



# RMMRU

## Working Paper

### Series No: 50

**Finance for the Returnee Migrants during Pandemic**  
*Case of Special Reintegration Loan of Probashi Kallyan Bank*

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### **Acknowledgements**

This working paper is an outcome of a joint collaborative research of RMMRU and Centre for Policy Dialogue (CPD).

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### **Recommended Citation**

Moazzem K. Golam, Habib S.M Ahsan, Shibly A.S.M.S. Alam (2021). Finance for the Returnee Migrants during Pandemic: Case of Special Reintegration Loan of Probashi Kallyan Bank, (Working Paper Series no. 50, Dhaka: RMMRU)

# **Finance for the Returnee Migrants during Pandemic**

## ***Case of Special Reintegration Loan of Probashi Kallyan Bank***

***Khondaker Golam Moazzem***

***Shah Md Ahsan Habib***

***A S M Shamim Alam Shibly***





## *Preface*

Migrant workers are among the most adversely affected groups of the Covid-19 pandemic. The pandemic has triggered in the 'Great Reverse Migration' of workers to their countries of origin either voluntarily or involuntarily. More than 400,000 Bangladeshi workers returned in 2020, some empty-handed, many as victims of wage theft. In most cases the return was unplanned; making it difficult for returnees to reintegrate into society.

The reintegration of the returnee migrants became a major concern of the Government of Bangladesh (GoB). It is in this context GoB established a BDT 700 crore loan scheme at low interest for the returnee migrants through Probashi Kallyan Bank (PKB). PKB initiated the loan scheme as a 'Special Re-Integration Loan' (SRL) at 4 percent interest to those migrants who returned due to the COVID-19 crisis after March 1, 2020.

Despite strong commitment of the Ministry of Expatriates' Welfare and Overseas Employment, the disbursement rate of the loan was much lower than expectation. The ministry invited relevant stakeholders to suggest measures to remedy the problem and disseminate information about the loan scheme. RMMRU initiated a research to explore ways to increase the volume of loan disbursement. Centre for Policy Dialogue (CPD), is the leading think tank on evidence-based research from the discipline of economics. In investigating how to increase access to reintegration loan by the migrants who returned after COVID-19, RMMRU initiated a research collaboration with CPD. This research is an outcome of this joint research collaboration between RMMRU and CPD. Dr. Khandakar Moazzem Hossain of CPD led the research and Dr Shah Md Ahsan Habib of Bangladesh Institute of Bank Management (BIBM) of Bangladesh Institute of Bank Management and Abu Saleh Md Shamim Alam Shibly of CPD co-authored the report. We are grateful to both the authors for their contribution.

RMMRU warmly acknowledges and is thankful to the Ministry of Expatriates' Welfare and Overseas Employment (MoEWOE) and Probashi Kallyan Bank (PKB) for their cooperation and contribution. It extends its special thanks to Dr Ahmed Munir Saleheen, Secretary, MoEWOE, and Md. Zahidul Haque, Managing Director (MD), PKB.

RMMRU also thanks its partners WARBE Development Foundation, Young Power in Social Action, Bangladeshi Ovhibashi Mohila Sramik Association, Ovibashi Karmi Unnayan Programme, Centre for Community Development Assistance, Beneficiary's Friendship Forum, Faridpur and Bangladesh Nari Sramik Kendra for their support in conducting this study.

Finally, RMMRU deeply acknowledges the active engagement of PROKAS, British Council, and Ms. Shirin Lira, Senior IBP Manager, and Gender & Social Inclusion Adviser.

We hope this report will help address policy gaps for low disbursement of PKB loan and the measures suggested will receive due consideration of the authorities.



**Dr. C R Abrar**  
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## Acknowledgement

This research is an outcome of joint collaboration between Refugee and Migratory Movements Research Unit (RMMRU) and the Centre for Policy Dialogue (CPD), Dhaka. This paper was produced under the project titled “Fairer Labour Migration (FLM)” project of RMMRU supported by the PROKAS, British Council, and UKAid.

This work and report were led and authored by Dr Khondaker Golam Moazzem, Research Director, CPD, and with co-authors Dr Shah Md Ahsan Habib, Professor and Director (Training), Bangladesh Institute of Bank Management (BIBM), and Abu Saleh Md Shamim Alam Shibly, Research Associate of CPD. The conceptual part saw active contribution from Dr Tasneem Siddiqui, founding chair of RMMRU. RMMRU and CPD both wish their sincerest gratitude to Shirin Lira, Sr. IBP Manager, PROKAS, British Council and Marina Sultana, Director Programme RMMRU for providing her meaningful insights to the report.

RMMRU and CPD would like to thank the Ministry of Expatriates’ Welfare and Overseas Employment (MoEWOE) and Probashi Kallyan Bank (PKB). Nazma Akhter, Field Coordinator, RMMRU and her team at Tangail along with Welfare Association for the Rights of Bangladeshi Emigrants (WARBE) Development Foundation, Young Power in Social Action (YPSA), Bangladeshi Ovhibashi Mohila Sramik Association (BOMSA), Ovibashi Karmi Unnayan Program (OKUP), Centre for Community Development Assistance (CCDA), Beneficiary's Friendship Forum (BFF) Faridpur, Promoting Knowledge for Accountable Systems (PROKAS), Bangladesh Nari Sramik Kendra (BNSK) and selected returned migrant workers from Tangail including BNSK workers extended vital support to the research team. RMMRU team comprised of Nusrat Mahmood, Sr. Programme Officer and Inzamamul Haque, Sr. Research Communication Officer who ably supported the research. The research team gratefully acknowledges the valuable support received from Mr Avra Bhattacharjee, Joint Director, Dialogue and Outreach, CPD and Ms Farah Nusrat, Senior Publication Associate, CPD, in carving the final shape to the manuscript.

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## Acronyms

7FYP	Seventh Five Year Plan
8FYP	Eighth Five Year Plan
BBS	Bangladesh Bureau of Statistics
BCSM	Bangladesh Civil Society for Migrants
BDT	Bangladeshi Taka
BMET	Bureau of Manpower, Employment and Training
CNG	Compressed Natural Gas
COVID-19	Coronavirus Disease
CPD	Centre for Policy Dialogue
CSO	Civil Society Organisation
FGD	Focus Group Discussion
GCM	Global Compact for Safe, Orderly and Regular Migration
GoB	Government of Bangladesh
ILO	International Labour Organization
IOM	International Organization for Migration
IT	Information Technology
KII	Key Informant Interview
MFI	Microfinance Institution
MFS	Mobile Financial Service
MoEWOE	Ministry of Expatriates' Welfare and Overseas Employment
MoU	Memorandum of Understanding
NAP	National Action Plan
NGO	Non-Government Organisation
NID	National Identity (Card)
NLMF	National Labour Migration Forum
OEMA	Overseas Employment and Migrants Act
PKB	Probashi Kallyan Bank
RMMRU	Refugee and Migratory Movements Research Unit
SME	Small and Medium Enterprise

SRL	Special Reintegration Loan
UNNM	United Nations Network on Migration
USD	United States Dollar
WHO	World Health Organization

## 1. INTRODUCTION AND OBJECTIVES

The COVID-19 outbreak impacted labour market and labour migration throughout the globe, and caused job losses and forced returns of the migrants to the countries of their origins. Like most of the labour origin countries, Bangladesh has been confronting the challenge of the forced returns of the migrants. According to the Welfare Desk, Hazrat Shahjalal International Airport, Dhaka, a total of 4,08,000 (RMMRU, 2021) migrant workers have returned to Bangladesh.<sup>1</sup> Their economic reintegration has become a challenging task for the country in this critical time. The returnee migrants are facing grim economic prospects and extreme uncertainties. Despite attempts by the policymakers, non-government entities and individuals, it has not been possible yet to bring visible development in the lives of the forced returnee migrants returned due to the COVID-19.

Voluntary or forced returnees are required to be reintegrated with several recognised support services in their countries of origin. Successful reintegration of migrant returnees is generally meant as the rehabilitation of the returnees into their families, communities, the economy, and society, and thus the concept of reintegration is commonly perceived from different dimensions: social, cultural, economic, and political (ILO, 2019a). Returnees need differential support and facilitation in the process of reintegration. These generally include wage employment referral assistance; capacity development in entrepreneurship; skill development training; financial literacy and access to finance; psychosocial support; and awareness campaigns through media and non-government organisations (NGOs) (ILO, 2019b). In a recent report on policy debates, OECD (2020) notes that reintegration assistance is complex to manage because it requires actions from the end of multiple actors, like private sector actors to offer skills and competencies, diaspora organisations to identify reintegration opportunities and circulate information, and local actors/NGOs to draw support from relevant agencies. Forced returnees confront even greater difficulties in terms of unemployment, lack of savings, and psychosocial issues, and thus require extensive assistance (ILO and IOM, 2017). Ensuring dignified migration, reintegration and support services are very much part of governments' policy initiatives in most of the manpower-exporting countries. Likewise, in Bangladesh 'Expatriates' Welfare and Overseas Employment Policy 2016, and the associated action plan have been adopted for social rehabilitation and reintegration of the destitute returnee migrants; gender-sensitive welfare schemes; and various types of soft loan with minimum interest rate and on easy terms and condition targeting migrants, returnees, and their families.

Since the beginning of 2020, the world has been confronting COVID-19, and by March 2020, the World Health Organization (WHO) has declared that the pandemic has adversely affected almost all segments of global economy including labour migration sector. The unprecedented situation of COVID-19 forced a large-scale return of migrants to their countries of origin and the recession have created an extraordinarily complex policy environment for their reintegration. Attempts to reintegrate forced returnee migrants effectively amid this health and economic crisis need emergency measures and support services for re-establishing their livelihoods. Bangladesh is no exception.

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<sup>1</sup>The statistics of returned migrants from 1 April to 31 December 2020.

According to a recent report on Bangladesh, International Labour Organization (ILO) (2020) finds that over 2,00,000 migrant workers returned to Bangladesh between February–April 2020, and many may not be able to return to their jobs in the foreseeable future. Thus, the study recommends several measures including a reintegration plan for longer-term, and guidance on entrepreneurship and skill development. A survey conducted by BRAC in mid-2020 finds that 87 per cent of returnees faced difficulties and over 50 per cent of them need emergency financial assistance to sustain (BRAC, 2020).

Despite several notable projects and initiatives, Bangladesh has inadequate support services and a limited community understanding of the needs of returning migrants that have been limiting the capacity of many of them to sustainably reintegrate into Bangladeshi economy and society (IOM, 2019). In the context of COVID-19, the hasty return of migrants has made reintegration challenges even more complex. The Wage Earners' Welfare Board has an ongoing programme of providing BDT 3,00,000 (USD 3,530) to the family members of migrants who die while working abroad, and in normal circumstances, this support is provided only to those who have migrated through formal channels. Following the COVID-19 outbreak, the Board extended this support to the family members of migrants with an irregular status as well (Siddiqui et al., 2021).

Debt assistance is the most commonly reported issue that migrants seek following their return, and many returnee migrants are in need of assistance to establish their own small businesses (IOM, 2017). Extending loans to support reintegration efforts of the returnee migrants has been one of the key demands of returnee migrants and migrant support organisations in Bangladesh as well. Established in 2010, Probashi Kallyan Bank (PKB) has been offering some loan and deposit products targeting outgoing and returnee migrants and their families. In the context of COVID-19, Refugee and Migratory Movements Research Unit (RMMRU) with Bangladesh Civil Society for Migration (BCSM) forum first demanded immediate allocation of reintegration loans in 2020 in an open letter to Prime Minister Sheikh Hasina.<sup>2</sup> This inspires the Government of Bangladesh to introduce a special reintegration loan scheme with an initial fund of BDT 200 crores and has further bolstered by an additional fund of BDT 500 crores. The special reintegration loan scheme is being disbursed by the PKB. The government's initiative of making available a total of BDT 700 crore loan at low interest for reintegration of vulnerable returnee migrants has been widely appreciated. However, the returnee migrants are reluctant to take the loan and as of early April 2021, only loans worth BDT 146 crore loans could be disbursed (The Daily Star, 2021).<sup>3</sup> Now the key questions are, why the returnee migrants are lacking interests in securing the loans? Are the policy and processes as regards loan disbursement suitable to ensure easy access to the targeted borrowers?

