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Covid-19's Impacts on Bangladeshi Migrant Workers and Remittances: In Quest of Policy Suggestions

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I. Introduction

The world has witnessed four major financial crises in the 20th and 21st centuries such as the Great Depression in 1929-30, oil crisis in 1973, the Asian Financial Crisis (AFC) in 1997-98 and the Global Financial Crisis (GFC) in 2007-08. These crises were entirely associated with the economic factors and variably depressed the majority of economies in the world (D'souza, 2016; Kotte, 2010). On the other hand, the Covid-19 pandemic is solely associated with a disease but it has resulted an unprecedented threat to global economy (Gapinath, 2020). Although it is notoriously hard to accurately estimate the global economic loss induced by the pandemic, analysts presume that the loss the world has already experienced is overwhelmingly significant (World Bank, 2020). In total, there was a global employment losses in 2020 was 114 million jobs—50% of total working-hour losses—relative to 2019 (International Labour Organization [ILO], 2021). It further estimates that 71% of global employment losses, inactivity increased by 81 million and global unemployment increased by 33 million in 2020, indicating 8.3% decline of global labor income which amounts to US$3.7 trillion or 4.4% of global domestic products (GDPs). As the world economy has experienced its worst recession due to worldwide lockdown since the Great Depression, Gapinath (2020) has viewed it as the 'Great Lockdown'.

Accompanied with the locals, a significant number of migrant workers, particularly migrants with lower paid job out of 272 million global migrants, have faced the 'Great Lockdown' that has exacerbated their existing vulnerabilities (IOM, 2020a). During any economic recession or health crisis or political turmoil, migrant workers are not only exploited first, but also denied proper wages and repatriated by their destination countries (International Social Security Association [ISSA], 2020). They are targeted first to be victimized and stigmatized by the host countries; they fall victims to racists, xenophobic acts and hate crimes at the time of pandemic (Hennebry and Hari, 2020). Not only these, the social, economic and psychological problems millions of migrant workers faced in their host and origin countries before the Gulf Crisis, AFC and GFC, are faced by them again more acutely during these crises (Chowdhury and Chakraborty, 2021). Rather, migrant workers need especial care during any crisis because they are 'remittance fighters' or 'remittance warriors' (Partha and Sakib, 2020) and 'agents of development' (Sinatti and Horst, 2014) or 'agents of change' (Grabowska et al., 2017). They contribute to reduce unemployment, and increase export earnings, balance of payment and GDP growth for their countries of origins (Saadi, 2020; Sutradhar, 2020) and at the same time they contribute to grow GDP, and create employment opportunity and new knowledge for social and economic development of their countries of destinations (OECD, n.d; Noja et al, 2018).

International migration is a defining feature of Bangladesh economy because it officially sent more than 0.7 million people overseas and received more than US$18 billion remittances in 2019 (BMET, 2021) that turned Bangladesh the sixth largest migrant-sending country in the world in 2019 and the eighth largest remittance-receiving country, respectively (IOM, 2020b). The actual number of migrants and the amount of remittances are believed to be significantly higher when undocumented migrants and unrecorded remittance flows are included (IOM, 2014). Approximately 10 million documented Bangladeshi migrants of 165 million populations who are already in 150 overseas countries (UNDP, 2020) are facing appalling social, economic and psychological conditions-induced by the Covid-19 on the one hand (Hennerby and Hari, 2020; Perera, 2021; Sorker, 2020). The returning migrants and the aspirant migrants are facing almost the same problems that they have not

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faced before the pandemic on the other hand (Chowdhury and Chakraborty, 2020; IOM, 2020c). Out of all migrants, nearly 90% live in the GCC (around 75%) and the Southeast Asian countries (around 15%), and they send around 90% of total remittances (BMET, 2021). The remittances they send significantly contribute to macro-and micro-economic and social developments of Bangladesh (Akcay, 2020; Das and Chowdhury, 2019; Hasan et al, 2019; Kumar, 2019). Like the other zones in the world, the Covid-19 pandemic has hardest hit on the labor markets of GCC and Southeast Asian zones; particularly it has affected those informal labor markets where migrant workers are mainly employed. Due to economic recession-induced by the Covid-19 and other reasons Bangladesh has already faced a significantly declining trend of overseas employment and it is simultaneously projected that this declining trend will affect remittance inflows. As a result, Bangladesh may face a great challenge to continue the pace of economic and social developments (Alam et al., 2020; Mahmood, 2020) that the country could achieve before the pandemic.

In order to explore and understand the issues that impact greatly on migration and remittances the article is structured like this: first section has explained the background of the article; section two has briefly discussed the sources of data and methods of data analysis; the flows of migrant workers, and remittance and its contributions to pre-and-during pandemic situations are described in section three; the problems current migrants face in overseas countries, and the returning and aspirant migrants face in Bangladesh are explained in details in section four; section five has recommended some strategies to reduce the pandemic-induced problems; section six, the final one, recapitulating the focal points of the article draws conclusion.

II. Sources of Data and Methods of Data Analysis

The article has used secondary sources of data. Data is collected from two major levels such as global and national/Bangladesh. Global level data are collected from a number of international organizations such as International Organization for Migration (IOM), International Labour Organization (ILO), the World Bank (WB), The Asian Development Bank (ADB)), United Nations Development Programmes (UNDP) etc. On the other hand, national level data are collected from the experts, newspaper articles, pre-pandemic study reports on migration, social and economic development and the study reports prepared by the national public and private organizations and institutes during the pandemic. Global and Bangladesh levels data are presented in the article both as absolute number and percentage forms in table and/or figure as well as narrative forms.

