

## Post-COVID situation of internal returnee migrants in Southwest Bangladesh: A rapid assessment\*

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### Abstract

*Internal economic migration is widespread in Bangladesh as workers move to the growth centres or economic hubs, especially large cities and towns, searching for economic opportunities. During the COVID-19 pandemic, when the lockdown was enforced, there was an exodus of workers from their host locations back to their home locations. Many businesses were shut down, and many workers were laid off either temporarily or permanently. In Bangladesh's economy, more than four-fifths of the labour force is engaged in the informal economy and unemployment or underemployment is a serious issue. The COVID-19-related layoffs thus posed a severe economic crisis for the internal migrant workers who were left to fend for themselves without any formal entitlement or alternative employment. While there has been significant discussion and attention to the plight of the international returnee migrants, the helpless situation of the internal returnee migrants was little discussed in the literature. This paper sheds light on the economic situation of the internal returnee migrants in the second wave of COVID-19 in the climate-vulnerable region of Southwest Bangladesh, centred on the Mongla-Bagerhat region. The paper also suggests how to provide relief to this group during crises.*

**Keywords** *Internal migration · COVID-19 · Climate change adaptation · Gender and adaptation · Sustainable livelihood*

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## 1. Introduction

The COVID-19 pandemic has severely impacted the livelihood of the marginal population in Bangladesh. BBS estimates that poverty has risen from 20% in 2019 to almost 30% in 2020. Unemployment rate rose from 3.4% in 2010 and 4.2% in 2019 to 5.3% in 2020-21. One study found that 36m people – mostly from the informal sector – lost their jobs.<sup>1</sup> Globally, the food security situation worsened in 2020, as around 10% of the world's population suffered from food insecurity, according to an assessment by the UN.<sup>2</sup> In the rural economy of Bangladesh, there were impacts like 'delayed harvest, difficulties in selling farm produce, labour and non-labour input disruption and cost increases, and reductions in remittance receipts and non-farm business sales'. Moreover, in households led by women with low education, young or casual workers suffered more. There was decreased food and non-food consumption in households.<sup>3</sup>

The impact of COVID-19 has been differentiated across different groups within the population. Migrant workers, informal workers, women workers, people not in employment, education or training (NEET), and so on have been among the most affected.

One of the critical segments of the vulnerable population has been the internal migrant workers of Bangladesh. Internal migration is usually defined as a change of residence within a country. Internal economic migration can be designated as residence in a location different from one's home location for economic reasons such as employment or livelihood. Around 10% of the population of Bangladesh have internally migrated at least once in their lifetime. Regarding the direction of migration, most of the migration is rural to urban or urban to urban. Economic opportunity and natural disasters are among the critical reasons for internal migration. Migration is thus a key livelihood strategy for people around the country. Dhaka is the primary destination of internal migrants. Migration can involve whole families moving to the host destination or the earning members undertaking the migration and sending remittance back home to the staying-back family. For unskilled or low-skilled people, migration to large cities offers more significant economic opportunities, although the quality of life other than income may be limited. While income increases through such economic migration, it may not ensure asset-building or poverty alleviation.<sup>4</sup>

<sup>1</sup> According to a short survey by Caritas Rajshahi among 600 households conducted in northern Bangladesh, 67% informal sector workers lost their jobs.

<sup>2</sup> UNICEF, "Jātisaṅghērapratibēdana: Mahāmārirabacharēbīśbēkṣudhābṛd' dhi", July 12, 2021.

<sup>3</sup> M. A. Malek, H. T. Truong, and T. Sonobe, "Changes in the Rural Economy in Bangladesh under COVID-19 Lockdown Measures: Evidence from a Phone Survey of Mahbub Hossain Sample Households", ADBI Working Paper 1235, (Tokyo: Asian Development Bank Institute, 2021), Available: <https://www.adb.org/publications/changes-rural-economy-bangladesh-under-covid-19-lockdown-measures>

<sup>4</sup> Abu Hena Reza Hasan, "Internal Migration and Employment in Bangladesh: An Economic Evaluation of Rickshaw Pulling in Dhaka City", in *Internal Migration, Urbanization and Poverty in Asia: Dynamics and Interrelationships*, ed. by Prof. Kankesu Jayanthakumaran, Dr. Reetu Verma, Dr. Guanghua Wan, and Prof. Edgar Wilson (Springer Singapore, 2019).