Regarding policy and processes of loan facilitation, the special reintegration loan has to be designed in line with a small or micro enterprise products considering the socio-economic conditions of the target groups. Their economic condition in response to the COVID-19 must also receive due attention. Women returnees need even further distinctive consideration. It means, alongside very simplified

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<sup>2</sup> <http://www.rmmru.org/newsite/wp-content/uploads/2020/04/Open-Letter-to-PM-in-English.pdf>

<sup>3</sup> According to PKB, as of 24 August, 2021, PKB has disbursed Tk 340 crore of special reintegration loan (SRL) among the returnee migrants.

lending processes, these borrowers need additional services covering training and capacity development in the areas of financial literacy, financial management, and entrepreneurship development supports to be bankable and sustainable.

In such a circumstance, a number of questions need to be answered—a) what kind of changes in supply side might make the loan disbursement processes easier and smooth? b) What kind of supports the demand side requires for being bankable? c) What are the support services the prospective borrowers need to sustain in their entrepreneurship and business operations in this critical situation? And, d) What might be the roles of the key stakeholders like civil society and private sector market participants in this context?

In this backdrop, RMMRU and the Centre for Policy Dialogue (CPD) have jointly taken initiative to conduct a study for identifying the reasons behind the limited disbursement of PKB's SRL alongside finding the answers to the associated research questions.

The main objective of this research is to help PKB implement the government's plan in providing loans for economic reintegration of migrant workers who returned due to COVID-19 and members of their families. The specific objectives of the study are:

- a) Developing an understanding of the reasons for the lack of interest of the migrant and their family members in securing the loan;
- b) Evaluating the terms and conditions set by PKB for the disbursement of the loan;
- c) Assessing and reviewing the effectiveness of the reintegration loan policy of PKB in this respect;
- d) Evaluating the gender responsiveness of the loan policy;
- e) Suggesting ways for making the loan programme operational/functional;
- f) Suggesting measures to link private sector and civil society in making the loan programme successful; and
- g) Suggesting measures to link training and business advisory services with the loan programme.

## **2. SCOPE OF WORK AND METHODOLOGY**

*Broad scope of work* includes review and assessment of relevant policy/operational documents, and published reports; gathering information on the reintegration loan through PKB; consultation meetings/focus group discussion (FGD) with the existing and potential PKB borrowers of the reintegration loan; key informant interviews (KIIs) with the selected PKB executives and other key stakeholders. The detailed activities pursued were as follows:

**Desk Study:** Desk study was undertaken for reviewing and assessment of the circulars/provisions on government stimulus funds for reintegration of vulnerable returnee migrants; loan disbursement policy, operational processes, loan delivery channels and branch network/setup, and documentation requirements of PKB with special focus on the terms and conditions set by PKB for the disbursement of the SRL; and assessment and evaluation of the reintegration loan policy of the PKB in the context of Overseas Employment Policy, 2016 of Bangladesh. Secondary published documents/reports/

features on the reintegration loan programmes for the migrant returnees have also been reviewed and consulted to identify the associated challenges and the requirement of the support services for ‘sustainable reintegration loan operation for the migrant returnees and their families’.

***Gathering Information on Reintegration Loan Status:*** Data on overall loan programmes and reintegration loan (being disbursed by the PKB) were gathered from the PKB head office covering—distribution of credit and SRLs by branches, division/district, volume and number of borrowers, male-female distribution, employee distribution, loan administration and disbursement processes. Data on applicants; acceptance and rejection rates; common reasons for rejections; processing time, among others are not formally recorded by PKB, and thus were perceived based on interviews. Supply-side perspective on challenges, benefits, and utilisation associated with SRL were captured through KII with the loan executive/representative of PKB branches selected based on locations (urban/rural and divisions), size of branches, concentration of migrant returnees, and loan distribution status (good and bad performer).

***Consultation Meetings/FGDs:*** Demand-side status, use and benefits of SRL, alternative sources of loans for the migrant returnees, reintegration loan-related challenges, entrepreneurship opportunities, and existing and required support services were captured through undertaking consultation meeting/FGDs. Two FGDs were conducted with the participation of the 14 existing and potential borrowers (names are yet to be collected) having blends of male/female/rural/urban returnees. A separate FGD was executed exclusively for the female returnees/family members. Schedule/questioner for the consultative meeting/FGD were finalised based on the input of the desk study and data on the status of the Special Reintegration Loan by the PKB.

***KII:*** Policymakers, civil society representatives, and selected key stakeholders (was finalised consulting RMMRU) were interviewed to capture third party opinions/perspectives on reintegration loan-related benefits, challenges, effective utilisation, requirement of support services and suggestive measures. This group includes seven resource persons from the Ministry of Expatriates’ Welfare and Overseas Employment, members of Bangladesh Civil Society for Migrants, and concerned private sector organisations who are linked to enterprise development; and 11 executives from PKB—three executives from the top management including the Managing Director, and eight selected branch managers from eight divisions.

The report is organised into seven sections. Following the introduction and objectives in Section 1, methodological issues in Section 2, and selected literature has been reviewed on economic reintegration of the migrant returnees and reintegration loans in Section 3. Economic reintegration and reintegration loans are discussed in the context of Bangladesh in Section 4. Section 5 discusses policy and operational processes of the loan Products of PKB with special reference to the reintegration loans. Disbursement and distribution status of the SRL of the PKB are examined in Section 6. Outcomes of the opinion survey from the perspectives of the executives of PKB, migrant returnees, and representatives of the civil society organisations are summarised as part of Section 6. Finally, Section 7 puts forward necessary recommendations.

### **3. ECONOMIC REINTEGRATION OF THE MIGRANT RETURNEES AND REINTEGRATION LOANS: LITERATURE REVIEW**

#### **3.1 Definitional Issues and Supports Required for Reintegration**

Return is generally an integral component of the workers' migration process which is expected to be voluntary and smooth. However, there might be forced or imposed return of the migrant workers because of the change in opportunities, adverse legal circumstance or adverse administrative decision in the host countries (OECD, 2020). It indicates that return may happen by force or by choice. Forced returnee is a person who returns not by choice from the host country after being an overseas migrant, while voluntary returnees are those who are returning by their own choice after short-term or long-term migration from the host country (Nawaz and Tonny, 2019). Whatever may be the circumstance, returnee migrants must be supported with right kind of policies and strategies to help them get integrated sustainably with the home country and the society as part of overall migration policies. However, two groups (voluntary and forced) should be treated differently in their reintegration process.

Necessity of sustainable reintegration or effective re-inclusion or re-incorporation of the migrants is widely recognised in the migration literature and amongst the policymakers and the stakeholders of the home or origin countries. However, there is no single definition and unique understanding as regards sustainable reintegration and working definitions used by countries; and actors vary in accordance with the home-country circumstances (OECD, 2020). In most literatures, the concept of reintegration has been perceived from different interrelated dimension as the way the term 'reintegration' has been defined. "The process through which a returnee migrant participates in the social cultural, economic and political life of the country of origin" (Cassarino, 2014), or the way 'sustainable return' has been defined as 'the individual has reintegrated into the economic, social and cultural processes of the country of origin and feels that they are in an environment of safety and security upon return' (Koser and Kuschminder, 2015). Bringing in further dimension, Boyd and Grieco (2003) argued that reintegration is a multidimensional concept encompassing several elements, and men and women may be treated differently for ensuring effective reintegration.

Effective reintegration of the migrant workers depends upon several key factors and a structured support services arrangement based on concrete policy and strategy. In the home country context, reintegration of migrants are commonly supported by government-led reception services (for mainly welcoming, receiving and providing required information as part of reintegration process); government-led reintegration services (mainly small grants, micro/small loans, certification-training-education-awareness support); and civil-society/NGO support (mainly for meeting the service gap of the government-led support system) for reintegration (MPI, 2019). The policy support services are required to create opportunity for investment and/or engagement with the country of origin's socio-economic ventures by designing targeted and customised re-integration support system incorporating several key elements (Box 1.1).



### **Box 1.1: Key Elements of the Support System/Arrangement for Effective Reintegration of Returnee Migrants**

- Welcoming Returnees, Drawing Information and Offering them with Adequate Information for Effective Reintegration;
- Identifying and targeting Investment and Employment opportunities for Returnee Migrants;
- Designing and Delivering Loans for micro and small economic ventures at Easy Terms;
- Identifying Training Need and Offering Training in Employable Trades and Skill/Entrepreneurship Development Programs;
- Arranging Awareness Campaign on Efficient use of Remittance and Counseling Services;
- Designing and Providing Community Based Training on the Special Need of the Returnee Women Migrants;
- Easily Accessible arrangement of Proactive Information and Counseling for Returnee Migrants.

**Note:** Based on ILO, 2019a; Soto et al., 2019; BPRSO, 2019; Battistella, 2018; and Islam, 2010.

### **3.2 Relevance of Reintegration Loans for Effective Economic Reintegration**

‘Reintegration Loan’ is one of the common elements of the reintegration support framework, and has connectivity with most of the core components of the reintegration arrangement. ‘Reintegration Loan’ is the specially designed loans commonly targeted to ensure easy access to finance to the returnee migrants generally for the purpose of supporting them with meeting the resource gap required to undertake entrepreneurship or business ventures as part of economic reintegration process. These loans might play remarkable roles as returnees may not have adequate resources to undertake business or entrepreneurship ventures as part of their efforts to undertake business and entrepreneurship ventures. This is particularly true for the forced returnee migrants. These loans are commonly featured with easy and smooth terms and documentation requirements, and generally having attributes similar to that of micro and small enterprise financing of the developing economies. Necessity of reintegration loans received newer impetus in context of COVID-19 crisis.

Loan schemes and financing arrangements have traditionally been part of economic reintegration process in most of the migrant exporters’ home countries. For example, in the Philippines, banks and financial institutions extend various special packages for investment opportunities of the migrant workers that are said to be very much congenial towards the re-integration of the migrant workers into the society. India and Sri Lanka launch several programmes for the returnee migrants like special economic zones, housing scheme and industrial establishment. Government and financial institutions sponsor these types of welfare-based programmes (Islam, 2010). In response to COVID-19, countries like Nepal, India, Sri Lanka and the Philippines (like Bangladesh) experienced large scale forced return of their migrant workforce, and they need to come up with special financial support packages.<sup>4</sup>

Inadequacy of the investable resources might be a serious impediment to creating livelihood and income opportunities and income sources by the returnee migrants especially for the forced returnee

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<sup>4</sup><http://www.ipsnews.net/2020/07/covid-19-migrant-workers-planning-return-reintegration-forced-returnees/>

migrants. When migrants are forced to return, they are generally in a more vulnerable financial state than when they originally left, as typically they had spent a large amount of savings on the journey to the host country and might not have been able to generate savings and income since the journey began.<sup>5</sup> These group of returnees even need more extensive loans and financial support in the process of their economic reintegration. COVID-19 pandemic brought in challenging situation for the migrant workers in most global economies, and many returnee migrants have lost their jobs in the host country and had to return to their home country, in some instances forcibly. The unexpected returns actually forced migrants to face situations where opportunities to access to employment may even be more limited due to lockdown and other restriction measures, as well as challenging for the economic situation in general, thus creating enormous difficulties for returnees in meeting basic needs for themselves and their families. Sudden and forced large scale returns—whether voluntary or forced—put enormous pressures on home countries already struggling to recover from pandemic disasters. Thus, in most cases, returnee migrant workers are coming back to countries already experiencing high unemployment and economic adversity. Providing operational support through income-generating opportunities for returnees might help the overall reintegration process (ILO, 2021).

