welfare of children

Aspects of Education:	Migrants			Non-migrants		
	Kurigram	Jessore	Together	Kurigram	Jessore	Together
Attended school last week:	100.00	71.9	80.7	94.7	90.1	92.2
Class attending:						
I	7.4	11.9	10.5	13.6	16.7	15.3
II	33.3	15.3	20.9	28.8	12.5	19.8
III	11.1	10.2	10.5	16.9	13.9	15.3
IV	25.9	15.3	18.6	15.3	15.3	15.3
V	11.1	25.4	20.9	11.9	12.5	12.2
VI	3.7	8.5	7.0	6.8	9.7	8.4
VII	3.7	5.1	4.7	1.7	9.7	6.1
VIII	3.7	5.1	4.7	1.7	2.8	2.3
IX	0.0	1.7	1.2	0.0	2.8	1.5
X	0.0	1.7	1.2	0.0	4.2	2.3
No class				3.4	0.0	1.5
	(27)	(59)	(86)	(59)	(72)	(131)
Type of education:						
General	100.0	91.5	94.1	100.0	91.7	95.4
Religious	0.0	8.5	5.9	0.0	8.3	4.6
	(26)	(59)	(85)	(58)	(72)	(130)

Distance of educational institute from home (in miles):						
0 - 0.25	0.0	32.8	22.1	0.0	51.4	28.7
0.26 - 0.5	0.0	36.2	24.4	0.0	19.4	10.9
0.51 - 1.0	75.0	25.9	41.9	82.5	18.1	46.5
1.01 - 1.5	0.0	0.0	0.0	1.8	0.0	0.8
1.51 - 2.0	25.0	3.4	10.5	15.8	5.6	10.1
2+	0.0	1.7	1.2	0.0	5.6	3.1
	(28)	(58)	(86)	(57)	(72)	(129)
Reason for not attending school:						
Illness				33.3	0.0	10.0
Bad weather		6.3	6.3			
School holidays		93.8	93.8	66.7	100.0	90.0
Away from home						
Attending to household chores						
Attending sick parents						
		(16)	(16)	(3)	(7)	(10)
Access to private tuition:						
Yes	26.9	63.2	51.8	21.1	60.6	43.0
No	73.1	36.8	48.2	78.9	39.4	57.0
	(26)	(57)	(83)	(57)	(71)	(128)

Table 6.15
Health and medical care of children

	Migrants			Non-migrants		
Health and Medical Care	Kurigram	Jessore	Together	Kurigram	Jessore	Together
Experiencing any kind of disability:						
Yes	1.4	0.0	0.5	1.6	0.0	0.9
No	98.6	100.0	99.5	98.4	100.0	99.1
	(73)	(119)	(192)	(123)	(104)	(227)
Received immunization (if aged <=2):						
Yes	100.0	76.0	80.6	100.0	82.4	88.9
No	0.0	24.0	19.4	0.0	17.6	11.1
	(6)	(25)	(31)	(10)	(17)	(27)
Experiencing any illness during last 3 months:						
Yes	17.7	42.5	32.7	25.8	55.1	39.4
No	82.3	57.5	67.3	74.2	44.9	60.6
	(79)	(120)	(199)	(124)	(107)	(231)
If experiencing illness, type of illness:						
Cough/cold	57.1	35.3	40.0	50.0	52.5	51.6
Fever	35.7	52.9	49.2	40.6	35.6	37.4
Diarrhea	7.1	3.9	4.6	9.4	10.2	9.9
Injury	0.0	7.8	6.2	0.0	0.0	0.0
Others	0.0	0.0	0.0	0.0	1.7	1.1
	(14)	(51)	(65)	(32)	(59)	(91)
Number of times child fell sick last 3 months:						