During the COVID-19 pandemic and the resultant lockdowns, a large share of the migrant workers returned home to protect themselves from the health hazard and cope with the financial distress arising from unemployment or underemployment. Workplaces were shut down or ceased operation temporarily, and there were layoffs. During the Eid under lockdown in May 2021, at least 10.6m people left Dhaka, according to Bangladesh Telecommunications Regulatory Authority (BTRA). It provides a rough estimate of migrant workers willing to go to their homes outside Dhaka during a holiday or an emergency.<sup>5</sup> The economy opened in September 2021 as the second wave of COVID-19 passed, and many migrants returned to their former host locations. However, it is unclear what percentage of migrant workers have been reintegrated into employment in the aftermath of the second wave of COVID-19.

The question of internal migration and economic vulnerability is exacerbated by the factor of the informality of the economy.<sup>6</sup> 89% of the labour force is employed in the informal economy, according to the 2010 Labour Force Survey. In the wake of the pandemic, the informal workers were left to fend for themselves without alternative employment or formal entitlement to welfare benefits.

The return of migrant workers to their homes has implications on several aspects, such as:

**Unemployment and Underemployment:** Many returnee migrants return home having lost their job. Unless they find gainful employment at home, they are relegated to unemployment or underemployment, affecting their income.

**New economic opportunities and engagements:** A section of returnee migrants adapt to new economic activities at home. This may probably mean increased economic activity back home, which could be examined.

**Increased Poverty or Distress:** Returnee migrants may experience erosion of their income. This has implications for the standard of living and quality of life of themselves and their dependents, especially children.

**Redistribution of Economic Poles:** Migrants' return to home can eventually drive changes in the geographic distribution of economic activities based on whether circumstantial factors facilitate or hinder the redistribution.

The economic impact of COVID-19 on various groups was compounded by pre-existing vulnerability and stress factors, the most significant of those being climate change. Bangladesh is one of the most climate-vulnerable countries, just as South Asia ranks among the top climate-vulnerable regions. Slow- or rapid-onset disasters and hazards due to climate change, such as salinisation, temperature

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<sup>5</sup> The Daily Star, "1 crore mobile phone users left Dhaka during Eid holidays", May 17, 2021. <https://www.thedailystar.net/business/news/1-crore-mobile-phone-users-left-dhaka-during-eid-holidays-2093429>

<sup>6</sup> The projected labor force growth rate for Bangladesh is 2.2% over the next 10 years and 2 million youth are joining the workforce every year. Among them 0.6 million are from mainstream education and 1.1 million are trained from government/ private skills development agencies.

variation, erratic rainfall, cyclones, drought, flash floods, and so on, eroding the livelihoods of vulnerable communities' vulnerable populations. As a result, climate change has emerged as one of the significant contributors to internal migration. By 2050, internal climate migrants in South Asia could reach 40.5 million (pessimistic scenario), 21.1 million (average scenario) or 16.9 million (optimistic or climate-friendly scenario). In the pessimistic scenario, Bangladesh will have 13.3m climate migrants by 2050. Declining water availability and crop productivity will be two critical factors behind climate out-migration.<sup>7</sup>

According to a 2015 Bangladesh Bureau of Statistics (BBS) survey, Dhaka and Gazipur are the most popular districts for internal migration. It creates an unsustainable pressure on the cities in the long term, especially in the context of climate displacement.