III. Migrant Workers and Remittances: Pre-and-during the Covid-19

There has been a history behind Bangladesh to become one of the top migrant-sending and remittance-receiving countries in the world. Historically, the increasing trend of Bangladesh migration has been triggered by three successive waves of rapid economic growth experienced in particular parts of Asia. Japan led the first wave when the Japanese economy grew at 10% per year and the industrial sector expanded at 13-15% annually between the 1950s and 1960s (Ohkawa and Rosovsky, 1973). The second wave began when the rapid introduction of petrodollars in the 1970s transformed the GCC states into a capital-rich and labor-scarce region. The governments of the GCC countries initially sought to recruit 'temporary workers' to fill the demand for labor from labor-rich and capital-poor countries of the same region which were not affected by petrodollars and then from Muslim countries in South Asia and other parts in the world (Birks and Sinclair 1980). The third wave of migration in Asia started in the 1980s, albeit differently when a group of countries in Southeast Asia, including Hong Kong, Korea, Singapore, Malaysia and Thailand, maintained open economic policies and initiated export-led development that resulted in high economic growth (Kaur, 2010). By the 1980s, this group of countries was transitioned from developing to middle and high-income country status, which changed their labor market needs. The countries of this group of open economies have become capital intensive and foreign labor dependent (Hugo, 2005).

Bangladesh got these three waves as opportunity to send its population when the countries of these zones demanded foreign labor, especially low skilled and unskilled labors. Bangladesh gradually expanded its migrants' labor markets also out of these three zones in Asia and other parts in the world. Bangladesh started to document overseas employment from 1976 and officially sent 6,087 Bangladeshis in this year. Afterward, the number of migrant workers has been increasing every year that has resulted in a cumulative total of more than 13.2 million by 2020, as presented in figure 1. It also indicates that Bangladesh sent averaging more than 600,000 people per year over the last ten years from 2010 to 2019 (BMET, 2019) but due to the Covid-19 overseas employment abruptly dropped to 222,828 people in 2020—the lowest figure over the last 23 years. Out of 222,828 migrant workers, 187,585 (84%) migrated in the first quarter of 2020 when the virus was slowly spreading across the globe; none migrated in the second quarter due to the cancellation of all international flights but when the flights resumed

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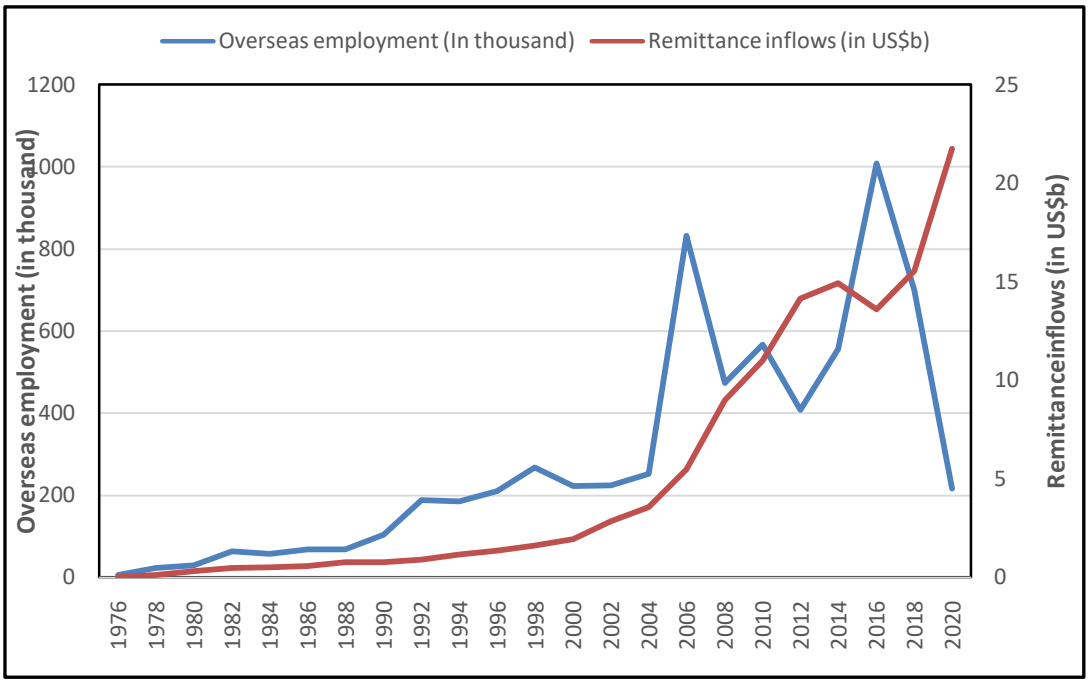
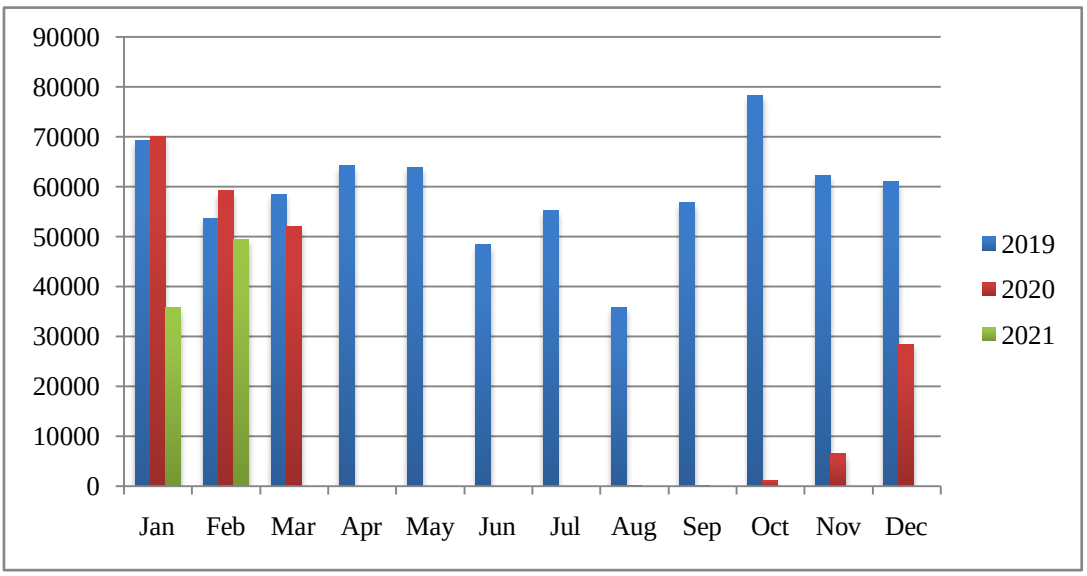
from July a total of 35,243 (16%) people migrated in the third and fourth quarters, as shown in figure 2. In spite of Covid-19's hardest hit on the global labor market Bangladesh received US$21.75 billion as remittance income in 2020—the highest volume of remittances since 1976.