1	100.0	66.7	73.4	87.5	40.7	57.1
2	0.0	23.5	18.8	9.4	37.3	27.5
3	0.0	9.8	7.8	0.0	16.9	11.0
4	0.0	0.0	0.0	3.1	1.7	2.2
5	0.0	0.0	0.0	0.0	3.4	2.2
	(13)	(51)	(64)	(32)	(59)	(91)
Type of treatment received during illness:						
No treatment	21.4	3.9	7.7	9.4	1.7	4.4
Government hospital	7.1	21.6	18.5	3.1	11.9	8.8
Private hospital	0.0	7.8	6.2	0.0	15.3	9.9
Faith healer	0.0	43.1	33.8	0.0	20.3	13.2
Medicine store	71.4	19.6	30.8	84.4	47.5	60.4
Homeopathy	0.0	3.9	3.1	0.0	3.4	2.2
Others	0.0	0.0	0.0	3.1	0.0	1.1
	(14)	(51)	(65)	(32)	(59)	(91)

6.7. Use of remittances

Remittances from India are used for a variety of purposes. Most common is use of remittances for food. This is reported by 83% of the migrant households who used on average Tk. 12,000 out of total remittances received to buy food. Clothing is the second most commonly use of remittances accounted by 55% of migrant households. The third most common use is that for health and medical treatment of family member. Almost half the migrant families use remittances for the purpose; used on average about Tk. 2,000 for the purpose. The other common items are education of children – 17%, repayment of loans – 13%, and construction and development of house – 6% (Table 6.16).

Table 6.16
Use of Remittances for Non-Consumption Purposes
(in % terms)

Major Uses of Overseas Remittances	Kurigram		Jessore		Together	
	(%)	Av.	(%)	Av.	(%)	Av.
Food	77.8	7,442	88.0	16,079	83.1	12,253
Clothing	54.4	1,448	67.0	3,997	61.1	2,920
Education of children	5.5	1,004	27.0	2,841	16.8	2,554
Health & medical treatment of family members	45.5	1,263	51.0	2,135	48.4	1,747
Purchase of homestead land		0.0	1.0	50,000	0.53	50,000
Purchase of agricultural land			4.0	30,500	2.1	30,500
Purchase of commercial land			1.0	10,000	0.53	10,000
Repayment of loan and/or mortgage	5.5	4,580	19.0	19,095	12.63	16,071
Construction and development of house	10.0	3,744	4.0	23,000	6.48	9,669
Taking mortgage of land	2.2	10,000	7.0	41,686	4.73	34,644
Financing pilgrimage of family members			1.0	2,000	0.53	2,000
Purchase of agricultural equipment			0			
Purchase of transport equipment			0			
Wedding of family members			2.0	20,000	1.05	20,000
Financing migration of family members			1.0	30,000	0.53	30,000
Help to friends and relatives			9.0	7,667	4.7	7,667
Establishment of trade and business			0			
Social work (donation to social activities)			2.0	4,000	1.05	4,000
Purchase of TV, Freeze, Camera, VCR, etc.			2.0	5,500	1.05	5,500

Furniture			3.0	4,667	1.6	4,667
Savings/Fixed deposits in banks	2.2	8,312	11.0	26,691	6.8	23,863
Insurance			5.0	8,320	2.6	8,320
Others	12.2	1,570	37.0	5,302	25.3	4,447
	(N)	(72)	(98)	35,739	(170)	25,068
Total Number of Households	(90)		(100)		(190)	

Notes: N = number of households using remittances for the purpose; % = N as percentage of total number of households surveyed; Av. = total use of remittances for the respective purpose divided by the number of households reporting any such use.

Between the districts, migrant families in Jessore have a wider variety of use of remittances as compared to Kurigram. Here remittances have been used for such other purposes as purchase of land, wedding of family members, and to provide help to friends and relatives. One common use of remittances is savings with banks under savings or fixed deposits. This is reported by 7% of all migrants – 11% in Jessore and 2% in Kurigram. On average Tk. 24,000 is saved with banks.

6.8. Changes in Household Perceptions

How do migrant households feel about various changes associated with cross-border migration? What are those changes and how have they affected their lives? Overall, 83% of the migrant families perceive cross-border migration as having improved their lives. In Jessore 100% of the families in Jessore feel migration has improved their lives, the respective figure for Kurigram is 64%. However, 10% of the families feel migration has worsened their lives; and 26% feel nothing has changed.