## **4. ECONOMIC REINTEGRATION AND REINTEGRATION LOANS: BANGLADESH CONTEXT**

### **4.1 Policy Approach for Economic Reintegration of the Migrant Returnees**

Re-integration policy and strategy are important components of migration policy and governance framework of Bangladesh. At the national level, the Five-Year Plans of Bangladesh recognises migration as an integral component of the development process of the country. The Seventh Five Year Plan (7FYP) (FY2015-16–FY2019-20) identifies migration as a major driver of development by creating employment for a large number of workers. The Eighth Five Year Plan (8FYP) (July 2020 to June 2025) has set an ambitious target of earning USD 150 billion through remittance between July 2020 and June 2025. The Government of Bangladesh (GoB) has been working towards creating a strong legal framework for labour migration particularly through the Overseas Employment and Migrants Act (OEMA) 2013 and the Expatriates' Welfare and Overseas Employment Policy 2016. Bangladesh adopted and endorsed the Global Compact for Safe, Orderly and Regular Migration (GCM) in December 2018 that recommended introducing social protection measures to counteract the impacts of pandemic related job losses and addressing the medium to long-term recovery and socio-economic inclusion needs of the returnee migrants supported at the household level through direct income generating assistances. The country has adopted an inclusive approach in its implementation of National Action Plan 2021-2025 (NAP) for the GCM, and the National Action Plan for the Implementation of the Expatriates' Welfare and Overseas Employment Policy 2016 (BDUNNM, 2021). Regarding some specific approach on the part of the government—there are initiatives for strengthening registration of migrant workers and returnees under 8FYP, greater networking and collaboration with the NGOs and research organisations, and collaboration with Bangladesh Bureau

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<sup>5</sup><https://migrationsmartpractices.ifrc.org/table-of-contents/responses-to-migrants-needs/responses-to-migrants-needs-when-they-return-to-a-country-of-origin/>

of Statistics (BBS) to ensure data authenticity. Moreover, a government initiated body- NLMF (National Labour Migration Forum) is working on strategising action plans, and a strategic roadmap for the betterment of the migrant workers are in the process of getting approval (based on KII). In the context of COVID-19, the GoB initiated supporting<sup>6</sup> returnee migrants from the very beginning of the crisis.

The broad-based role and involvement of the PKB have specifically been articulated as part of the 'Expatriates Welfare and Overseas Employment Policy 2016' that has been adopted to ensure safe migration and protection of migrants and their families. Established by the GoB in 2010, PKB has been set up to meet the financial service need of the migrant workers and their families as a specialised financial institution with a startup capital of BDT 100 crore taka where 95 per cent of the capital came from Wage Earners' Welfare Fund and 5 per cent from the GoB. The 'Expatriates Welfare and Overseas Employment Policy 2016' specifically identified certain activities to be accomplished by the PKB (Expatriates' Welfare Bank) to ensure welfare of the migrant workers, returnees and their families that include: a comprehensive assessment of the financing need of the migrant workers, returnees and their families; undertaking review of the existing financing schemes for the migrant workers, demand estimation and reform initiatives to meet the estimated demand; formulating a framework to facilitate capital formation, entrepreneurship ventures, and financing support to the returnee migrants; yearly assessment of investment trends and financing needs associated with the migrant workers; setting up of 'one-stop information centre' for the potential, existing and returnee migrant workers and their families; 'one-stop service centre' for offering business support to the returnee migrants; special arrangement for supporting and encouraging women returnees to undertake entrepreneurship and business ventures; publicity, awareness and network development in the financial sector to promote interests of the migrants workers; and participation of the male and female migrants in the governing board of the bank.

The Action Plan, introduced in 2019 to implement 'Expatriates Welfare and Overseas Employment Policy 2016', prescribed for 'Comprehensive Welfare Programme' for the purpose of rehabilitation and reintegration of the poor and destitute returnee migrants into the society with cooperation of stakeholder organisations that work at district and regional level (Policy Directives 2.3.9). With the objective to support economic reintegration, the action plan targets various types of soft loan—with minimum interest rate and on easy terms and condition—to make them available for the returnee migrants from different sources of commercial banks (both public and private), NGOs and other financial organisations (Policy Directives 2.3.6). Three specific targeted activities in the related activity plan include: *one*, various types of soft loan schemes of PKB; *two*, advocacy to other commercial banks to take up similar soft loan schemes for the migrant workers; and *three*, attempts to make soft loans for women migrants at much lower rate (0 per cent) and on easy terms and conditions (GoB, 2019).

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<sup>6</sup>Following the COVID-19 outbreak, about 6,000 workers, who returned to the country between 29 April and 31 May, received assistance of BDT 5,000 each to pay for their journey from the airport to their home. Moreover, via this fund, 207 female migrants received their airfare to be repatriated from the deportation center in Saudi Arabia, as did 95 workers from Lebanon and 105 from Vietnam (Siddiqui et al., 2021). The one-time assistance was stopped when normal return of the migrants started.

## 4.2 Policy Responses by the PKB and Introduction of SRLs for Supporting Forced Returnees in the Context of COVID-19

In line with the policy objectives to support migrant workers, PKB has been established in the year 2010, and the governance structure of the PKB has been designed as per the Probashi Kallyan Act 2010. Board of the PKB is at the helm of the governance framework and in line with the Probashi Kallyan Act, the governing board is represented by the relevant government ministries and agencies, and the representatives of the key stakeholders of the manpower export and remittance sector of the country. Alongside the existing set of board members, the presence of operational banking experts having experience in commercial or development lending operations might have been useful in policy and strategy setting on the lending operations by the PKB.

In response to the policy prescriptions and the action plans, the PKB could introduce only certain saving and lending products targeting migrants, returnees and their family members. As of early June 2021, the bank has mainly been offering four targeted loan products and four saving products of which SRL is the most recent product introduced in the context of COVID-19 devastation (Table 1.1).

**Table 1.1: Financing Products by PKB**

<b>Loan Products</b>	<b>Saving Products</b>
Migration Loan	Saving Scheme
Re-Integration Loan	Bangabandhu Double Benefit Scheme
Bangabandhu Migrants' Large Family Loans	Bangabandhu Saving Scheme
Special Re-Integration Loan	Bangabandhu Education and Marriage Saving Scheme

**Source:** Data based on the PKB (n.d.).

The SRL has been introduced on the background of the affected migrant returnees in the context of the COVID-19 crisis. According to the Ministry of Expatriates' Welfare and Overseas Employment, a total of 4,08,000 migrant workers returned to Bangladesh in 2020 (April–December) of which 3,58,484 (88 per cent) were male and 49,924 (12 per cent) were female (Siddiqui, 2020). During the last four months of 2020, the rate of return among migrants almost quadrupled compared to the previous five months; on average, around 50,000 workers returned to Bangladesh per annum, so the return migration rate in 2020 was eight times higher than in previous years (Siddiqui et al., 2021).

Based on a study on the affected migrants of 12 districts, the United Nations Network on Migration (UNNM) (2021) finds that approximately 70 per cent of surveyed migrants who returned from abroad between February and June 2020 are unemployed, had high debt burdens, and 60 per cent said, they needed skills to re-enter the labour market. The study also finds that those who returned faced uncertainty in their livelihoods, loss of income and stigma. The study also notes that 73 per cent of female migrants from Bangladesh were facing violence during lockdowns, and 53 per cent of them did not get their wages. Furthermore, the lowered demand for migrant labour in destination countries due to COVID-19 has not only forced migrant workers to return home but also slowed down

out-migration. This means that many Bangladeshis, who were preparing to work abroad, have also lost job opportunities and the future income that they were counting on (BDUNNM, 2021).

In such a background, the Wage Earners' Welfare Board of the Ministry of Expatriates' Welfare and Overseas Employment (MoEWOE) has launched the special scheme of offering BDT 200 crore for the reintegration of involuntarily-returned migrants under which the returnee migrants or their family members are able to take out loans from the PKB.<sup>7</sup>

## 5. LOAN PRODUCTS OF THE PKB WITH SPECIAL REFERENCE TO THE REINTEGRATION LOANS: POLICIES AND OPERATIONAL PROCESSES

### 5.1 Loan Products of the PKB with Special Reference to the SRL Introduced after COVID-19 Outbreak

Currently PKB is offering loan services using four products migration loan, reIntegration loan, Bangabandhu Migrants' Large Family Loans, and SRL to meet the funding needs of migrant workers as different stages to meet different purposes (Table 1.2). All loan schemes are having easy terms, and other than Migration Loan, these schemes are having similar features to small and medium enterprise (SME) credit facilities offered by the banking industry of the country. The reintegration loan (regular one) and the SRL seem to be designed following similar approaches and have similar features other than the cost of fund though the potential borrowers appear to be mostly different- 'voluntary returnees' for the regular 'reintegration loan' and 'forced returnees' for the SRL.

**Table 1.2: PKB Loan Products: Target Group, Objectives and Interest Rate**

Loan Products	Target Group, Objectives	Interest Rate (in Per cent)
Migration Loan	<ul style="list-style-type: none"> <li>• The loan scheme targets meeting migration and travel expenses by the migrant workers.</li> <li>• Potential Migrant workers who received Visa are eligible for obtaining loans under the scheme.</li> <li>• Some guarantor must take responsibility for loans at home, and the applicant must avail insurance facility at the time of obtaining loans.</li> </ul>	9 (compound)
Re-Integration Loan	<ul style="list-style-type: none"> <li>• To support reintegration of migrants, the loan targets returnee migrants having valid papers as evidence of working abroad;</li> <li>• The applicant has to apply within five years of return from abroad for agricultural Loan Scheme;               <ul style="list-style-type: none"> <li>✓ Chicken farm; fisheries; biogas and solar; information technology (IT); <i>Ektee Bari Ektee Khamar</i>; cow fattening</li> </ul> </li> </ul>	9 (compound)

<sup>7</sup><https://www.jugantor.com/todays-paper/first-page/358899/>

Loan Products	Target Group, Objectives	Interest Rate
	and milk producing; and micro and cottage entrepreneurship for women.	
Bangabandhu Migrants' Large Family Loans	<ul style="list-style-type: none"> <li>This loan package is covering both project and working capital loans for the migrant workers and their family members at easy terms for <ul style="list-style-type: none"> <li>✓ agriculture (fisheries and animal/livestock);</li> <li>✓ cottage and small cottage industries; and</li> <li>✓ commercial sectors;</li> </ul> </li> <li>The loan is provided at 60:40 loan-equity ratio for project loans and 50:50 for working capital loans.</li> </ul>	9 (compound)
Special Re-Integration Loan	<ul style="list-style-type: none"> <li>BDT 200 crore under the Wage Earners Welfare Board fund targeting the affected returnee migrants by the COVID-19 crisis and who have returned after 1 March 2020.</li> <li>One eligible person from the worker's (who died abroad) family at home can also avail the loan for project activities or as working capital.</li> <li>The loan scheme targets both agriculture (fisheries, animal husbandries (poultry, livestock rearing and fattening project, milking farm or any other commercial viable legal agri-activities) and Non-agriculture sector (cottage and small cottage industry, commercial sector)</li> </ul>	4 (simple)

**Source:** Based on PKB (n.d.).

Following the launching of the SRL, several operational challenges associated with documentation requirements, loan sizes, charges/fees, collateral arrangement came into focus. PKB authority amended many of these key features of the loan scheme to make it smooth and easy for the applicants (migrant returnees): (a) eligibility of the guarantor has been made flexible; maximum loan size increased to BDT 50 lakh from BDT 8 lakh; (b) maximum loan tenure increased from 5 years to 10 years; (c) relaxation of account opening requirements for loan applicant; (d) relaxation of collateral requirements and associated documentation; removal and relaxation of documentation requirements; (e) fixation of the upper limit of the processing fee and service charge (BDT 5,000); and (f) relaxation and streamlining of charge document requirements. The loan disbursement process has also been structured in the amended policy document (PKB Circular No-08/2021, dated 03.03.2021). The changes have made the terms easier and smooth to get access by the returnees, however equity or margin requirement seems to be a critical barrier for availing the loan facilities for the forced migrant returnees many of whom came back empty-handed (Table 1.3). Product list includes the key areas of micro enterprises/businesses considering the total volume of permissible loans under the scheme. Rigidity in grace period and payback time might also be challenging in the absence of equity funds with the borrowers (Table 1.4). Moreover, the special loan scheme does not offer distinctive relaxation to the most vulnerable returnees—the women.