Source: Calculated by the author from the Bureau of Manpower, Employment and Training [BMET] (2020)

Figure 1: Overseas employment from Bangladesh to overseas (in thousand) and remittance inflows to Bangladesh (in US$ billion) (1976-2020)



Source: Calculated by the author from the Bureau of Manpower, Employment and Training [BMET] (2019, 2020 & 2021)

Figure 2: Migration flows from Bangladesh to overseas (2019 to Feb 2021)

The empirical literature on migration reveals that a number of reasons provoked migrant workers to send more remittances amidst the pandemic situation. First, migrants generally send as much remittances as they can during any pandemic or natural disasters in order to meet the pandemic-induced crises of their families (Bettin and Zazzaro, 2016; Chaudhary and Timsina, 2017; Mohapatra et al., 2009). Second, before the pandemic a significant number of migrants sent remittances through *hundi system*—unofficial channel to transfer money—but during the pandemic they sent remittances through official channels in order to secure

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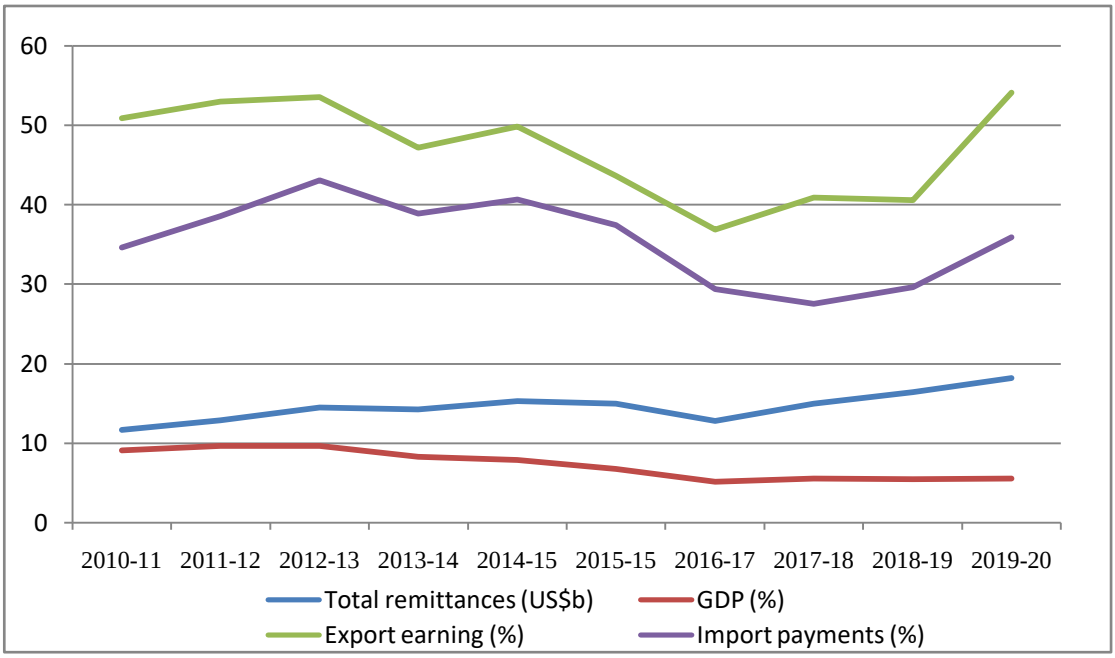
their hard-earned money. Third, migrants feared to lose jobs that promoted them to send all the savings they had in their hands. Fourth, the pandemic significantly reduced the business of the migrant workers who were engaged in gold smuggling and gave the migrant smugglers an opportunity to make black money white. Fifth, Bangladesh Bank's announcement of 2% cash incentive against the inward remittances encouraged migrants to send more remittances home (Hasan, 2020). However, it is being simultaneously predicted that Bangladesh will face the declining trend of migration outflows and remittances inflows in 2021 and the subsequent years due to the lingering of Covid-19 pandemic (RMMRU, 2020; The Financial Express [TFE], 2020; World Bank, 2020).