Increase in income and stability of the same are two major reasons behind perceived improvement in the quality of life of migrant households. This is reported by 83% and 45% of the migrant households in Jessore, the corresponding numbers in Kurigram are 71% and 21% respectively. Another reason behind improved quality of life is growth opportunity – potential of cross-border migration to positively affect family living standard.

Quality of life of women left behind is perceived to have improved due to cross-border migration. A positive answer has been provided 95% cases. The corresponding figure for Kurigram is 48%. Such improvement has been affected through enhanced purchasing power, increased employment opportunities and reduced work burdens. Deteriorations in the quality of life of women are also reported by certain households as due to increased work burdens, reduced mobility, and lack of security due to absence of male member of the family.

Finally, long-term migrants - newer migrant vis-à-vis older migrants, would have certain relative advantages. They are expected to earn more; capable of building grater assets such as house. These would add to their social standing in the society.

Moreover, based on FGDs the perception of non-migrants about the migrants is quite varied and extreme at times. Migration brings in remittances, and improvement in quality of live of respective households. But local perception about these households is not always positive. Different local slangs are used reflecting the kinds of works these family members perform in Delhi or Mumbai.

Migrant households are also look down upon by non-migrants. This is important with respect to families having female members working in India. Female migrants are termed as “Delhi Khatniwali” – meaning workers in Delhi. Most severe is local opinion about those females working in Mumbai because of their presumed involvement in clubs and bars. Kids of Mumbai going parents are “pitched by their class mates”. In social lives also, return migrants from India find difficulty getting suitable life partners – especially for the girls. People look down upon them and show less interest to take them as wives. Migrants mostly end up marrying migrants (Table 6.17).

Table 6.17
Change in Perception due to Migration
(in percentage terms)

Perception about changes experienced due to migration to India	Kurigram	Jessore	Together
Change in quality of life:			
Improved	64.0	100.0	83.1
Same as before	25.8	0.0	12.2
Worsened	10.1	0.0	4.8
	(89)	(100)	(189)
Key improvement witnessed:			
Increase in income	70.2	83.0	78.3
Stability in income/regular income	21.1	45.0	36.3
Growth opportunity	15.8	42.0	32.5
Self education	0.0	1.0	0.6
Children's education	1.8	4.0	3.2
Access to utilities/public services	0.0	0.0	0.6
Safety & security	0.0	0.0	0.0
Others	0.0	1.0	0.0
	(57)	(100)	(157)
Quality of life of women left behind improved	47.7	94.5	66.4
	(86)	(57)	(143)
Life of women improved through:			
Reduced work burden	23.8	5.6	13.5
Enhanced purchasing power	61.9	57.4	59.4
Increased employment opportunities	11.9	77.8	49.0
Increased mobility	0.0	7.4	4.2
Better education	0.0	0.0	0.0
Social status enhancement	2.4	3.7	3.1
Others	0.0	5.6	3.1
	(42)	(54)	(96)
Life of women deteriorated due to:			
Increased work burden	35.9		
Reduced mobility	28.2		
Lack of security due to absence of male member of the family	35.9		
Perception of life and employment situation of newer migrants vis-à-vis older migrants:			
Better income	64.4	97.0	81.7
Build assets such as houses	33.3	3.0	17.2
Better social standing	2.3	0.0	1.1
Others	0.0	0.0	0.0
Total number of cases:	(87)	(99)	(186)

7. SUMMARY, CONCLUSIONS AND POLICY OPTIONS

7.1. Summary of findings

Within the broader context of Bangladesh's long experience with international migration, one of the most contentious and controversial issue has been cross-border migration between Bangladesh and India. Various myths, misconceptions and denial of realities underscore the situation. Included are perceived motives behind migration, conceptualization, ethno-linguistic composition, and exploitation of the issue for domestic politics. Despite such controversies, fact remains that human movement do take place between India and Bangladesh, and it may not be unidirectional.

The report has been an attempt to identify and analyze impacts of cross-border migration on households having members working in India. The goal is to enable a better understanding of various dynamics of cross-border migration. It tries to answer questions: what types of families do participate in cross-border migration; what are their particular situations that could be related to the decision to migrate; what varied experiences did migrants gather while working in India; how the situation of the migrant households has changed since the process began?