**Table 1.3: Key Attributes of the SRL**

Eligibility Criteria	<p>The applicant has to be</p> <ul style="list-style-type: none"> <li>• A citizen of Bangladesh;</li> <li>• A resident of the bank's command area/jurisdiction;</li> <li>• The lower limit of age has to be 18 years;</li> <li>• Returnee migrants by the COVID-19 crisis and returned after March 1, 2020;</li> <li>• One eligible person from the worker's (who died abroad) family at home</li> </ul>
Ineligibility	<ul style="list-style-type: none"> <li>• Defaulters from any other company/bank/financial institution or private institution</li> <li>• Applicant has to file an affidavit in this regard at non-judicial stop;</li> <li>• Crazy, bankrupt, mentally unstable person, sedition case convict;</li> <li>• Loans taken earlier from PKB has not been regularized;</li> <li>• Migrant workers came back before 1 March 2020.</li> </ul>
Documentary Requirements	<ul style="list-style-type: none"> <li>• Attested photocopy of applicant's passport (with passport exit and arrival sealed page);</li> <li>• Attested photocopy of BMET's smart card OR, ID card of the employed country;</li> <li>• Certificate to be submitted as proof of migrating officially;</li> <li>• Valid contract of foreign employment;</li> <li>• Certificate of sending remittance on valid route;</li> <li>• Certificate (as an affected migrant worker) of district employment and manpower office established near to the migrant worker;</li> <li>• 3 copy passport size photos of the applicant and attested photocopy of NID;</li> <li>• 2 copy Passport size photos of the guarantor and attested photocopy of NID;</li> <li>• Updated attested copy of trade license;</li> <li>• Detail description of the project (including projected income and expenditures);</li> <li>• Letter of disclaimer or ownership in case of rented shop/ warehouse or owned;</li> <li>• Attested photocopy of the certificate of training or experiences (if applicable)</li> </ul>
Purpose, Amount & Rate	<ul style="list-style-type: none"> <li>• Loans may be provided for project activities or as working capital loans for both agri or non-agri sector;</li> <li>• Group loan can be disbursed to a group of affected migrant worker;</li> <li>• Maximum BDT 5 lakh is the loan limit for an individual; and maximum loan limit is BDT 50 lakh;</li> <li>• The tenure of the loan is maximum 10 years which varies with type and nature of the project;</li> <li>• The loan interest is 4 per cent and will be disbursed at simple interest rate;</li> <li>• Default of installment in case of term loan and failure to adjust in due course as per the terms of the sanction letter in case of cash credit loan, extra 2 per cent can be fined for.</li> </ul>

Collateral Arrangement	<ul style="list-style-type: none"> <li>Maximum BDT 3 lakh is co-collateral free;</li> <li>To avail more than BDT 3 lakh as loan, one guarantor who is capable of paying loan;</li> <li>Guarantor can be family member, relatives, and respected persons from community; the applicant has to submit in total three cheque pages.</li> </ul>
Equity/ Margin & Processing Fee	<ul style="list-style-type: none"> <li>Minimum Equity margin in case of project loan is minimum 20 per cent;</li> <li>The working capital loan is minimum 50 per cent;</li> <li>The borrower has to pay 1 per cent processing fee (maximum BDT 5000) and 1 per cent service charge (maximum BDT 5000) at the time of receiving loan.</li> </ul>

**Source:** Based on PKB documents.

**Table 1.4: Purpose, Tenure and Repayment Timeline of Special Reintegration Loan**

Sector/projects	Sector at Micro Level	Tenure (Max) (Year/s)	Grace Period	Payback time (Max)
Fisheries	Carp fish, catfish, shrimp	2	270 days (9 months)	15 monthly installments
	Tilapia fish, vetki fish, cheetal fish, thai catfish	2	3 months	In every 3 months with total of 7 installments
	Mix	2	6 months	In 18 monthly installments
Chicken farm	broiler/cock chicken farm	2	45 days	After 45 days with 15 total installments
	Layer chicken farm	2	180 days (6 months)	In 18 monthly installments
	Poultry farm (duck)	1	6 months	1 monthly installments
Livestock Rearing	Cow/buffalo etc. fattening farm	1	11 months	One-time payment after 11 months later
	Milking farm	1	1 month	11 monthly installments
Pottery, block batik printing, making rural sanitary materials, loom and weaving industry, nakshi Katha making, wooden or steel furniture making, animal/fish feed business, agri product related business		1	1 month	11 monthly installments
Stationary, departmental store, clothing/ready-made clothing business, fertiliser, seed, pesticide business, parts business, electric product business, electronics material related business, medicine business, shoe business		5	1 month	59 monthly installments



Sector/projects	Sector at Micro Level	Tenure (Max) (Year/s)	Grace Period	Payback time (Max)
Crockery product business, hardwire business, computer shop, lite engineering/car repairing workshop, furniture business		2	1 month	23 monthly installments
CNG/auto rickshaw & other environment friendly transport buying, agriculture mechanisation (power thriller, rice cutting and beating machines, soil cutting machines		5	1 month	59 monthly installments
Beauty parlor		2	1 month	23 monthly installments

**Source:** Based on PKB documents

**Note:** CNG = Compressed natural gas.

## 5.2 Assessment of the Physical Infrastructure and Operations of the PKB

The PKB was operating with 79 branches as of end April 2021 to facilitate their banking operations targeting migrant workers. Despite branch expansion over the years, the PKB is yet to reach the door-step of the migrant workers, their families and returnees with their branch networks. Most of the branches of the PKB are concentrated into Dhaka, Chattogram and Khulna division (Table 1.5).

**Table 1.5: Distribution of PKB's Branches by Division**

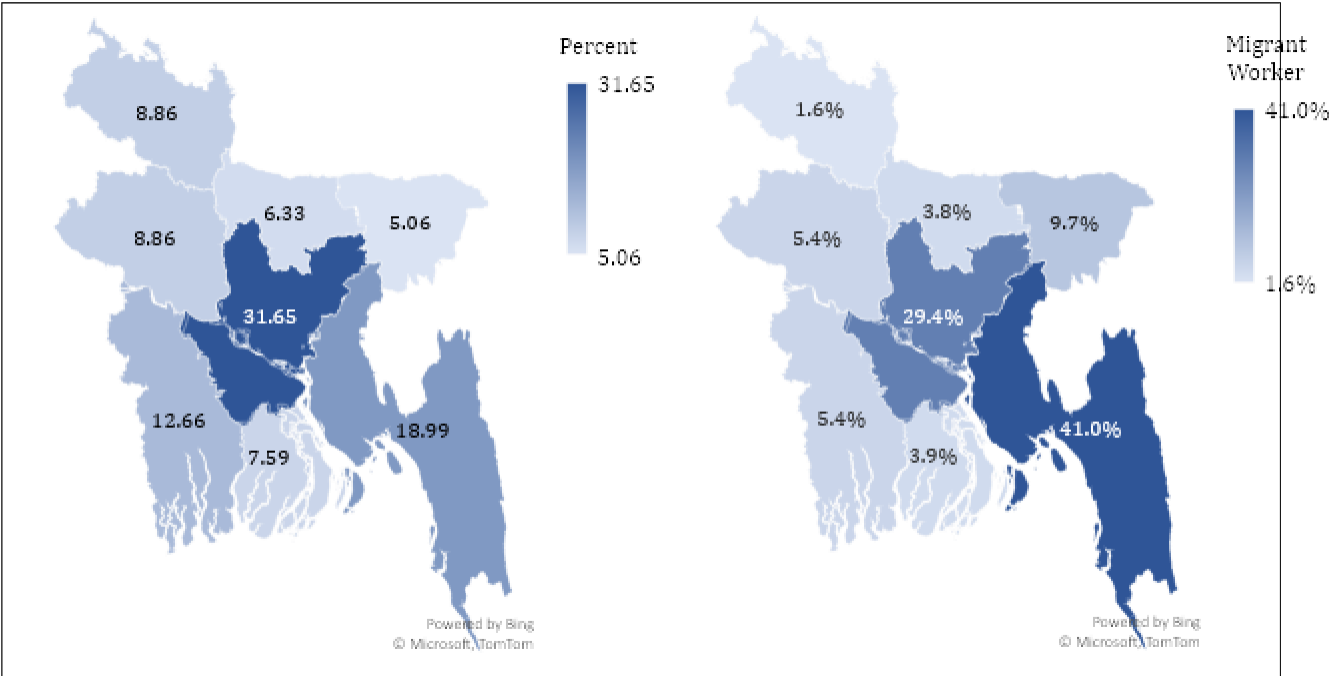
Division	Number of Branches	Per cent of Total Branches
Barisal	6	7.59
Chattogram	15	18.99
Dhaka	25	31.65
Khulna	10	12.66
Mymensingh	5	5.06
Rajshahi	7	8.86
Rangpur	7	8.86
Sylhet	4	5.06
Total	79	100

**Source:** PKB Data.

Regarding distribution of the PKB branches against the number of migrant workers in different divisions, the deviations do not seem to be very significant (Figure 1.1). Of the total migrant workers, around 65 per cent are from Dhaka, Chattogram, and Khulna division, and around 64 per cent of the PKB branches are located in these three divisions. However, as an individual division, Chattogram is having lower number of PKB branches (18.99 per cent) against its very high share of the migrant workers (41 per cent). Especially, Cox's bazar deprived of the PKB bank branches. Maximum number of migrant workers (10.7 per cent) are originated from this district whereas only 1.3 per cent of the

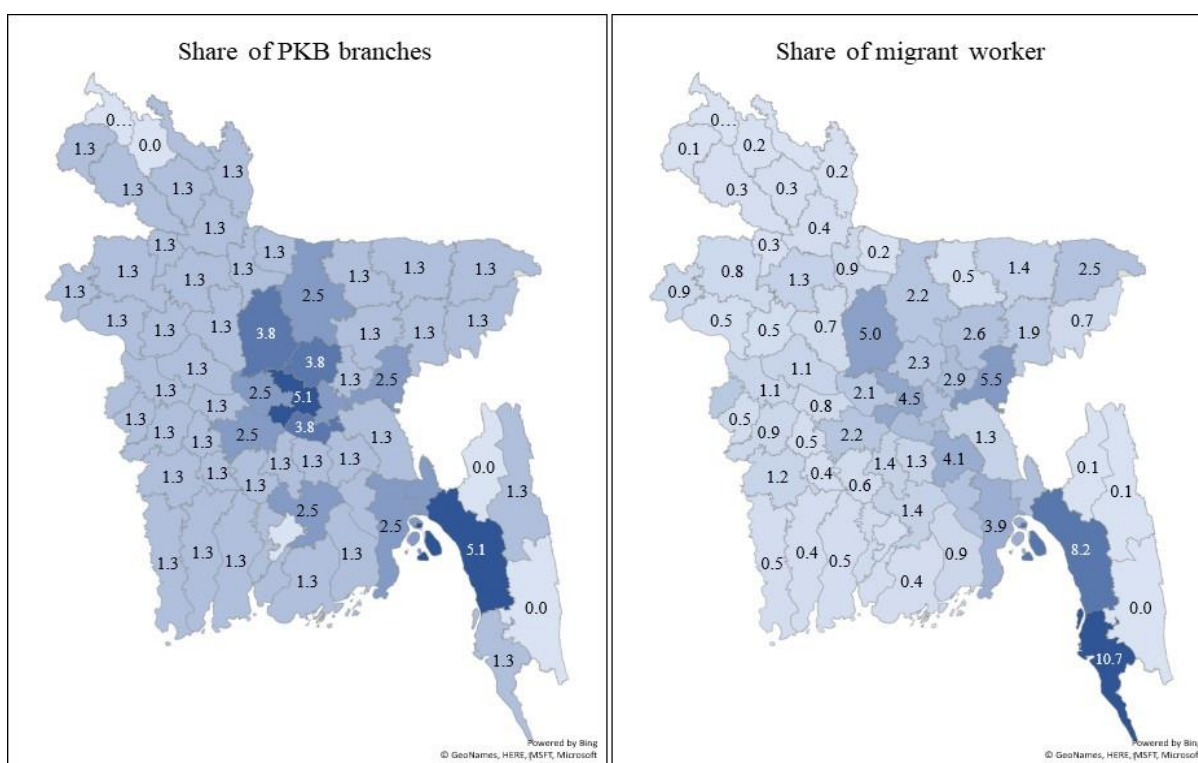
total PKB branches are located in Cox’s Bazar (Figure 1.2). Moreover, PKB should target certain vulnerable groups to support migrant returnees with its branch networks, like migrant returnees who live in the coastal region and are more vulnerable (geographically marginalised) added to their inability to reintegrate themselves (KII). Considering the need and distribution of the migrant workers and returnees, there are lot of scopes and necessity for the expansion of the branch networks that has rightly been recognised (2011, 2016 and 2020) as part of the organograms of the bank (PKB Source). All FGDs and KIIs also voiced for the expansion of the PKB branches.

**Figure 1.1: Division wise Distribution of PKB Branches and Migrant Worker**



**Note:** based on the data availed from the PKB and Bureau of Manpower, Employment and Training (BMET).

**Figure 1.2: District-wise Distribution of PKB Branches and Migrant Worker**



**Note:** Based on the data available from the PKB and BMET.

As depicted in Table 1.6, PKB is heavily understaffed. As per the PKB source, the organogram of the bank designed and updated considering at least 8 employees per branch. Even the existing branches of the banks need  $(79 \times 8) = 632$  employees for their smooth operations, while the total number of employees of the bank was 286 as of early June 2021.