The Southwest region of Bangladesh, centred on the Mongla-Bagerhat zone, is a highly climate-vulnerable region affected by hazards including severe salinity, flooding, erratic rainfall pattern, and so on. These have caused a lack of pure drinking water and degradation of croplands, eroding the livelihoods at the local level. If we look at the internal migration profile of Southwest Bangladesh, it can be seen that 15% of the population in Khulna are floating population. However, the percentage is much higher in other divisions like Rajshahi and Rangpur. In the Bagerhat district, only 7% population is floating. In the Khulna division, 77% of the migration is internal. 31% of migrants living in Khulna were born in Dhaka. While migration within Khulna is most intra-divisional, a significant share of workers settled there is from Dhaka.<sup>8</sup>

There has been little research on the impact of COVID-19 on the internal economic migrants, especially those who returned home. In this backdrop, this research was initiated by Business Initiative Leading Development (BUILD) with support from the PROKAS programme of the British Council along with FCDO, UK, seeking to understand the impact of COVID-19 on their lives and livelihood and how to ensure that they can recover and resume income-generating activities. BUILD has identified some of the issues faced by the internal returnee-migrants and structural problems faced by MSMEs that hamper full economic recovery in the aftermath of COVID-19.

## 1.1 Objectives

There is insufficient understanding of policy-makers and key stakeholders about the situation of internal returnee migrants. While there has been extensive literature and some interventions about overseas migrants who have returned, the same has not been the case for internal or internal returnee migrants. In the Southwest

<sup>7</sup> World Bank Group, "Policy Note 2, Internal Climate Migration in South Asia" *groundswell: Preparing for Internal Climate Migration*, 2018.

<sup>8</sup> Bangladesh Bureau of Statistics, *Population Distribution and Internal Migration in Bangladesh*, BBS website, 2015.

region, this is further complicated by the region’s greater vulnerability to climate change. In this background, the objectives of the current study are the following:

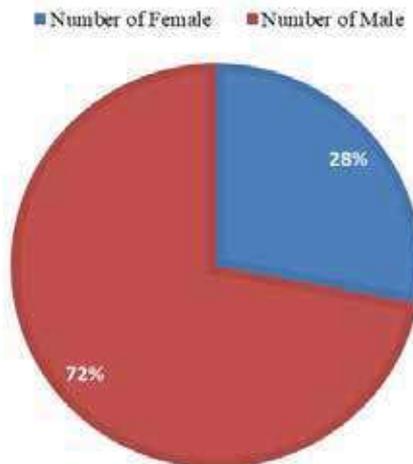
To understand the impact of COVID-19 on the socio-economic situation of the internal migrants and their families;

To identify potential actions that could contribute to their coping and adaptation by enabling them to reintegrate into income-generating activities.

**1. 2 Methodology**

We focused on the Khulna-Bagerhat region and centred explicitly on Mongla to conduct a rapid assessment of the situation of migrant workers. The returnee migrants are usually dispersed over a wide area. They are not well-connected to modern information and communication technology that could render them easily identifiable and available for communication. Given the challenges of identifying and communicating to the potential respondents, an enumerator was posted to Mongla to visit the locality and identify returnee migrants, mainly from working-class neighbourhoods. The enumerator collected the names and contacts of the returnee migrants from the ground level. There were efforts to include women workers, though an equal proportion was not necessarily maintained. We also contacted the local authorities and other stakeholders to integrate their responses into the overall assessment. However, gathering data from the concerned local authority was pretty challenging.

Figure 1 : Distribution of respondents by gender



Due to the difficulty of finding returnee migrants owing to their marginality and the pandemic situation, random sampling was not possible. Instead, convenience sampling was followed. In some cases, snowballing or referrals were used for finding migrant workers and suitable local representatives.

We conducted a telephone and ground-level survey with that sample of the returnee migrants. We developed a questionnaire and had a pilot survey to test the questionnaire. The questionnaire was subsequently updated to include the valid parameters of interest.

Both qualitative and quantitative data were collected. Collecting precise quantitative data was difficult as respondents tended to give broad answers. The qualitative data was more available and helped form a deep understanding of the respondents' situation.