The information base for the study comes from a detailed survey carried out on 367 households dispersed across the districts of Kurigram and Jessore. The survey was carried out in the months of November 2010 through January 2011. The sample comprises 190 migrant and 177 non-migrant households – the latter serving as a controlled group. The study, moreover, uses information generated through Focused Group Discussions, Key Informant Interviews - including systematic and strategic guidance from the Task Team at the World Bank.

Cross-border migrant families represent low education levels – both of family heads as well as individual family members. About three fifths of the family heads have no education. Unemployment or seasonal unemployment is quite prevalent among migrant families. Vast majority of these households own very little agricultural land; they mostly own some homestead land on which they have a house. Quality of the houses are very low, and amenities very poor. A significant proportion of the households are in debts. Remittances comprise a major source of income for these households.

Experiences of migrants in India are quite varied. Of the 323 members of the sample migrant households currently working in India all but two worked in Delhi and Mumbai. Delhi is accounted by households belonging to Kurigram, and Mumbai by those from Jessore. Lucknow and Assam account for one migrant each. For almost half the cases migration took place during the past three years; in only one tenth of the cases migration took place before 10 years. Economic motive – opportunities for employment – has been the only reason cited for cross-border migration. On average, migrant families have 1.7 members currently working in India. The average cost of cross-border migration is estimated at less than Taka 5,000 – less than US\$ 75.

Migrants in India are almost wholly employed or self-employed – unemployment is quite rare. They are involved in various types of services - domestic help, restaurant workers, security guard, industrial workers, etc. Involvement in trade and business is quite low. Their average monthly income in India is Taka 5,784 – about US\$ 79. They save on average Taka 1,000 per month – US\$ 14.

The average monthly income of a migrant in India is lower than average monthly earning of a casual labourer in major cities in Bangladesh. Average monthly earning of a casual labourer in Bangladesh would be around Tk. 6,600 compared to Tk. 5,791 in India. Such a difference is much more significant given that one third of the migrants in India earned a maximum of Tk. 4, 000 per month, and almost half of them a maximum of Tk. 5000.

The lower average earning of Bangladeshi migrants in India is most visible if compared with the statutory minimum wage enacted for different geographical locations. In Delhi, for instance, minimum wage for an unskilled worker is Tk. 9,870 compared to average earning of sample migrants in Delhi of Tk. 6,037, which is about 40% short of minimum wage. Similarly, in Mumbai, average earning of sample migrants –

Tk. 5,515 - is 30% short of the statutory minimum wage - Tk. 7, 842. Such differences will be quite significant if compared to migrants distributed across different income strata across the locations.

Most of the migrants are in contact with respective families back home, and send remittances on a regular basis. Middleman is the most common channel of sending remittances, followed by friends and relatives coming to Bangladesh. The only available means and reliability are major factors behind the use of the channels of remittances. Use of formal banks to transfer remittances is non-existent for cross-border migrants.

Migration helps augment family income. Overseas remittances play an important role in migrant households accounting for about 39% of the family's total income. Migration contributes to improvement in household's debt situation, and savings accumulation. Cross-border migration is positively associated with quality of housing of sample households – both in terms materials used in construction, and availability of various amenities. Migration has very little impact on landownership of respective households, though the overall value of their landholdings increased.

Situation of women and children in the family has been positively affected by the process of migration. School attendance is quite high; immunization is almost universal; and children travel longer distances to attend school. Child sickness is low; cold/cough is the observed sickness among children. All this seems to be underlined by use of remittances for house development, education, and medical treatment of family members. Quality of life of women left behind improved due to enhance purchasing power; it also deteriorated due to increased work burdens and lack of security.

Compared to non-migrants changes experienced by migrant households over time are not much significant. This is true if measured in terms of changes in family income, consumption, savings or asset accumulations, household amenities and consumer durables. More than half of the migrants in India earn on average less than what they could have earned had they stayed back and worked at home. Few areas in which migrants seem to have some positive differences with non-migrants include consumption of cereal and cereal products, fuel and lighting, lower average family debt, quality of house and household amenities, and illness among children.