The declining trend of remittance inflows may impede the outstanding contributions of remittances to Bangladesh's macro- and-micro social and economic developments. Some macroeconomic effects of remittances, for example, have helped in addressing the balance of payments, enhancing national savings and velocity of money, and reducing the influence of development partners at the policy level of Bangladesh (Al Masud and Hamza, 2018; Das and Chowdhury, 2019; Sarkar, 2019). Another part of macroeconomic roles of remittances is presented in figure 3 below, which illustrates that there has been a substantial role of remittances to export earnings, import payments and Gross Domestic Product (GDP) of Bangladesh. Additionally, remittances have reduced the number of poor in Bangladesh by 6% (Ratha and Mahapatra, 2007) improving the standard of living and creating productive assets (Islam, 2011).



Source: Calculated by the author from Bangladesh Economic Review (2020)

Figure 3: Percentage contributions of remittances to GDP growth, export earnings and import payments

At the micro level, remittances have been playing a substantial role to improve the social indicators of development. Ghelli (2018), for instance, finds that non-migrant households living below the poverty line was 27% higher than migrant households in 2013. Remittances have also helped improving various indicators of social development such as nutrition, living condition and housing, education, healthcare, social security, and investment activities of remittance-recipient households in particular (Barai, 2020). Further, remittances are important in building economic capital through accessing land for agricultural production as well as investing in business (Sikder and Higgins, 2017). Remittances have worked as a coping strategy for the household to counterbalance food-related shocks that have reduced food uncertainties and improved the quality of diet in remittance-receiving households (Moniruzzaman, 2020).

To summarize, Bangladeshi migrants' preferred destinations are the GCC and the Southeast Asian countries but a group of Bangladeshis at the same time have preferred other countries in the world. Bangladesh has explored foreign labor markets and gradually increased sending its population overseas and thus finds a significant place among of the largest manpower-sending and remittance-receiving countries in the world. The remittance income Bangladesh has received considerably impacted on the macro-and-micro levels of social and economic developments. Although the Covid-19 has sharply reduced

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outmigration from Bangladesh, Bangladesh received the highest volume of remittances in 2020 due to some specific reasons that triggered migrants to send more remittances home. As the Covid-19 pandemic is lingering, outmigration from Bangladesh is projected to fall that might cause fall of remittances by 14% in 2021 compared to pre-pandemic year of 2019 (World Bank, 2020). The impacts of Covid-19 on Bangladesh migration may have adverse effect on the outstanding economic and social developments, and at the same time may set serious challenges for Bangladesh to achieve the upper middle class status by 2030 and a high economic nation status by 2041 Visions (Husain and Kamruzzaman, 2020).

IV. Covid-19 and Migrant Workers in GCC and Southeast Asia and Bangladesh

a) Bangladeshi migrants in GCC and Southeast Asia

The GCC and the Southeast Asia are the two major migration destination regions around the globe—the highest in the world in terms of the proportion of migrants to local workers. Approximately 35 million international migrants lived in the GCC countries in 2019 but due to the pandemic it was reduced to 31 million in 2020, indicating that four million migrants left these regions over the last one year (World Bank, 2020). The nationals and the foreign workers in the GCC faced 9.0% of full time job losses that indicate 8.4% of labor income losses in 2020 (ILO, 2021). The pandemic has also contributed to fall around 13% of employment with peak-to-trough job losses across the GCC countries (ILO, 2020a). Out of 31 million current migrants in GCC countries, roughly 4.2 million are Bangladeshis (98% male and 2% female), as presented in table 1, and it has turned Bangladesh the second largest migrant- sending country in the GCC region, after India (Sorker, 2020). Like the GCC states, the Southeast Asian countries have faced 8.4% of full time job losses that indicate 9.5% of labor income losses (ILO, 2021). In Southeast Asia, Bangladeshi migrants' preferred destination countries are Malaysia, Singapore, South Korea and Thailand where about 1.3 million low-skilled Bangladeshi migrant workers were living in 2020.

Table 1: Bangladeshi migrant workers in GCC and four selected Southeast Asian countries, 2021

Countries	Total migrant stock (million) (a)	Migrant workers (% of population) (b)	Cumulative total of Bangladeshi migrants (c)	Total current migrants (Approx.)[1] (d)
GCC countries				
Bahrain	0.94	55.0	410,465	200,000
Kuwait	3.10	72.8	630,695	350,000
Oman	2.40	46.5	1529,269	800,000
Qatar	2.20	77.3	812,210	350,000
KSA	13.50	38.6	4276,360	2000,000
UAE	8.70	88.1	2373,138	500,000
Four selected Southeast Asian countries				
Malaysia	3.5	10.7	1057,185	800,000
Singapore	2.5	43.1	799,518	150,000
South Korea	1.7	3.4	41,760	17,836
Thailand	3.6	5.2	---	---

Source: Migration Data Portal (a & b); BMET (c); various sources (d)

Bangladeshi migrants who are employed in informal sectors in the GCC and the Southeast Asian countries have faced job losses and salary reductions. A recently conducted study reports that approximately 27% of Bangladeshi migrant workers have lost their jobs in GCC countries and more than 26% migrants' employment were dropped partially between April and July in 2020 (Perera, 2021). It is because many construction projects have been suspended in GCC states that have affected all types of labor forces— local and foreign—but foreign labor forces are more affected. The authorities of the Kingdom of Saudi Arabia (KSA), for example, have decided to cut wages by about 25-50% due to the suspension of major economic activities and also due to fall of oil prices. To avert economic downturn, the KSA has laid-off their workers, which have exacerbated unemployment and underemployment situations of migrants (Ahmed et al., 2020). Regardless of migrants' legal status, they have been trapped by the circumstances, and as many as one million Bangladeshi migrants could be deported from the KSA over the next three to five years (Sorker, 2020). However, the degree