## 2. Analysis of Information

The interviews offer a rich array of primarily qualitative and quantitative information. The information can be organised into pre-COVID, post-COVID, and analysis of critical factors.

### 2.1 Pre-COVID Situation

Out of the 25 workers, we find the following distribution of jobs. Most of the migrants were RMG workers during pre-COVID times and have subsequently lost their jobs or were temporarily laid off. It points to the economic shock of COVID-19 in the Bangladeshi RMG sector.

*Table 1 : Pre-COVID Sector of Employment of the Respondents*

Pre-COVID sector of employment	Number
RMG	15
Construction or sanitary	12
Electric	2
Other manufacturing firms	1
Shipping and boat	2
Fishmonger	1
Retail	2

Regarding pre-COVID job locations, we find that most workers worked in Chattogram, followed by Dhaka. It is correlated with the predominance of RMG workers among the sample since most of those working in these large cities are RMG workers.

*Table 2 : Pre-COVID job location*

Pre-COVID job location	% of respondents
Chattogram	33
Khulna	10
Dhaka	23

Barisal	10
Gopalganj	10
Jashore	7
Satkhira	3
Pirojpur	3

The jobs of other earning family members are of a varied range. Some were migrant workers, while others worked in the home town or village. Seven female respondents had working husbands, and two male respondents had working wives. Six respondents had their fathers employed in some work.

Most workers earned monthly incomes between BDT 10,000 to BDT 20,000.

*Table 3 : Pre-COVID income range of respondents and their family members*

Pre-COVID income range	% of respondents	%of respondent's family members
up to 10,000	22	19
10000 to 15000	35	56
15000 to 20000	26	19
20000 to 30000	4	6
above 30000	13	0

## 2.2 Post-COVID Situation

Agriculture, gher farming and driving have emerged as essential livelihood options for the workers, sectors which are traditionally reserved for men. A significant percentage of migrants are now unemployed, and it is women who preponderate among the unemployed section.

*Table 4 : Current employment (disaggregated by gender)*

Current employment	Women in %	Men in %
Back to previous work	0	3
Agriculture and fisheries [farming, trading, etc.]	3	34
Driving [autovan, motorcycle]	0	13
Electric work at the village	0	3
Ship worker	0	3
Unemployed	21	10
Shop worker	0	3
Sewing	3	0

The loss of income of the workers has been quite significant. More than 50% lost 60% or more of their family income.

*Table 5 : Income loss of respondents*

Income loss in percentage	% of respondents
0-30%	0
30-60%	48
more than 60%	52

The loss of family income has hit the disposable fund for necessary expenses. As we will see, the lack of public grants and institutional credit pushes many families to borrow from informal sources to meet the gap between disposable income and necessary expenditures.

### **2.3 Understanding Adaptive Capacity of Respondents Using Sustainable Livelihood Framework (SLF)**

In analysing the vulnerability of the returnee migrants, we would use the well-known Sustainable Livelihood Framework (SLF) by DFID. The SLF helps us conceptualise the vulnerability context, livelihood assets, transforming structures and processes, and potential outcomes. Adaptive capacity is conceptualised under the SLF in terms of the following five assets or capital:

- **Physical Capital:** structures, machines, equipment and so on owned by a person or household. The respondents hardly owned much physical capital except for some who owned a house. A few owned some transports or equipment. Limited ownership of physical capital also hampers potential income-generating activities.
- **Natural Capital:** natural resources at their disposal, including trees, ponds, fertile soil, and so forth. Most respondents have no land or very small plots of land or a pond. The limited natural capital doesn't allow them to survive based on agricultural activities on their own farmstead.
- **Social Capital:** social connections that can help access support and resources. Most respondents do not have beneficial political or social relationships with the powerful and the rich who could secure more significant aid and support for them.
- **Financial Capital:** financial resources that they have access to. Most respondents would not receive any bank loan as they do not have enough collateral. On the other hand, NGO loans were often insufficient to meet their needs.
- **Human Capital:** education, health, skills and so forth, which make them competent for sustainable livelihood. Most of the respondents have minimal education. Their professional skills are mainly concentrated around the specific jobs they used to perform in their previous jobs. Moreover, their offspring's education was also hampered due to the lockdown. Malnutrition

is a serious concern for Bangladesh, and it is unevenly distributed among children, and often vulnerable women are primary victims of malnutrition.