Local perception about cross-border migrant households is not that positive. Different local slangs are used reflecting the kinds of works respective family members perform in Delhi or Mumbai. Migrant households are looked down upon by non-migrants. This is particularly important with respect to families having female members working in India. Those working in Delhi are termed as “Delhi Khatniwali” – meaning workers in Delhi.

Local opinion is most severe about female migrants working in Mumbai given their presumed involvement in clubs and bars. Kids of parents working in Mumbai are pitched by their class mates. In social lives as well, return migrants from India find it difficult getting suitable life partners – especially for the females. People look down upon them and show less interest to take them as life partners. Migrants mostly end up marrying other migrants.

7.2. Major conclusions

Serious information gap underscores existing controversies over cross-border migration between Bangladesh and India. This pertains, in particular, to the size, motives, directions, and socio-economic compositions of migrants. Although there has been interest in various aspects of cross border migration among Indian scholars, journalists, and political commentators, the same from the Bangladesh side has been quite missing. Such differential interest, not surprising, has resulted in various myths, misconception and denial of realities.

The informal nature of cross-border migration, seemingly poor socio-economic background of migrants, and their location across remote border areas of the country may be responsible for a low level of interest in the subject. Most important, however, would be relative low clout of cross-border migrants' vis-à-vis their international counterparts. Consequently, on-going discussions on the subject remained virtually one-sided. The cycle needs to be broken with a greater interest in the subject from the Bangladesh side by the academia, news media, social activists, and the government.

The history of migration within the Indian sub-continent dates back to centuries “linked to colonialism and post colonial nation building processes.” The superimposition of international borders across historic migration routes may have slowed down the process but not has stopped it totally. To this are added new emerging tides, periodic at times, based on various “push” and “pull factors” on both sides of the border.

Existence of demand for “help” on the one side and “availability” of the same on the other brings forth market mechanisms to bring the two sides together. Help would be needed for “cheap labour”, “skilled technicians”, or “specialists” in different subject areas available on the other side. Different market intermediaries play roles in jumping restrictions in terms of passport, visa, and work permits enabling human movements in “both directions”.

Economic reason is most dominant for cross-border migration - intensified by “poverty”, “survival”, “satisfy basic needs”, and “two times food”. Quest for the “green” on the other side of the fence, however, is beset with various risks and uncertainties. Intermediaries –who play an important role in the process - victimize the migrants especially in trafficking of women and children. Despite all risks and uncertainties, migrants venture to cross the border to carve out a “living” or to meet “basic needs”.

While migrants may remain satisfied with the success made out of cross-border migration, they, however, may not always be aware of various alternatives available in metropolis within the country. They may not know that they could earn as much in Bangladesh as they earn in India provided they venture to migrate to metropolis like Dhaka or Chittagong. Had they known that they could earn more or less the same within the country had they stayed and worked at home they possibly would not decide to take the risk of crossing the fence in the midst of “shoot at sight” policy pursued by the Indian border forces reminiscence only of the Berlin Wall era.

Possible employment opportunity in respective localities is critical to cross-border migrants. Many migrants are of the opinion that had there been opportunities for employment in respective localities they would not have ventured the risks of crossing the border. For them migration to Delhi is as remote as migrating to Dhaka or Chittagong. They had no prior knowledge of the either.

Further strengthening of available knowledge and understanding of various dimensions of cross-border migration based on a transparent agenda, objective and systematic information gathering and coverage of all various issues relevant to both sides of the border will be critical for future policy planning on the issue. This will positively underscore existing gaps in understanding and addressing different aspects of cross-border migration.

7.3. Policy Options

Four policy options would seem viable moving forward. First, public awareness should be generated about the risks of unauthorized border crossing and taking up employment. The Indian authorities pre-empt conveying such a message through their policy of “shoot at sight” at unauthorized border crossing. Such a message, however, will seem self contradictory when it is commonly known that due “payments” to border security forces makes border crossing easier, and that quest for cheap Bangladeshi labour in Indian metropolis is an open secret.