[1]ARAB NEWS (2020a);ProthomAlo (2020); The Daily Star (2020); ARAB NEWS (2020b)

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of vulnerability of undocumented migrant workers—approximately two million—is worse than the documented ones. Malaysia, for example, is the most preferred destination country for Bangladeshis where between 300,000 and 500,000 undocumented Bangladeshi migrants are currently living (Shibli, 2020). The employers are now completely reluctant to hire undocumented migrants because the Malaysian government is very strict in enforcing the law and penalties against those employers who hire undocumented workers. Traditionally, many employers purposively hired undocumented workers before the pandemic and paid them less than regular salaries (Palma, 2021).

As the Immigration and Labour Departments limits its services, many migrant workers in Malaysia have faced stigma, discrimination and xenophobia, especially on the issues of health, security, labor, and housing (Subramaniam, 2020) while a large number of workers are out of work there since mid-March (Jamil and Dutta, 2021; Islam, 2020). A study on Bangladeshi migrants in Malaysia also unearths that out of 64 migrants, the access to work and basic needs have reduced to 49 and 44 migrants, respectively while psychological distress has increased to 38 migrants (Siddiqui, 2020). Bangladeshi migrants in Malaysia have not only faced these problems, many Bangladeshi migrants—documented and undocumented—in the countries of GCC and the Southeast Asian zones have also suffered from these problems. In Kuwait, for example, a significant number of migrants have confronted food shortages and the fear of losing jobs (Ejaz, 2020). They are living in such an economic crisis that they have been surviving by taking loans from their fellow workers, and even from relatives in Bangladesh, but prospects for the future are dimming fast. The undocumented migrants who live on small daily wages have been in increasing distress and the situation might turn into a humanitarian crisis unless the host governments offer cash and food assistances (Sorker, 2020).

In order to curb undocumented migrants amidst the pandemic, some countries of these two regions have taken some harsh actions while some countries have shown liberal attitudes. The Bahrain government, for instance, has not deported any Bangladeshi undocumented migrants, instead it has documented the undocumented. It has deported those Bangladeshis who were in prison or in deportation camps under a general amnesty (Dhaka Tribune, 2021). Further, the government has not only decided to document all undocumented Bangladeshi migrants (Bhuyan, 2020) but has also concurrently decided to distribute vaccines among all, including Bangladesh citizens in Bahrain, for free (Dhaka Tribune, 2021). Similarly, the Thai government has also documented hundreds of undocumented migrants, albeit differently, by transferring undocumented migrants from other sectors to high-rise buildings and apartment complexes sector when the partial lockdown was exempted from the construction sector (Subramaniam, 2020).

The death of migrant workers and its associated causes is always a negligible issue both for migrant-sending and migrant-receiving countries. In the GCC and the Southeast Asia, a total of approximately 40,000 Bangladeshi migrants have died over the last 14 years due to brain stroke, heart attack, heat stroke and road accident (Hasan, 2020). Even the case of the infection and death of migrant workers by the Covid-19 still remains a negligible issue though the infection and the death rates of migrants are three times higher than the locals. More than 70,000 Bangladeshi migrants were infected in 186 countries by July 2020, and by December in the same year, 2,330 Bangladeshi migrants succumbed to Covid-19 in 21 countries (Shibli, 2020). The worst and the highest Covid-19 infection rates of migrant workers have been identified in Qatar, Bahrain, Kuwait and Singapore due to lack of free access to proper healthcare (Perera, 2021), congested, unsafe and unhygienic abode (Chowdhury and Chakraborty, 2021) as well as insufficient legal protection and limited access to healthcare (Hasan, 2020; Shibli, 2021).

The low-paid migrant workers lived in the squalid, overcrowded and unhygienic dormitories with inadequate access to sanitation before the Covid-19 but these conditions of dormitories are deteriorated more by the pandemic and infected migrants more than the locals (Sorker, 2020). The stay-at-home order in many countries has resulted in the opposite of social distancing and escalated the grim wave of Covid-19 infections (Subramaniam, 2020). The order has forced the migrants to move out of their congested living arrangements and they had to stay with friends or relatives in order to save on rent payments. In a typical labor camp a dozen migrants lived in one small room with multiple bunk beds but during the lockdown almost two-dozen migrants have lived together in the same size of room (Cornwell, 2020). The order has also forced migrant workers to stay in local mosques and survive on charities provided by the mosque authorities and the local residents (Ahmed, 2020). Even many migrants are living on the upper floors of construction subcontracting firms, in shipping containers, or other temporary housing on work sites – in some cases with cramped rooms housing up to 30 men, having no air-conditioning or appropriate ventilation, pestered by bed bugs and cockroaches, and often with just one toilet shared by up to 80 people or more (Subramaniam, 2020).

Along with the accommodation problems, hospital authorities have been reluctant to treat migrant workers amid the fear that the insurance companies

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might not compensate them or the payment may be delayed although the GCC states' policies entitle all workers, irrespective of their status, to get free medical treatment if they face any health related problems (Sorker, 2020). Further, migrants are recently viewed as 'front liners' because they are the forefronts of vaccine development, volunteerism to support local population and undertaking essential services such as health care in many countries (ILO, 2021) but the national Covid-19 vaccination schemes as well as social and public health measures that the migrant host countries have designed or implemented, are leaving migrants behind (IOM, 2021). All these factors together have made an environment to make migrant workers more prone to the viral attack than the locals.