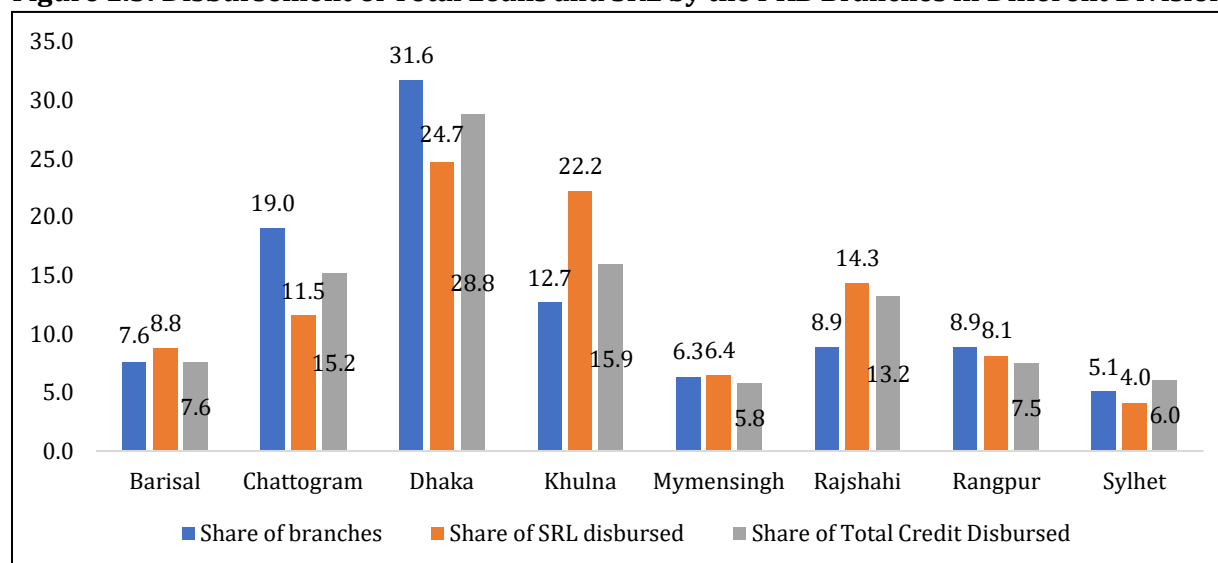
**Table 1.6: Manpower Strength of the PKB**

	<b>Total Manpower</b>	<b>Approved Manpower</b>
FY2011-12	45	Approved Manpower of 412 as per the Organogram of 2011
FY2012-13	103	
FY2013-14	139	
FY2014-15	138	
FY2015-16	150	Approved Manpower of 725 as per the Organogram of 2016
FY2016-17	149	
FY2017-18	156	
FY2018-19	174	
FY2019-20	210	
FY2020-21	286	Approved Manpower of 3032 as per the Organogram of 2020

**Source:** PKB Data.

Loan disbursement targets are either overambitious or not judiciously assigned, and these targets are hardly achieved by the branches (appendix tables). Loan services are provided directly from the branches, most of which are located in the urban areas. Total loans and SRL are having more or less logical distribution in line with the distribution of the branch network of PKB (Figure 5.3), however, Khulna and Rajshahi appear to be better performer (having visible higher loan ratios than that of the branches) whereas Chattogram and Dhaka appear to be low performers (having lower loan ratios than that of the branches).

**Figure 1.3: Disbursement of Total Loans and SRL by the PKB Branches in Different Divisions**



**Source:** Based on PKB and BMET data sources.

Information collection, dissemination and the associated networking with the migrant workers in the existing structure of the PKB need extensive attention. There are huge scopes for introducing basic banking and technology-driven financing services in the bank. The bank is yet to introduce efficient payment and remittance services, and saving mobilisation did not pick up.

Foundation training is crucial for efficient banking service delivery. Unfortunately, most of the PKB employees are yet to receive foundation training programme. As a core support service for the efficient loan operations, the bank does not have dedicated information centre, however, it publishes leaflets and brochures to circulate product related data from their branches. Bank employees are also instructed to take part in the meetings and activities organised by the local government to disseminate financing information of the bank.

Based on the discussion with the top management (KII), it may be stated that the bank has been confronting challenges to install adequate control and supervisory arrangement to bring the branches under comprehensive monitoring mainly due to the inadequate human resources. The bank needs an arrangement for reviewing the loan operations and feedback regularly from the grassroots actors. The problem related to inadequacy of staffs is strongly felt at the branch level of the bank that has implications for the performance (KII with the branch managers).

### 5.3 Examination of the Employee Productivity and Resource Allocation for Potential Outsourcing

Performances of the branches in terms of achievement of the targets and employee productivity in the PKB appear to be highly skewed. The top performer group which is only 23 per cent of the PKB branches, could achieve only 20–35 per cent of the targeted volume of total loans during FY2020–21 (July 2020–June 2021), and over 35 per cent of branches could not reach even 10 per cent mark of the targeted volume during the period (Table 1.7). Employee productivity of different performing PKB branches was tilted during FY2020–21 (Table 1.8). These indicate potentials of improving productivity even within the existing branch set-up and employee strength.

**Table 1.7: Total Loan Disbursement Achievement against Targets (July 2020–June 2021)**

*(in per cent)*

<b>Total Loan Achievement</b>	<b>Number of Branches</b>	<b>Per cent of Branches</b>
0	4	5.06
0-10	25	31.65
>10-20	32	40.51
>20-35	18	22.78
<b>Total</b>	<b>79</b>	<b>100.00</b>

**Source:** Based on PKB data.

**Table 1.8: Employee Productivity Assessment of PKB Performing Branches**

<b>Selected Good Performing Branches</b>	<b>Loan Disbursed to the Number of Clients Yearly</b>	<b>Loan Disbursed to No of Clients Per Month</b>	<b>Loan Disbursed to No of Clients Per Month Per Employee</b>
Branch-1 (Employees-3)	145	12	4
Branch-2 (Employees-3)	52	5	1.5
Branch-3 (Employee 3)	63	5	2
Branch-4 (Employee-8)	38	3	0.5
Branch-5 (Employees-7)	121	10	1.5

**Note:** Estimation based on PKB data 2021.

Other than enhancing internal strength, the outsourcing and engagement of external service providers may prove to be productivity enhancers for the bank branches. The bank's organogram, strategic allocation of human resources, and operating expenses might throw light on the concerns. The expansion of internal human resources is expected to push down associated costs (Table 1.9),

and there are scopes to estimate resources to outsource services to meet immediate necessity of the bank branches (Table 1.10).

**Table 1.9: Operating and Per Employee Cost Structure of PKB**

(in BDT)

	July 2016– June 2017	July 2017– June 2018	July 2018– June 2019	July 2019– June 2020
Operating Cost (excluding Directors' and Auditors Fee)	127681284	137289031	167925840	187589260
Salary and Allowances	83807791	94959531	118753254	136956189
Number of Employees	156	174	210	286
Operating Expenses Per Employee	818470	7890175	799647	655907
Salary/Allowance Per Employee	537229	545744	565492	478867

**Note:** Calculation based on Auditors' Reports of PKB for Four Years.

**Source:** Based on the PKB data.

Currently most of the PKB branches are having only three (3) employees to take care of the credit/financing activities that are estimated to operate with eight employees (as decided by the PKB authority). Recruitment and branch expansion plan and process of the PKB authority were affected in the context of COVID-19. In the existing circumstance, most of the PKB branches are understaffed, and there are scopes to outsource several activities to ensure expected level of performance at the branch level. Following the existing per employee operating and salary expenses (Table 5.9), additional expenses may be estimated for a PKB branch to meet outsource expenses (upper and lower lines) as yardsticks, where the amount must not go below the figure estimated based on the per employee salary/allowance of a particular branch.

**Table 1.10: Estimation of the Potential Expenses for Outsourcing by a Branch having Three**

(in BDT)

Expenses	Amount
Total Operating Expenses (Current with 3)	1967721
Total Salary/Allowance (Current with 3)	1436601
Total Operating Expenses (Potential with 8)	5247256
Total Salary/Allowance (Potential with 8)	3830936
Operating Expenses Gap (Upper Line)	3279535
Salary/Allowance Gap (Lower Line)	2394335

**Source:** Based on PKB data 2021.

## 6. DISBURSEMENT STATUS AND DISTRIBUTION OF SRL BY PKB

PKB started disbursement of the SRL mainly from the month of July 2020. However, it took more than two months for the bank to start loan disbursement under the scheme. Initially, information about the scheme and the provisions of the loan processing were not distinct to the potential

borrowers; even there were confusions/ambiguities amongst the returnees whether it is a grant or loan scheme (as claimed in FGDs and interviews). Submission of complete loan applications (with the required documentations) were completely absent during first two months (July–August, 2020), as claimed in the interviews with PKB management/employees. During eight months (September 2020–April 2021) the bank could disburse BDT 56.39 crore to a total number of 2,352 migrant returnees which is only 0.59 per cent of the total migrant returnees of 40,08,000 as reported (Table 1.11). It is true that a big section of these returnees intends to re-migrate. According to a BRAC survey<sup>8</sup>, 72 per cent of the returnees have shown their willingness to re-migrate. Even if all of the interested returnees successfully re-migrate (highly unusual), 1,14,240 returnees would need reintegration support. Of this group (who are not interested to re-migrate) only 2 per cent could be brought under PKB SRL scheme till April 2021.

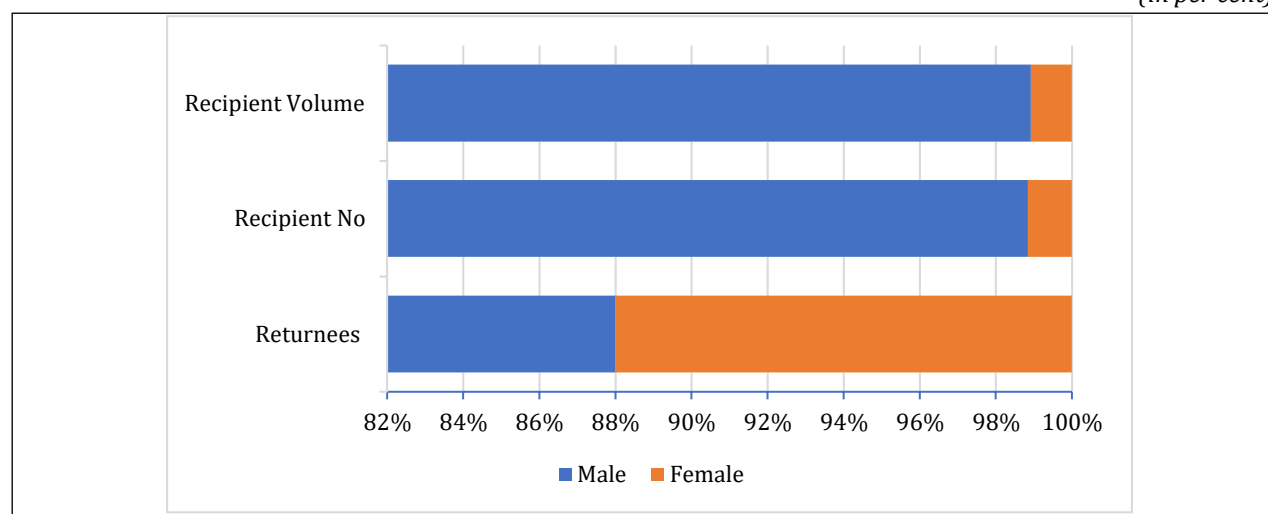
**Table 1.11: SRL Distribution: Male-Female (Loan allocation from BDT 200 Crore)**

Month [as on]	Male		Female	
	Number	Allocation [BDT crore]	Number	Allocation [BDT crore]
20 Jul 2020	0	0.00	0	0.00
20 Aug 2020	0	0.00	0	0.00
20 Sep 2020	27	0.52	0	0.00
20 Oct 2020	109	2.19	0	0.00
20 Nov 2020	162	3.17	1	0.02
20 Dec 2020	301	5.97	16	0.32
21 Jan 2021	496	10.29	1	0.02
21 Feb 2021	436	11.48	3	0.08
21 Mar 2021	442	12.51	6	0.17
21 Apr 2021	352	9.65	0	0.00
<b>Total</b>	<b>2325</b>	<b>55.78</b>	<b>27</b>	<b>0.61</b>

**Source:** Calculated based on the PKB Data.

Though the distribution status of the Special Reintegration Loan to the male migrant returnees improved in the following months since October 2021, it remained challenging for the female migrant returnees—the segment which is confronting greater COVID-19 challenges. Though 12 per cent of the returnees are estimated to be female (as per the Welfare Desk, Hazrat Shahjalal International Airport), only 1.15 per cent of the total recipient of the SRL (till April, 2021) were female, and the proportion of the total volume was even lower i.e., 1.08 per cent of the total disbursement of the SRL (Figure 1.4).