Secondly, information should be disseminated about relative costs and benefits of seeking employment within the country but away from the home. If prospective migrant families could know about where jobs are available within the country, what benefits this may entail, and how to obtain those jobs, this will help appreciate available trade-off between employment in Delhi and, say, in Dhaka or Chittagong. Sufferings and insecurities associated with cross-border migration should also be within available knowledge. This will include, among others, the costs of living under the constant threat of apprehension by law enforcing agencies and discrimination experienced based on nationality, religion or language.

Thirdly, support services in terms of job information, building of networks, financing the cost of internal migration – the like of roles played by middlemen in Kurigram - could play a significant positive role. Most important, however, will be development of employment opportunities in respective localities. Establishment of industries, augmentation of local economic activities, and development of trade and business could play important roles toward local employment generation.

Finally, since there is mutuality of interests between migrant sending and receiving countries – demand for ‘cheap’ labour in India and need for “employment” for would-be migrants - the driving forces behind cross-border migration, and given the historical nature of the process of cross border migration , some formalization of the process would seem pertinent.

Short-term work permits could be issued to prospective migrants as available in many parts of the world between neighbouring countries. Depending on demand situations within India – by State or cities, a certain number of permits could be issued on a periodic basis, and returning of migrants upon completion of the stipulated time period duly monitored. Such a policy could apply in both directions, and implemented under the declared spirit of cooperation within the SAARC forum.

BIBLIOGRAPHY

Abrar, Chowdhury R. and S Nurullah Azad (2004), *Coping with Displacement – Riverbank erosion in North-West Bangladesh*, RDRS Bangladesh, May 2004.

Ahmed, Haroon (1997), “Bangladeshi Immigrants in Sindh”, in Tapan K Bose and Rita Manchanda (eds.) *States, Citizens and Outsiders: The Uprooted People of South Aisa*, South Asia Forum for human Rights, Kathmandu.

Afsar, Rita (2008), *Population Movement in the Fluid, Fragile and Contentious Border between Bangaldesh and India*, a paper prepared for presentation at PANEL 24: Migration in South Asia: Causes, Patterns and Consequences, at the 20th European Conference on the Modern South Asian Studies (ECMSAS): University of Manchester, July.

Ahmed, Imtiaz (2007), “The Indo-Bangla SAARC Puzzle, HIMAL”, *South Asian*.

Banerjee, Pritam (2003), “Bangladeshi Diaspora: Existence of Multiple Identities of Bengalis Abroad”, in *Minorities and Human Rights in Bangladesh* (ed.) Sengupta, Dipankar and Sundehir Kumar Singh, Authors Press: Delhi.

Brahmachari, Radhasyam (undated), *Inlamofascism, Politics, Health and Wellness, wine & Beer, Technology and Humor Destiny of West Bengal Hindus: The Coming days of Slavery to Islam*.

Castles, Stephen (2004), "The factors that Make and Unmake Migration Policies", *International Migration Review*, 38(3).

Census of India 1981, Series 1, India, Migration Tables, Delhi: Controller of Publications.

Census of India 1991, Series 1, India, Migration Tables, Delhi: Controller of Publications.

Chakraborty, D. Gupta. & Bandyopadhyay, S. (1997), "Migration from Bangladesh to India, 1971 – 1991: Its Magnitude and Causes", in B. Dey & R. Samaddar (eds.), *State, Development and Political Culture*, New Delhi: Har Anand Publication Pvt. Ltd.

Chattopadhyay, A. & Gupta, A (2003), *Indirect Estimation of Undocumented Migration from Bangladesh: A Census based Study*, paper presented in the workshop at the India's Statistical Institute on the Undocumented Migration from Bangladesh to West Bengal organized by Population Studies Unit, Kolkata, India, January.

Chakrobarty, Debesh, Gautuam Gupta and Sabari Bandopadha (1997), Migration from Bangladesh to India, 1971-91: Its Management and Causes, in *State, Development and Political Culture: Bangladesh and India (ed.)*, De, Barun and Ranabir Samaddar, Har-Anand Publications Private Limited: New Delhi.

Dalwani, Shama and Irfan Engieer (1995), *Immigrants in Mumbai: A Fact Finding Report*.