Bangladeshi female migrants' exploitations are more diversified and acute than male migrants. Before the pandemic the recruiters and the employers exploited them economically, sexually and psychologically (Rahman, 2011; Sultana and Fatima, 2017) but during the pandemic exploitations have been heightened. In Oman, for instance, Bangladeshi female migrants are paid on average US$234 per month compared to Filipino workers who have received US$416, and Indian and Sri Lankan workers US$312 (Perera, 2021). He further reports that, about 67% of female migrants who were forced to return home were not paid salary, and 62% had to leave behind savings and other assets. On the other hand, female migrant domestic workers who tried to flee exploitation and assault are mostly re-victimized, but the fact is that at least 1.2% of those who flee are not abused but they are embroiled in extramarital affairs or plundered by the employers (Rangan and Shabnam, 2020). In addition to these, they are being sent out to perform duties such as tossing out the trash, cleaning toilets, taking care of a Covid-19 infected persons, etc. but they are not given any safety measures, especially when they need it most and thus they face higher risks of infection and death (Subramaniam, 2020).

To conclude, the types of exploitations and vulnerabilities that Bangladeshi male and female migrant workers faced before the pandemic in the GCC and the Southeast Asian regions have been aggravated during the pandemic and they have to face social stigma and exclusion. In spite of playing a significant role to the economic stimulus packages, roughly US$185 billion, adopted to combat the Covid-19, support their citizens and revive economic sectors; the countries of these two regions have not included the migrant workers. For this and other reasons, mentioned above, the majority of migrant workers in these regions are living with multifarious problems including infection, job loss, reduced working hours, nonpayment, and social stigma and exclusion while a significant number of migrants have returned to Bangladesh.

b) Covid-19 and the returning and the aspirant migrants in Bangladesh

The returning migrants have become unemployed and faced financial vulnerability because a majority of the returnees who were forcibly deported were not even allowed to bring back their belongings or arrears that totals to US$2059 on average (Hasan, 2020). A study conducted in between February and June 2020 on 1486 returning migrants in 12 districts of Bangladesh suggests that approximately 70% of returning migrants have faced unemployment, financial and health-related problems (IOM, 2020c). Another study conducted by BRAC in April and May 2020 reports that around 87% of migrant workers have no source of income upon their return home and 34% have no savings of their own (BRAC, 2020: Chowdhury and Chakraborty, 2021). As a result, their monthly household expenditure has dropped from on average US$200 to US$85, a 57% decline (Perera, 2021). So unplanned, large-scale returns of migrant workers have affected remittance-dependent households across the country where each migrant worker supports on an average three members of his/her household (IOM, 2020b). As returnee migrants have faced difficultly to emigrate, for lack of cash and unavailability of employment opportunity, they have passed days with extreme economic hardship (Need Assessment Working Group Bangladesh [NAWGB], 2020).

Debt is always a big burden for all types of migrant workers—the returning or the aspirant—because they managed a considerable amount of money in order to process migration and the main source of managing migration cost was loan. A study conducted during the pandemic reveals that more than 65% of migrants paid around US$3530 and another 20% paid more than US$5880 to go abroad (UNDP, 2020). They owed debt to family and friends (55%), and to micro-finance institutions (MFIs), Self Help Groups and NGOs (44%), and moneylenders (15%) in order to meet migration costs. In other words, over 65% of debt owed to MFIs, NGOs and private banks carried an interest rate of between 10-15% while the interest on 62% of debt owed to moneylenders was charged between 50-150% (IOM, 2020c). They have now no income but they have to manage their family on the one hand and pay loan on the other. Financial crisis and debt burden together have forced the returning migrants face starvation, indebtedness and other miseries (Perera, 2021; NAWG, 2020; Subramaniam, 2020). Like the returning migrants, the aspirant migrants have faced the same problems because they have also spent around the same amount of money for migration process and now faced challenges to run their families and pay loan.