<sup>8</sup> <https://www.tbsnews.net/bangladesh/migration/47-returnees-have-no-income-source-brac-survey-239728>

**Figure 1.4: Distribution of SRLs: Male-Female***(in per cent)*

**Source:** Authors' illustration based on the data obtained from PKB and Probashi Kallyan Desk Data.

There are attempts on the part of the PKB management and other government key stakeholders to speed up the loan disbursement process by the ways of easing loan terms and documentation requirements, and disseminating information through their networks and arrangements. Practically it is difficult for PKB to undertake effective information dissemination programmes for their loan schemes and financial products with its existing data base, network and structural set up. Several support and pressure groups like NGOs, civil society organisations and media have played supportive roles in disseminating relevant information on the Special Reintegration Scheme during this crisis period.

PKB's branch credit targets for the SRL do not seem to be judiciously determined or there is absence of complementary measures to attain the targets. The achievement rate shows, over three-fourth (75 per cent) of the branches failed to cross 25 per cent mark, and only 6 per cent branches were able to cross 50 per cent mark of the targeted volume (Table 1.12).

**Table 1.12: SRL Disbursement Achievement against their Target***(in per cent)*

SRL Attainment	Number of Branches	Per cent of Branches
0% disbursed	8	10.1
1-10	20	25.3
>10-25	32	40.5
>25-50	14	17.7
>50-75	4	5.1
>75-100	1	1.3
<b>Total</b>	<b>79<sup>9</sup></b>	<b>100.0</b>

**Source:** Based on PKB data, 2021.

<sup>9</sup> As of 26 August, 2021, PKB has extended its number of branches up to 86.



Intentions of availing SRL facilities by both the male and female returnees are clearly reflected in the FGDs organised as part of this study with the participation of the migrant returnees. However, information gap on the purpose and use of loans, indecisions and lack of confidence on availing investment opportunities, and skepticism on the realisation of loans from the PKB branches were obvious. Distance of the PKB branches and the resulted absence of face-to-face communication is a crucial challenge to handle for speeding up the loan disbursement under the special scheme. There were lack of completed loan application, and all complete applications (with the required documentations) were entertained by disbursing loans between 7 to 20 days, and there was no instance of loan rejection, as claimed by the PKB branch managers and the management. However, limitations of internal human resource capacity and strength were clearly indicated by the PKB management itself. Moreover, the limitations of PKB in terms of their lack of capacity and infrastructure were expressed in all the FGDs and KIIs consistently.

As reflected in the FGDs with the migrant returnees, existing loan terms (even after easing through amendment) are not very congenial, and permissible activities under the loan scheme are not distinct to a section of potential clients. Some returnees are not confident whether they would be supported for certain activities/businesses (like purchasing micro-bus for rental services; retail grocery shops; wholesale business; vegetable and fruit cultivation, etc., that are not explicitly mentioned in the product list). Interviews with PKB management reveals implicit inclusion of all the above mentioned activities and also their intention of enhancing loan disbursement following flexible terms. Even a group of borrowers may borrow collectively to meet expenses for their bigger projects/business ventures. However, grace period appears to be short for most of the identified projects/activities under the loan scheme, and a section of potential borrower may not be able to access the loans due to their exiting borrowing liabilities (according to the BRAC Survey, of the returnees 28 have debts of which 61.95 per cent received loans after returning to Bangladesh and 25.05 per cent had already been in debt) as indicated in the FGDs and KIIs.

## **7. CHALLENGES ASSOCIATED WITH THE BANKING SERVICES FOCUSING ON SRL BY THE PKB AND SUGGESTED MEASURES: SURVEY OUTCOME**

Three key operational stakeholder groups and grassroots actors (bank executives, existing and potential borrowers, and civil society organisations) were brought under survey to capture their experiences or opinions on the challenges in lending services by the PKB especially on the performance of the SRL.

### **7.1 Opinions on Challenges of the SRLs and Relevant Services of the PKB**

Challenges identified by all three groups of the key stakeholders (PKB management/executives, migrant returnees, and civil society organisation (CSO) clearly indicate the lack of internal capacity and inadequate infrastructure as the major challenges on the way to handle reintegration loans in

general and specifically SRL introduced in context of the COVID-19 crisis. Existing arrangement and system of PKB has inherent limitations in terms of handling basic loan services efficiently through timely loan processing, disbursement, monitoring, and recovery. Structure of data gathering and information dissemination system is extremely weak and provisions for support services are grossly absent (as reflected in the list of challenges). Demand-side weaknesses on documentation and entrepreneurship/business skills are also clearly visible in the challenges identified (Tables 1.13, 1.14, and 1.15).

**Table 1.13: Challenges—Bank Executives**

*(in per cent)*

Manpower shortage to offer required services/difficult to work with limited manpower	100
Lack of skilled manpower/trained manpower/experienced manpower	75
Documentation challenges, due to errors and incompleteness, need extensive support to the applicant for documentation and business plan.	50
Migrants do not have adequate information about PKB's loans and services	38
Transportation cost is higher for borrower and guarantor; instalments are irregular due to higher transportation costs.	13
NID and passports are often unmatched as many passports are obtained through brokers; Some borrowers do not have NID because of being out for a long time	13

**Source:** KIIs with bank executives.

**Table 1.14: Challenges—Migrant Returnees**

*(in per cent)*

Lengthy documentation & loan processing; had limited skill to organize and to prepare the documents required by the bank due to educational background	78
Banks offer loans to those who have a running business project and do not have any valued asset or belonging to start a business initiative	56
Heard about PKB and its services but are not certain about getting loan facilities from the PKB	45
Did not have any other relevant documents other than their passport and NID, and thus rejected	33
No help or advice on documentation other than RMMRU committee; and local level of assistance is not sufficient	22
Not heard about PKB and No information about loan packages of the PKB	22
Not sure about the use of bank loan and not training on the potential ventures	22
Has loan with other banks as stayed for a very short duration	22

**Source:** KIIs with returnee migrants.

**Table 1.15: Challenges—Representatives of the Civil Society Organisations**

*(in per cent)*

Loan schemes are not known to many; inadequate arrangement for information dissemination; limited publicity and incomplete information in the Leaflet	67
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A number of migrant returnees would not be able to meet loan requirements as many do not have updated land-related documents, and some had to leave their passport even; a section of migrants have loans with other sources.	67
Having a limited number of branches, and limited staff that are not adequately skilled and supportive.	67
Migrant workers are not treated well as the banks are not migrant-friendly; there is lack of monitoring arrangement of PKB and accountability of the employees.	33
Bank is not gender sensitive. To the female migrant, the bank officials behave like these sorts of business are not possible for them.	33
Difficult for an individual to communicate with bank officials without the help of NGOs/recommendations; not easy to communicate with banks directly.	33
Female returnees' challenges are not being complained and are mostly reluctant about their reintegration; sometimes they even do not reveal her identity due to the social stigma.	33
Difficult for the illegal migrants (those who went abroad unofficially) to avail SRL. Those who have sent money through an unofficial channel have a lack in the record of sending remittance.	17
Inadequate Arrangement for Training of the Returnee Migrants—PKB does not have arrangement with Training agencies/NGOs.	17
Returnees having skill and need higher volume of loans than allowed in the loan schemes.	17

**Source:** KIIs with representatives of the CSOs.

## 7.2 Suggested Measures for Improving the Performance of the SRLs and Services of the PKB

In line with the identified challenges, the key stakeholders (PKB management/executives, migrant returnees and CSOs) suggested for major reforms in the structure of the PKB, and several policy interventions to make SRL and other programmes effective. SRL scheme needs further relaxation to ensure access to the affected returnees. Internal capacity enhancement through efficient manpower, training, and arrangement for information and support service dissemination are crucial needs for PKB (Tables 1.16, 1.17, and 1.18). Considering the structural limitations of the PKB, NGO-linkage and collaboration might be useful for immediate outcomes, as suggested (Table 1.18).

**Table 1.16: Suggested Measures—Bank Perspective**

	<i>(in per cent)</i>
Recruitment of Employees and Appointment of Experienced Manpower	100
Foundation and Regular Training Arrangement for PKB Employees	50
Aggressive Publicity of PKB's loan Products using TV and other mediums	50
Linkages with MFS and digital payment service to pay loan instalments/PKB may introduce a banking app for easier access and transaction	38
Upper Limit for Collateral free Loans may be increased for attracting migrants	13

**Source:** KIIs with bank executives.

**Note:** MFS = Mobile financial service.

**Table 1.17: Suggested Measures—Returnee Migrants***(in per cent)*

Documentary requirements should be reduced and support services at doorstep for filling in application form and documentation	88
Supporting Returnees having loan burden by relaxing loan conditions	22
Training services at local level free of cost on income generating activities	22
Arrangement for payment of loan installment at local level/without visiting branch	22

**Source:** KILs with returnee migrants**Table 1.18: Suggested Measures—Representatives of the Civil Society Organisations***(in per cent)*

Making arrangement of publicity through TV; brochures/leaflets should be made available in different common places and centres.	67
PKB branches should be in rural, rural and migrant centric areas to ensure easy access, and employees should be trained for better customer service.	67
NGOs can share the responsibilities like application collection, sending, supporting and even monitoring the borrower to recover the loan.	67
Loan criteria should not be same for all migrant/returnees, PKB should consult with migrants and get adequate information for designing targeted products.	50
Female migrants and returnees must be treated differently and with much easier terms for loans.	50
NGOs can sign MOU/make arrangement to help establish/start the business and provide necessary training.	50
NGOs may collaborate with PKB following agent banking model; NGO can process the application procedure free of cost. However, if other sort of involvement requires, PKB has to cover the cost for further collaboration.	33
PKB needs to make an arrangement when returnees cannot arrange guarantors; a group guarantee may be useful for special cases.	17
Land mortgage criteria should be waived; loan should be only against personal guarantee.	17
The reintegration process has to be initiated from the host. PKB should appoint a reintegration officer in every branch.	17
Utilising wage earners welfare board's fund for the training and development of returnee migrant's reintegration process.	17
Mobile financial services/Technology can be introduced to reach the loan facility at the doorstep level.	17
The interest rate should be reduced further for the affected returnees.	17
Addressing green financing in accordance with Bangladesh Bank's policy and synchronising it with PKB's policy for climate vulnerable returnee migrant workers.	17
Identifying climate vulnerable returnee migrant and introduce a separate reintegration loan scheme for them.	17

**Source:** KILs with representatives of CSOs.**Note:** MoU = Memorandum of Understanding.

## **8. SUGGESTED MEASURES FOR EFFECTIVE ECONOMIC REINTEGRATION LOANS BY THE PKB**

### **8.1 Immediate Measures for Efficient Reintegration through SRL**

Migrant returnees are in the midst of the crisis and need financing support to start their economic reintegration venture. The status of the returnees in context of COVID-19 must not be compared with that of the regular migrant and voluntary returnees. Many of the returnees came back empty-handed and even with a burden of migrant loans drawn at the time of going to the host countries. It is not uncommon that most of the returnees do not have any concrete plan for engagement in the local economy. In such a situation, the SRL must be having very easy terms and low cost of fund, and there must be aggressive approach to reach the affected returnees. Specific immediate measures may be as follows.

#### **8.1.1 PKB-NGO arrangement for efficient loan processing and disbursement**

Considering the branch networks, location, and size of the branches of the PKB, it would be beneficial if the local NGOs having local level connectivity are extensively used to disseminate loan related information (using brochures, counters, leaflets etc.), filling in forms, supporting in documentation, and receiving application on behalf of the bank as a local-level support organisation. Several local-level NGOs are found to be ready for undertaking these jobs. PBK should also use TV and local-level bank branches of the commercial and specialised banks for publicity.