Datta, Pranati (2004), "Push-pull factors of undocumented migration from Bangladesh to West Bengal", *Qualitative Report* 9(2): 335-58.

Datta, Pranati et al (2004), "Undocumented migration from Bangladesh to West Bengal", *Peace & Conflict* 7(7):

Datta, P. (2002), *Nepali Migration to India*, paper presented in the Regional Population Conference, South East Asia's Population in a changing Asian Context, organized by International Union for The Scientific Study of Population, Bangkok, Thailand, June.

Data, P., Sadhu, S., Bhattacharyya, B. N., & Majumdar, P.K. (2003), *Undocumented migration from Bangladesh to West Bengal: A perception study*, paper presented in the workshop at the Indian Statistical Institute on the Undocumented Migration from Bangladesh to West Bengal organized by Population Studies Unit, Kolkata, India, January.

Davies, Richard (2000), "Neither Here Nor There? The Implications of Global Diasporas for (Inter)national Security", in *Migration, Globalization and Human Security (ed.)*, Graham, David T and Nana K. Poku, Routledge: London.

Dey, Chhonda and Debesh Chakraborty (1994), "Migration in Andaman Nicobar Island during 1901-1981: Trend and Patters", *Demography India*, 23 (1&2), pp. 176-182.

Falahi, Mumtaz Alam (2009), "Is every Bangla-speaking poor Muslim in India Bangladeshi Migrant?", new blog, October.

Elahi, K. Maudood, K. Saleh Ahmed and M. Mofizuddin (eds) 1991, *Riverbak Erosion, Flood and Population Displacement in Bangladesh*, Dhaka, Riverbank erosion Impact Study (REIS), Savar, Jahangirnagar University.

Gillan, Michael (2000), "Refugees or infiltrators? The Bhartiya Janata Party and Illegal Migration from Bangladesh", *Asian Studies Review*, 26 (1): 73 -95.

Guha Roy, S. and P Dutta (1995), "Nepali Migration to West Bengal", *Demography India*, 24(2), pp. 211-223.

Guhathakurta, Meghna (1997), "Bangladesh, A Land of Shifting Populations", in *States, Citizens and Outsiders: The Uprooted Peoples of South Asia (ed.)*, Bose, Tapan K and Rital Manchanda, South Asia Forum for Human Rights: Kathmandu.

Hazarika, Sanjoy (2000), *Rites of Passage: Border Crossings, Imagined Homelands, India's East and Bangladesh*, New Delhi: Penguin.