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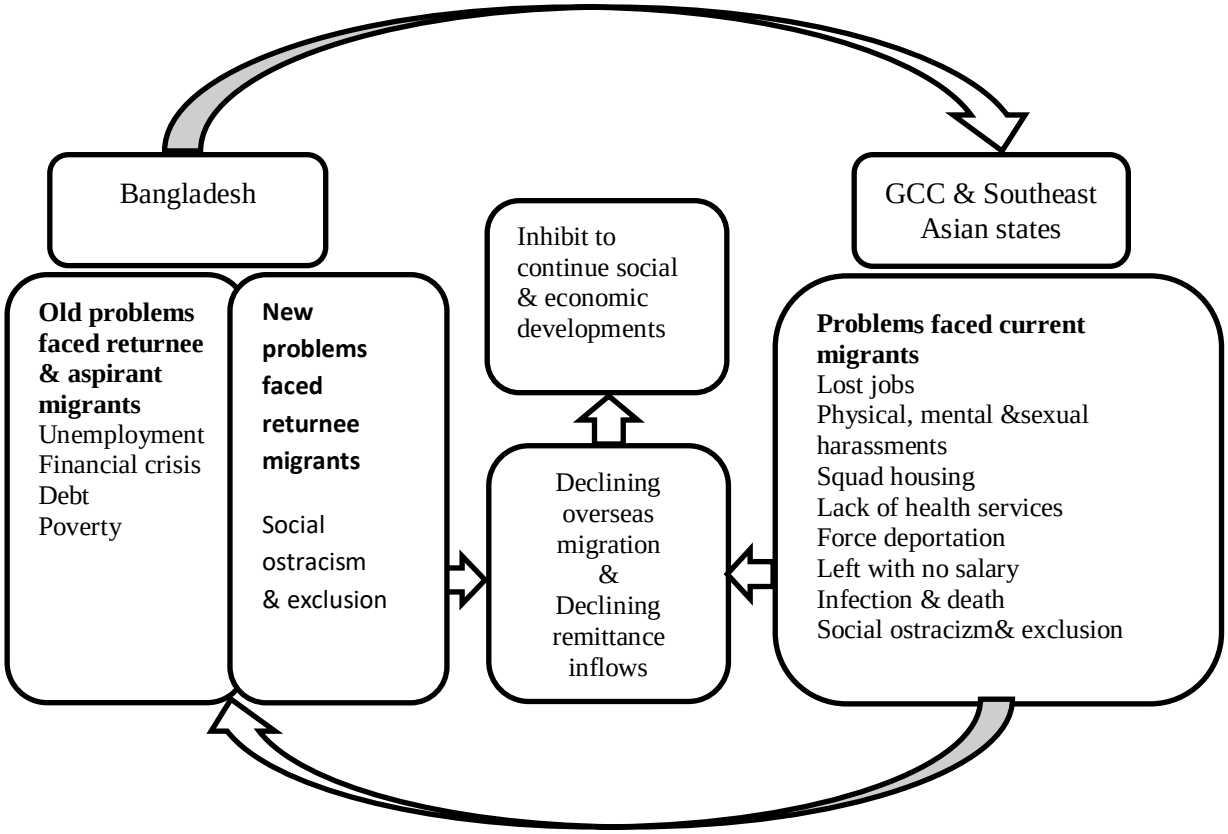

Figure 4: Relationships between the Covid-19, problems migrant faced and overseas employment and remittance inflows.

After spending a substantial amount of money for migration process the majority of returning and the aspirant migrants have minimal property such as only homestead land or in some cases small agricultural land to run their families; rather they depend on remittances (YPSA, 2020). A study conducted in 2020 by RMMRU (2020) suggests that 57% of migrants' families were solely dependent on remittance before the pandemic but during the pandemic 39% have received remittances. Remittance dependent families spent approximately 85% of remittances for daily expenditures (RMMRU, 2020) such as food, health, education, cloth and housing (Asian Development Bank [ABD], 2020). The study also finds that about 60% of returnee migrants have already spent all their remittance money and about 20% would support their families and bear household expenses for over a month (RMMRU, 2020). As a result, a majority of migrants are forced to borrow money again from their relatives, neighbors and moneylenders for maintaining pandemic-induced livelihoods and others are trying to cut down the expenses (YPSA, 2020) while some migrants are engaged in distressed asset sales to get food and meet necessary livelihood demands (Siddiqui and Shishir, 2020). It is equally true for the aspirant migrants. So, all these factors collectively have ultimately put pressure on the rural economies and created pockets of transient poverty, mainly in the migration-prone districts in Bangladesh (ILO, 2020b; Kikkawa and Otsuka, 2020; RMMRU, 2020).

Accompanied with the economic depression, returning migrants and their families have not only confronted social ostracization and social exclusion (Sorker, 2020) they have also confronted xenophobia and discrimination (ILO, 2020b) because they are viewed as 'agents of spreading virus' or 'bearers of virus' or 'virus carriers and transmitters' by the government, neighbors and the relatives. Before the pandemic the returnees enjoyed high status in rural areas and earned respect for their family members, and villagers tried to make relationships with migrants and their family through different ways, especially through marriage (Partha and Sakib, 2020; YPSA, 2020). But the pandemic has changed these attitudes towards migrants because migrants were suddenly vilified and accused of carrying the virus into the country and contributing to its spread (NAWG, 2020; Partha and Sakib, 2020; Sorker, 2020) when Bangladesh identified its first case of Covid-19 on 8 March 2020 (Chowdhury and Chakraborty, 2021; UNDP, 2020). Panic spread rigorously when the local governments struggled to keep track of the whereabouts of the returnee migrants, leading to hurried, ad-hoc measures to "contain" them. Amidst this situation returnee migrants have faced problems in accessing health services, especially as

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Covid-19 positive patients are reportedly suffering from social stigma, incitement to hatred and denial of treatment (UNDP, 2020). BRAC administered study in 2020 finds that 29% of returnees have felt their neighbors and relatives are unsupportive and unwelcoming. It is because the overall situations have created an anti-migrant psyche among the local people and this sentiment has unwelcomed them to stay in the concerned areas, and migrants and their household members are in some places subjected to physical assaults and extortion, and are labeled as 'the Other' (Uddin, 2020).

To sum up, both the returning migrants and the aspirant migrants are badly affected economically, socially and psychologically by the Covid-19 pandemic. Many migrants have returned home losing their jobs while many have returned on leave without or with a small amount of money. The migrants who brought money with them have exhausted it after some days of their return and the lack of employment opportunities have compelled them to borrow money further for maintaining pandemic-induced livelihoods. In addition to economic problems, migrants and their family are ostracized and excluded by society. On the other hand, the aspirant migrants have also faced almost the same types of economic problems as the returning migrants. So, both types of migrants have experienced multifarious problems and fallen in a cycle of poverty on the one hand and Bangladesh has faced a great challenge to meet social and economic developments and thereby meeting Bangladesh Visions 2030 and 2041 on the other hand.