#### **8.1.2 Short-term training arrangement for the potential borrowers and certification**

Short-term training support must be tagged with lending arrangement under the SRL for the provision of useful outcome of the funding support to the forced returnees in this crisis situation. Certain lending areas might receive special attention in specific areas considering the availability of training facilities.

#### **8.1.3 Relaxation of certain terms and provision for further support**

The bank must not be very stringent on the terms related to 'Loan-Equity Ratio' and 'Grace Period' in this crisis situation as many of the returnees are not in a position to comply with these terms. The SRL should be collateral free. Moreover, alongside offering loan support for undertaking income-generating activities, forced returnees with liabilities (borrowed at the time of migration) in a formal institution may be supported with 'loan overtaking' by the PKB.

#### **8.1.4 A single visit approval**

Same-day Service for receiving loan application, opening account and for completing other formalities may make things much easier for the applicant to avail the SRL. And for that matter, the

applicant must visit a PKB branch with a complete set of application ascertained by a local-level government agency/NGO (that works in migration sector). Appointments for such a visit may be made through agency/NGO or by communicating directly with the PKB branch. Involvement of an agency/NGO would be based on formal agreement.

#### **8.1.5 Distinct arrangement and provision for paying service charges to the NGOs**

There should be district level arrangement between PKB and local-level NGOs under which the NGO will be supporting one or more than one PKB branch covering information dissemination, distribution and filling in forms, documentation, training support, appointment with the PKB branches, know-your customer formalities, and etc. Estimated operating expenses (upper line or lower line) associated with a branch may be considered as a yardstick for ascertaining service charges for an NGO associated with a branch, where the amount must not go below the figure estimated based on per-employee salary/allowance of a particular branch. End users should avail the loan funds at the same cost.

#### **8.1.6 Disbursement and repayment of loan installment at the account of PKB maintained with other banks**

PKB should make arrangement to open and maintain accounts with commercial and specialised bank branches located at the migrants' locality to disburse loan amount and installment repayment by the returnee borrowers. Local-level NGOs may play supportive roles in the process of ensuring timely repayment and sharing related information with the PKB.

#### **8.1.7 Special treatment and express service for the women applicant**

Greater challenges and vulnerabilities of the female returnee migrants are well recognised. The exiting set-up of lending to the women returnee migrants using Special Reintegration Fund could hardly reach this group to date. Women returnees must be treated differently with even further relaxation in the collateral and personal guarantee fronts (for example loans may be allowed against group guarantee) and support services.

#### **8.1.8 Disbursement of SRL in climate vulnerable areas**

Returnee migrants from climate vulnerable areas have been facing more hardship in their living. In this context, PKB should put emphasis in disbursing loan at a higher proportion to the climate vulnerable areas. In this context, the central bank could extend additional funding to PKB from its Green Fund, and should take measures to sensitise returnee migrants of the climate vulnerable areas regarding the financing facilities. Local networks, including the local government institutes, department of disaster management offices, local NGOs, as well as social media platforms (i.e. Facebook) and other social apps can be used as means to create promotional activities aiming sensitisation.

## **8.2 Suggested Measures for the Effectiveness of the Economic Reintegration Loans by the PKB (Medium Term)**

A comprehensive supply- and demand-side reforms need to be undertaken for the effectiveness of the economic reintegration loans by the PKB as part of a medium-term strategy. The measures might take the following forms:

### **8.2.1 Implementation of the policy prescription of expatriates' welfare and overseas employment policy 2016 and the associated action plan**

Certain governance and operational reforms might be effective in line with the broad principles of the 'policy prescription of the Expatriates' Welfare and Overseas Employment Policy 2016' and the associated Action Plan adopted by the GoB in 2019. At the policy front, there should be efforts for Bangladesh Bank's support in the areas of SME financing, agricultural financing, and green financing to synchronise with PKB's strategy to fund returnee migrant workers. PKB should also build network with other banks to complement its loan schemes with their loan products targeting migrant workers and the returnees.

### **8.2.2 Using both direct and linkage model for loan delivery**

As a lending strategy, PKB may consider a combination of direct lending using their bank branches, and linkage lending with the support of NGOs or microfinance institutions (MFIs) to reach the door-step of the migrant returnees. Alternative channels would help PKB management in determining cost-effective expansion model for efficient operation in future.

### **8.2.3 Expansion of PKB branches**

The existing branch locations of the PKB are not sufficient for offering easy access and information dissemination. PKB presence is needed in rural and migrants prone areas of the country. Presence of a bank branch at the widely visited public place automatically circulate information and ensure easy physical access.

### **8.2.4 Branch with full capacity and trained employees with assigned duties**

It is crucial to undertake comprehensive reform measures to restructure PKB branches—with trained employees, a separate information and support desk, and a separate women desk for fair treatment of the migrants, migrant returnees, and their families. There should be assigned duties and accountability framework for the employees. The credit programmes of PKB are practically 'credit plus approaches' that need motivated and trained employees having adequate incentives.

### **8.2.5 Technology and specialised product development**

PKB should work extensively on the adoption of technology in payment and financing arrangement and should invest in the adoption of technology-driven payment, lending and deposit products targeting the migrant worker and their families. Forced and voluntary returnees should be served with different lending products to ensure their efficient and easy access. PKB should introduce an individual green reintegration loan scheme for returnee migrants in the climate-vulnerable areas. Lending and deposit products for women migrants should have special features.

### **8.2.6 Installing efficient payment and deposit services**

Tech-based and efficient foreign remittance service is a basic banking service that may have notable implications for deposit mobilisation and secured loan services. The PKB should work on designing incentive structure for remittance inflows through the bank. At least the remittances sent by the borrowers must be sent through PKB (currently the bank is having limited arrangement and is working on it), and there might be provision of compulsory savings by the migrants at attractive returns.

### **8.2.7 Training/Capacity development and certification arrangement for the potential clients**

PKB should have comprehensive arrangement of training and capacity development, and the associated certification arrangement with government agencies and NGOs and this must be tagged with different lending products for optimum outcome of the lending ventures.

### **8.2.8 Reintegration loans for limited economic purposes**

Reintegration loans must be supported with training and skill development capacity development programmes. A significantly bigger section of the migrant returnees are semi-skilled and unskilled workers who need extensive entrepreneurship and skill support. Loan facilities for focused and limited economic purposes might help offering cost-effective and efficient support service delivery on the part of the PKB.

### **8.2.9 Regular review, feedback and complaint management system**

PKB should strategise regular review and feedback arrangements for streamlining their loan and deposit products in line with changing socio-economic environment and the need of the migrant workers. An active and operational complaint management system would help improve service quality of the bank branches and the associated NGOs and MFIs.

### **8.2.10 Information gathering, sharing and networking arrangement**

Capturing Information about migrants and maintaining network with them by the PKB is a must for efficient service delivery. For that matter, PKB should have an arrangement and technology-driven



network with the relevant government agencies to draw and share information on migrants going out from and coming into the country. It might be very helpful if the outgoing or incoming migrant workers are informed about the reintegration loan facilities available for the returnee migrants along with the potential areas of investment, loan-equity ratio, and loan terms.

### **8.3 Efficient and Comprehensive Reintegration Arrangement for Migrant Returnees (Long Term)**

#### **8.3.1 Cluster development and targeted business promotion for the returnee migrants**

Special SME cluster development for the migrant returnees might help solving several challenges associated with economic reintegration loans as a long-term solution. A performing cluster contributes not only by offering alternatives to the collateral security, smooth supervision and monitoring, and by minimising information gap to the lending banks, but also by supporting entrepreneurs to attain economies of scale. Government has a great role to play here.

#### **8.3.2 Development of special cluster zone for women migrant returnees**

Designing and setting up special cluster zone for the women migrant returnees might contribute significantly to ensure them access to finance and business sustainability. Such an initiative must be led by the government.

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## Appendixes

**Appendix Table 1: PKB's Achievement Rate on Special Reintegration Loan Disbursement Status in Crore Taka**

<b>Sample</b>	<b>Special Reintegration Loan target FY2020-21</b>	<b>Total Borrower Received Special Reintegration Loan<sup>10</sup></b>	<b>Total Special Reintegration Loan Amount Disbursed<sup>11</sup></b>
Sample branch 1	3.6	60	1.41
Sample branch 2	1.0	16	0.37
Sample branch 3	3.6	13	0.32
Sample branch 4	3.48	29	0.61
Sample branch 5	3.0	15	0.34
Sample branch 6	3.0	10	0.22
Sample branch 7	1.4	5	0.11
Sample branch 8	2.2	30	0.74
Sample branch 9	1.4	10	0.21
Sample branch 10	3.6	28	0.70
Sample branch 11	3.6	29	0.59
Sample branch 12	3.6	12	0.26
Sample branch 13	3.6	12	0.26
Sample branch 14	2.7	12	0.21
Sample branch 15	3.6	20	0.44
Sample branch 16	2.2	11	0.21
Sample branch 17	1.0	12	0.24
Sample branch 18	1.0	16	0.36
Sample branch 19	0.9	0	0.00
Sample branch 20	1.0	0	0.00
Sample branch 21	0.6	0	0.00
Sample branch 22	3.6	32	0.72
Sample branch 23	1.7	53	1.15
Sample branch 24	1.0	43	0.89
Sample branch 25	2.6	41	1.00
Sample branch 26	3.6	41	1.06
Sample branch 27	3.6	19	0.41
Sample branch 28	0.75	10	0.23
Sample branch 29	1.6	13	0.29
Sample branch 30	3.6	23	0.44
Sample branch 31	2.7	21	0.47

<sup>10</sup> The Secretary of MoEWOE stated that during FY2021-22, the number of borrowers for SRL have increased by 145 per cent compared to FY2020-21.

<sup>11</sup> The Secretary of MoEWOE stated that during FY2021-22, the disbursement rate of SRL have increased by 250 per cent compared to FY2020-21.

Sample branch 32	1.0	11	0.28
Sample branch 33	3.6	12	0.30
Sample branch 34	2.35	25	0.52
Sample branch 35	1.2	9	0.22
Sample branch 36	3.6	13	0.29
Sample branch 37	1.0	15	0.32
Sample branch 38	1.4	1	0.02
Sample branch 39	1.9	7	0.14
Sample branch 40	2.62	12	0.26
Sample branch 41	3.6	7	0.15
Sample branch 42	1.1	3	0.07
Sample branch 43	0.9	0	0.00
Sample branch 44	0.9	0	0.00
Sample branch 45	0.9	0	0.00
Sample branch 46	0.5	0	0.00
Sample branch 47	3.6	85	2.02
Sample branch 48	1.2	31	0.68
Sample branch 49	3.6	41	0.87
Sample branch 50	3.6	28	0.63
Sample branch 51	3.6	40	0.84
Sample branch 52	3.6	28	0.64
Sample branch 53	3.6	53	1.28
Sample branch 54	3.6	31	0.72
Sample branch 55	2.4	23	0.44
Sample branch 56	3.4	7	0.19
Sample branch 57	3.0	14	0.32
Sample branch 58	3.0	20	0.44
Sample branch 59	2.2	49	1.02
Sample branch 60	3.6	16	0.30
Sample branch 61	1.4	11	0.31
Sample branch 62	3.48	35	0.88
Sample branch 63	3.52	31	0.70
Sample branch 64	3.6	31	0.78
Sample branch 65	3.6	36	0.77
Sample branch 66	2.2	56	1.13
Sample branch 67	3.6	31	0.71
Sample branch 68	3.0	18	0.38
Sample branch 69	3.6	51	1.24
Sample branch 70	2.2	44	0.99
Sample branch 71	3.6	20	0.42
Sample branch 72	1.4	2	0.06
Sample branch 73	2.2	13	0.26

Sample branch 74	1.4	2	0.05
Sample branch 75	1.4	0	0.00
Sample branch 76	3.6	16	0.36
Sample branch 77	3.6	26	0.64
Sample branch 78	3.6	16	0.39
Sample branch 79	3.6	5	0.12