- Kumari, Anita** (1997), *An Exploratory Study of the Problems of Immigrants with a Focus on Bangladeshis Living in a Delhi Slum*, unpublished M.Phil Dissertation, Jawaharlal Nehru University, New Delhi, Delhi.
- Lin Sharat G. and Madan C. Paul** (1995), “Bangladesh Migrant in Delhi: Social Insecurity, State Power, and Captive Vote Banks”, *Bulletin of Concerned Asian Scholars*.
- Mahmood, Raisul A and A.B.M. Shamsul Islam** (2011), *Interfaces of International Migration and Remittances: A Case of Bangladesh*, Bangladesh Institute of Development Studies, mimeo, October.
- Mahmood, Raisul A** (1998), “Bangladeshi clandestine foreign workers”, in *Emigration Dynamics in Developing Countries*, Vol II – South Asia, Reginald Appleyard (ed.), Aldershot: Ashgate, pp. 176 -220.
- Mahmood, Raisul A** (1998), *Globalization, International Migration and Human Development: Linage and Implications*, UNDP, New York.
- Malik, M.K.A.** (2008), “India’s hostility towards Muslims and Bangladesh & UOT”, viewpoint & quote, blog, Friday, May 30.
- Mehdi, Syed Sikander** (2010), *Illegal Migration, Human Smuggling and Trafficking: From Bangladesh to Pakistan and Beyond*, August.
- Murshid, K.A.S., Iqbal, K. and Ahmed, M** (2000), A study on remittances inflows and utilization, IOM, Dhaka (mimeo).
- Nivedita Rao et al** (1998), *Deportation of Bengali-Speaking Muslims from Mumbai: CPDR, Ekta and WRAG*.
- Pathania, Jyoti M.** (2003), *India and Bangladesh – Migration matrix – Reactive and not Proactive*, South Asia Analysis Group, Paper no. 632.
- Punj, Balbir K.** (2005), “The Islamization of Eastern India – Assam, West Bengal et. al”, *Asia Age*, April 26.
- Ramachandran, Sujata** (2003), *Moving Parts: An Annotated Bibliography on International Migration from Bangladesh*, Queen’s University, Kingston.
- RMMRU (2009)**, *The Case for Ratification: The 1990 UN Convention on the Protection of Migrant Workers’ Rights Summary of Key Issues*, RMMRU Policy Brief 3, May 2009.
- RMMRU** (2008), *Migration, Remittances and Development – Summary of Key Issues*, RMMRU Policy Brief 4, Dhaka, March 2008.
- Rizwan Shamshad, et al** (2008), *Politics and Origin of the India-Bangladesh Border Fence*, Monash University, Australia, July.
- Ruchita Beri** (2007), *Traditional and Non-Traditional threats in a changing global order: An Indian Perspective*, Center for Policy Studies, Johannesburg, January.
- Samaddar, Ranabir** (1999), *The Marginal Nation: Transborder Migration from Bangladesh to West Bengal*, Sage Publications: New Delhi.
- Saika, Anup** (2005), *Refugees, Illegal Migrants and Local Perceptions in India’s Far East*, France, July.
- Siddiqui, T** (2008) *International Migration and Remittance Management in Bangladesh*, International Food Policy Research Institute, Washington DC (mimeo).
- Siddiqui, T** (2002), *Beyond the Maze: Streamlining Labour Recruitment Process in Bangladesh*, RMMRU, Dhaka.
- Sinha, S.K** (1998), *Report on Illegal Migration into Assam*, submitted to the President of India by the Governor of Assam, Guwahati: Raj Bhawan.

United Nations and Organisation for Migration (1999), Migration and Development (ed), Geneva.

UN (1990), International Convention on the Protection of the Rights of All Migrant Workers and Member of Their Families, 18th December 1990.

Weiner, Myron (1983), “The political demography of Assam’s anti-immigrant movement”, *Population and Development Review*, 9(2): 279 – 292.

Zaman, M.Q. and R. E Wiest 1991, “Riverbank Erosion and Population Resettlement in Bangladesh”, *Practicing Anthropology*, 13(3): 29-33.

APPENDICES

DETAILED HOUSEHOLD INTERVIEW

TO BE READ OUT TO THE RESPONDENT

Good Morning/afternoon/evening: I am..... As mentioned during our last visit, we are conducting an independent research on migration and remittances on behalf of an international organization. The primary objective of this survey is to understand migration and its impacts on people's lives. From our experience in other countries, we understand that migration is a sensitive issue. Therefore, we want to assure you that your responses and your household related information will be kept confidential. With your permission, we would like to take about 45 minutes to an hour of your time and ask you a few questions about you and your family. We thank you for your time and cooperation. Please do not hesitate to ask us any questions that you may have in this regard.

Eligible Respondents: *The interviewer is advised to ensure that the survey respondent is an adult and knowledgeable person of the family. Ideally, the respondent should be the migrant or any other adult member of the family (including household head) who knows about the migrant and his/her family living in this household as well as in the sending country.*

IDENTIFICATION PANEL

Respondent Code (as per Rapid Survey):

Household Code (as per Rapid Survey):

Please fill in as much details as possible (and at most reconfirm if any doubt) from Rapid Screening data. Also keep the Rapid Screening schedule/ data handy with you for reference.

District: Upazila:.....

Union: Village:.....

Para (if any):

Name of field investigator:

Name of field supervisor:

Date:

SECTION – I: SOCIO-ECONOMIC CHARACTERISTICS *(in this section we need some basic information about you and your family)*

1. Name of the Respondent: _____

2. Name of Household Head (if respondent is not the household head) _____

3. Household size: _____ Males _____ Females _____