V. Policy Suggestions

Bangladeshi migrant workers and the flows of workers' remittances are essential features of today's Bangladesh economy. In order to regain migrant-receiving countries' labor markets for Bangladeshi migrants as well as economic and social status of the returning and the aspirant migrants, and the country's economy as whole the Bangladesh government has to identify first the issues that are overwhelmingly important and then design stringent strategies in the light of the issues. The following issues and strategies may be helpful for Bangladesh to design policy.

a) *For current migrant workers in the GCC and Southeast Asian countries*

- *Increase cash incentive and number of beneficiaries* in Bangladeshi mission abroad and distribute incentives among those migrants who are truly affected by the pandemic and in this case labor attaches have to be increased because currently one or two labor attachés in each mission are providing ad-hoc support to migrant workers.
- *Ensure safety, security and welfare of migrant workers* by the host countries including social protection, employment-related support and social assistance, and health services.
- *Arrange safe accommodation through a joint initiative* by the migrant host governments, migrant organizations and Bangladesh missions abroad so that migrants are offered temporary transitional accommodation for migrants' health safety and security.
- *Organize multilateral forums and regional consultative processes for advocacy and negotiation* to solve the problems that migrants experience in host countries face.
- *Regularize irregular migrant workers* not only in the wake of crisis but also in normal situations in order to ensure the welfare of migrant workers in migrant destination countries.

b) *For returning and aspirant migrants in Bangladesh*

- *Recognize first the scale* of the returning migrants and the aspirant migrants and their vulnerabilities in consultation with the local authorities and make a database.
- *Initiate two separate social safety net programs* only for the migrant workers. A short-term program might be regarded 'immediate cash assistance' and the long-term program might be regarded 'social reintegration and social recovery assistance'.
- *Make an online database* on migrant workers targeting to recognize their skills, knowledge and experiences, and employ them accordingly during any unwanted situation like the Covid-19 pandemic.
- *Arrange training and financial assistance round the year* so that the migrant workers who have returned home permanently can reintegrate and rehabilitate themselves in society by engaging in income-generating activities.
- *Establish separate health service center* only for the migrant workers at the district level so that they can receive all types of health services including the test of Covid-19 virus and vaccination services provided by the government.
- *Increase existing remittance incentive rate* for a longer period of time in order to encourage expatriate workers to send more money through legal channels.
- *Create incentives* for the banks, remittance service providers, mobile operators and other enablers of remittance flows so that the service providers can financially sustain their operations, maintain the agent networks and extend benefits to the customers.
- *Make bank accounts more attractive to migrant workers* by providing value-added services such as linking remittances with savings, credit, insurance, payments, termination of remittances in digital wallets, incentives against cash-outs, and other

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inclusive financial products tailored to the needs of migrant workers and their families.

- *Remove migrants' agony* through the rigorous monitoring by the local government and, if necessary, law enforcement agencies might be employed and given 'magistracy' power to take necessary steps against the conflict-making people.
- *Improve good governance and reduce corruption* to find guilty in misappropriation of cash packages, reliefs and other social safety net schemes.
- *Strengthen in and between public-private cooperation* for addressing the problems migrant workers are facing abroad and home during the Covid-19 and the problems they will face in the post-Covid-19.
- *Reestablish old labor market* in the GCC and the Southeast Asian countries and at the same time *explore new labor markets* in Africa, Europe or elsewhere in the world to minimize the disruptions of remittance inflows.
- *Initiate discussion with the Colombo Process and Abu Dhabi Dialogue* to develop appropriate short and long-term strategies for protection of migrants during emergency and in this case the Bangladesh government has to initiate discussions with these forums.

VI. Conclusions

The article has explored the Covid-19 pandemic-induced problems that Bangladeshi migrant workers have faced in their countries of destinations and in their communities of origins, and suggested some strategies to address the problems in order to keep the flows of remittances during and after the pandemic continuing. Economic recession of the GCC and the Southeast Asian states induced by the pandemic, among other things, has exacerbated the problems of job loss, underemployment, unemployment, accommodation, sanitation, food and health that all types of migrant workers—male and female, documented and undocumented— faced before the pandemic. In addition to these, the returning migrants have faced some new problems such as infection and death by the virus as well as force expatriation, social stigma and exclusion, xenophobia and discrimination by the host countries. Recently, both male and female migrants have fought against the virus because they have been employed as health caregivers but they are not included in any services related to Covid-19. On the other hand, the returning and the aspirant migrant workers have confronted unemployment, financial hardship, debt and poverty, that they did not meet before the pandemic, with extreme difficulties while the returning migrants have faced social stigma and exclusion by their communities of origins as like as the current migrants.

As the labor markets of the GCC and the Southeast Asian countries are severely affected by the pandemic, are still being affected, and due to this, among other things, the countries of these two zones have already witnessed economic depression, and the pandemic might linger, the economic situation will be more critical. The governments of these countries will face problems in absorbing the current, returning and the aspirant migrants from all migrant-sending countries including Bangladesh. Bangladesh has already faced the declining trends of overseas employment, and if migrant destination countries fail to absorb migrants, Bangladesh will face difficulty in sending its citizens and receiving remittances as the country could receive before the pandemic. In order to keep the pace of outmigration from Bangladesh and remittances inflows continuing and thus meeting social and economic developments Bangladesh government has to seriously take all but necessary measures, aforesaid, to tackle the problems in consultation with the public-private sectors of Bangladesh, migration destination countries as well as the regional and global forums.

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