**Source:** PBK Data.

**Note:** The data represented as of 30 April 2021.

**Appendix Table 2: PKB's Overall Loan Disbursement in Crore Taka**

<b>Sample branches</b>	<b>Total Target in Disbursement of Loans</b>	<b>Total Borrower Received</b>	<b>Total Amount Disbursed</b>	<b>Overall Achievement Rate (<i>in per cent</i>)</b>
Sample branch 1	12.5	121	2.72	22
Sample branch 2	4.69	38	0.82	17
Sample branch 3	11.75	31	0.71	6
Sample branch 4	11.51	73	1.51	13
Sample branch 5	12.31	49	1.12	9
Sample branch 6	10.38	37	0.85	8
Sample branch 7	4.00	14	0.25	6
Sample branch 8	9.75	89	1.74	18
Sample branch 9	4.00	27	0.51	13
Sample branch 10	12.76	79	1.72	13
Sample branch 11	13.88	93	1.9	14
Sample branch 12	12.44	56	0.88	7
Sample branch 13	13.13	51	1.05	8
Sample branch 14	10.76	57	0.88	8
Sample branch 15	13.88	88	1.91	14
Sample branch 16	9.88	49	0.91	9
Sample branch 17	4.81	59	1.14	24
Sample branch 18	7.44	100	2.09	28
Sample branch 19	3.00	0	0.00	0
Sample branch 20	4.69	8	0.14	3
Sample branch 21	3.30	28	0.42	13
Sample branch 22	12.88	52	1.14	9
Sample branch 23	6.88	87	1.84	27
Sample branch 24	6.37	91	1.85	29
Sample branch 25	10.51	105	2.42	23
Sample branch 26	13.56	126	2.77	20
Sample branch 27	13.06	56	1.19	9
Sample branch 28	3.00	29	0.68	23

<b>Sample branches</b>	<b>Total Target in Disbursement of Loans</b>	<b>Total Borrower Received</b>	<b>Total Amount Disbursed</b>	<b>Overall Achievement Rate (<i>in per cent</i>)</b>
Sample branch 29	6.50	38	0.87	13
Sample branch 30	12.63	69	1.36	11
Sample branch 31	10.88	74	1.55	14
Sample branch 32	4.00	39	0.93	23
Sample branch 33	13.88	51	1.02	7
Sample branch 34	8.19	93	1.8	22
Sample branch 35	3.75	49	1.06	28
Sample branch 36	13.31	67	1.41	11
Sample branch 37	6.94	81	1.59	23
Sample branch 38	4.00	5	0.1	3
Sample branch 39	8.01	46	1.02	13
Sample branch 40	10.55	109	2.03	19
Sample branch 41	13.31	61	1.21	9
Sample branch 42	4.25	26	0.62	15
Sample branch 43	3.00	0	0	0
Sample branch 44	3.00	0	0	0
Sample branch 45	3.00	0	0	0
Sample branch 46	3.00	1	0.02	1
Sample branch 47	12.88	131	3.04	24
Sample branch 48	3.75	52	1.11	30
Sample branch 49	12.13	69	1.44	12
Sample branch 50	12.81	47	1.09	8
Sample branch 51	12.13	78	1.65	14
Sample branch 52	12.13	61	1.39	11
Sample branch 53	13.75	116	2.93	21
Sample branch 54	12.63	73	1.66	13
Sample branch 55	10.00	70	1.34	13
Sample branch 56	11.81	27	0.63	5
Sample branch 57	10.57	24	0.53	5
Sample branch 58	10.57	51	1.07	10
Sample branch 59	9.75	145	3.07	31
Sample branch 60	13.31	50	0.99	7
Sample branch 61	4.00	52	1.25	31
Sample branch 62	12.76	77	1.85	15
Sample branch 63	12.67	71	1.65	13
Sample branch 64	13.13	84	1.85	14
Sample branch 65	13.75	90	1.9	14
Sample branch 66	9.75	145	2.87	29



<b>Sample branches</b>	<b>Total Target in Disbursement of Loans</b>	<b>Total Borrower Received</b>	<b>Total Amount Disbursed</b>	<b>Overall Achievement Rate (<i>in per cent</i>)</b>
Sample branch 67	13.88	91	2.01	14
Sample branch 68	10.57	63	1.38	13
Sample branch 69	13.76	100	2.33	17
Sample branch 70	8.88	86	1.87	21
Sample branch 71	13.63	69	1.53	11
Sample branch 72	4.00	10	0.27	7
Sample branch 73	9.88	60	1.27	13
Sample branch 74	4.00	11	0.25	6
Sample branch 75	4.00	5	0.14	4
Sample branch 76	13.38	45	0.97	7
Sample branch 77	13.44	93	1.92	14
Sample branch 78	13.88	107	2.31	17
Sample branch 79	13.25	39	0.94	7

**Source:** PBK Data.

**Note:** The data represented as of 30 April 2021.

**Appendix Table 3: Status of SRL Disbursement as Share of Its Target, PKB's Overall Loan Target and Share of Borrower against its Total Borrower**

<b>Sample branches</b>	<b>Share of SRL target against Total PKB loan Disbursement Target</b>	<b>Share of SRL disbursed against total PKB loan</b>	<b>SRL disbursed against its own target</b>	<b>SRL borrower share as % of total borrower</b>
Sample branch 1	28.80	51.80	39.20	49.6
Sample branch 2	21.30	45.10	37.00	42.1
Sample branch 3	30.60	45.10	8.90	41.9
Sample branch 4	30.20	40.50	17.50	39.7
Sample branch 5	24.40	30.50	11.30	30.6
Sample branch 6	28.90	25.90	7.30	27.0
Sample branch 7	35.00	44.90	7.86	35.7
Sample branch 8	22.56	42.53	33.64	33.7
Sample branch 9	35.00	41.58	15.00	37.0
Sample branch 10	28.22	40.70	19.44	35.4
Sample branch 11	25.95	31.05	16.39	31.2
Sample branch 12	28.94	28.98	7.08	21.4
Sample branch 13	27.43	24.76	7.22	23.5
Sample branch 14	25.10	23.86	7.78	21.1
Sample branch 15	25.95	22.77	12.08	22.7
Sample branch 16	22.28	22.48	9.32	22.4

<b>Sample branches</b>	<b>Share of SRL target against Total PKB loan Disbursement Target</b>	<b>Share of SRL disbursed against total PKB loan</b>	<b>SRL disbursed against its own target</b>	<b>SRL borrower share as % of total borrower</b>
Sample branch 17	20.79	21.15	24.00	20.3
Sample branch 18	13.45	16.96	35.50	16.0
Sample branch 19	30.00	0.00	0.00	0.0
Sample branch 20	21.32	0.00	0.00	0.0
Sample branch 21	18.18	0.00	0.00	0.0
Sample branch 22	27.96	63.44	20.00	61.5
Sample branch 23	24.73	62.46	67.53	60.9
Sample branch 24	15.69	47.84	88.50	47.3
Sample branch 25	24.73	41.41	38.46	39.0
Sample branch 26	26.54	38.29	29.42	32.5
Sample branch 27	27.56	34.40	11.39	33.9
Sample branch 28	25.00	33.82	30.67	34.5
Sample branch 29	24.62	33.53	18.13	34.2
Sample branch 30	28.51	32.35	12.22	33.3
Sample branch 31	24.83	30.42	17.41	28.4
Sample branch 32	25.00	30.27	28.00	28.2
Sample branch 33	25.95	29.56	8.33	23.5
Sample branch 34	28.70	28.97	22.13	26.9
Sample branch 35	32.00	20.85	18.33	18.4
Sample branch 36	27.04	20.57	8.06	19.4
Sample branch 37	14.42	20.13	32.00	18.5
Sample branch 38	35.00	20.00	1.43	20.0
Sample branch 39	23.74	13.79	7.37	15.2
Sample branch 40	24.83	12.84	9.92	11.0
Sample branch 41	27.04	12.45	4.17	11.5
Sample branch 42	25.88	11.29	6.36	11.5
Sample branch 43	30.00	0.00	0.00	0.0
Sample branch 44	30.00	0.00	0.00	0.0
Sample branch 45	30.00	0.00	0.00	0.0
Sample branch 46	16.67	0.00	0.00	0.0
Sample branch 47	27.96	66.45	56.11	64.9
Sample branch 48	32.00	61.26	56.67	59.6
Sample branch 49	29.69	60.07	24.03	59.4
Sample branch 50	28.10	58.06	17.5	59.6
Sample branch 51	29.69	50.85	23.28	51.3
Sample branch 52	29.69	46.21	17.78	45.9
Sample branch 53	26.18	43.73	35.56	45.7
Sample branch 54	28.51	43.50	20.00	42.5

<b>Sample branches</b>	<b>Share of SRL target against Total PKB loan Disbursement Target</b>	<b>Share of SRL disbursed against total PKB loan</b>	<b>SRL disbursed against its own target</b>	<b>SRL borrower share as % of total borrower</b>
Sample branch 55	24.00	32.84	18.33	32.9
Sample branch 56	28.80	30.16	5.59	25.9
Sample branch 57	28.40	60.38	10.67	58.3
Sample branch 58	28.40	41.12	14.67	39.2
Sample branch 59	22.56	33.28	46.36	33.8
Sample branch 60	27.04	30.40	8.33	32.0
Sample branch 61	35.00	24.80	22.14	21.2
Sample branch 62	27.28	47.30	25.14	45.5
Sample branch 63	27.78	42.25	19.74	43.7
Sample branch 64	27.43	42.16	21.67	36.9
Sample branch 65	26.18	40.63	21.39	40.0
Sample branch 66	22.56	39.32	51.36	38.6
Sample branch 67	25.95	35.32	19.72	34.1
Sample branch 68	28.40	27.50	12.67	28.6
Sample branch 69	26.17	53.22	34.44	51.0
Sample branch 70	24.79	52.94	45.00	51.2
Sample branch 71	26.42	27.54	11.67	29.0
Sample branch 72	35.00	22.22	4.29	20.0
Sample branch 73	22.28	20.55	11.82	21.7
Sample branch 74	35.00	20.41	3.57	18.2
Sample branch 75	35.00	0.00	0.00	0.0
Sample branch 76	26.92	37.31	10.00	35.6
Sample branch 77	26.79	33.33	17.78	28.0
Sample branch 78	25.95	16.88	10.83	15.0
Sample branch 79	27.17	12.77	3.33	12.8

**Source:** PBK Data.

**Note:** The data represented as of 30 April 2021.

**Appendix Table 4: Name of KII Respondents**

	<b>Name</b>	<b>Designation and Organisation</b>
RMMRU	Dr. Tasneem Siddiqui	Founding Chair
Ministry of Expatriates' Welfare and Overseas Employment	Shaikh Muhammad Refat Ali	Deputy Secretary, Research and Policy, Ministry of Expatriates' Welfare and Overseas Employment
Probashi Kallayan Bank (PKB)	Md Zahidul Haque	Managing Director, PKB
	Mohammad Kamal Hossain	AVP, Head Office, PKB

PKB Branch KIIs: Selected Branch Officials	Main branch, Dhaka	PKB
	Rangamati	PKB
	Natore	PKB
	Meherpur	PKB
	Lalmonirhat	PKB
	Barisal	PKB
	Mymensingh	PKB
	Sylhet	PKB
KII: CSO/NGOs	Ms. Tapati Saha	Programme Analyst, Women's Economic Empowerment Programme
	Mr. Syed Saiful Haque	Chairman & Founder Member (WARBE)
	Mr. Abdus Sabur	Programme Manager (YPSA)
	Ms. Farida Yasmine	Director (BOMSA)
	Mr. Luthfor Rahman	Director (Operation)
	Md. Shahjahan	Project Coordinator (CCDA), Cumilla
	Mr. A N M Fazlul Hadi Sabbir	Executive Director (BFF), Faridpur
	Shirin Lira	Sr. IBP Manager and Gender & Social Inclusion Adviser, PROKAS
	Sumaiya Islam	BNSK

**Source:** PKB data.

### **List of FGD Respondents**

1. Masud Rana, Tangail
2. Mujibur Rahman, Tangail
3. Sumon Sheikh, Tangail
4. Shah Alam, Tangail
5. Dilruba Akter, Tangail
6. Mr Zulhas, Tangail
7. Mr Nasir Hossain, Tangail Sadar
8. Sathi, Mohammadpur (Bizli Moholla), Dhaka
9. Runu Begum, Mohammadpur (Tikka para)
10. Rehana Akter, Dhaka Uddyan, Nabinagar housing, Dhaka
11. Shahnaz, Mohammadpur (Bizli Moholla)
12. Asma Khatun, Mohammadpur (Bizli Moholla)