The shocks here are caused by the COVID-19 pandemic and the resultant economic crisis.

The respondents faced Livelihood Disruption due to the COVID pandemic. It posed a severe shock for which they had limited adaptive capacity.

## **2.4 Gender Dimension of Unemployment**

Women have been most devastatingly affected by the pandemic, as many have fallen out of the formal labour market and are now unemployed. Women workers who are now settled into unemployment don't see any prospect of reemployment. Most of them mention their childcare responsibilities as the reason they foresee themselves working from home in the near future. Thus, the uneven distribution of reproductive labour is hampering women's participation in the productive formal sector. Loss of formal employment and wages also threatens the loss of power and autonomy for women in the social and family spheres. In brief, there is a risk of re-traditionalization of gender roles unless women are reintegrated into the labour market as the country braces back for post-COVID recovery.

The survey's findings of greater unemployment among women align with the bigger picture of women's compromised access to the labour market. In general, the unemployment situation in Bangladesh is worse for women than men. ILO's Global Employment Trends for Youth 2020 (GET youth 2020) showed that some 47% of young women in Bangladesh are not employed, education or training (NEET) compared to 10% of young men.

## **2.5 Government Support and Coverage Gap**

In the wake of COVID-19, the national government allocated specific support packages for the vulnerable groups within the population. The local administration was directed to extend the distribution of certain forms of support to the needy.

However, an insignificant amount of support reached the distressed households. Most respondents did not receive any monetary support from the local administration. 25% of respondents received minuscule government support such as small food aid or little cash grants on specific occasions (e.g., Eid or other festivals). It may be mentioned that the government has a permanent program for providing food aid to the most vulnerable sections in rural Bangladesh called the Vulnerable Group Feeding (VGF) Program. For example, on the Eid-ul-Azha occasion in July 2020, the government provided 10kg of free rice to 10m people through the VGF program.<sup>9</sup> Such aids are provided in major religious festivals

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<sup>9</sup> Dhaka Tribune, "10 million people to get food aid across Bangladesh during Eid amid pandemic," July 7, 2020, <https://www.dhakatribune.com/bangladesh/2020/07/07/10mn-people-to-get-food-aid-across-bangladesh-during-eid-amid-pandemic>

(e.g., Eid, Durga Puja, etc.) as well as in the events of natural disasters. The Disaster Management and Relief Ministry play a vital role in this distribution.

*Table 6 : Government support received by respondents*

Government support received	% of respondents
None	71
Cash support (BDT 2500)	4
Food support (10 KG Rice)	21
Loan from Upazila	4

Beneficiaries need VGF cards to avail this support. Conditions for receiving VGF aid are a bit stringent. Moreover, the VGF program did not cover some distressed families in the survey.

The frequency and amount of support were too little and far between to have any real impact on their standard of living or consumption level. The government also extended direct cash support worth BDT 2,500 to a limited number of people reportedly distressed by the pandemic. However, the amount is minimal for even poor people. Moreover, the coverage of the cash aid program was minimal.

Pre-existing practices and institutions for distributing support have shaped the outcomes of the social safety programme. On the supply side, the local authorities believe there is a significant outlay of support for the distressed people. The experience of the distressed families reflects a different reality. There is a clear gap in terms of resource allocation and distribution. This gap could include political-economic context, social network factors, or something else.

## **2.6 Financing by Banks and NGOs**

Bank credit is the predominant source of financing for the private sector of Bangladesh. However, the internal returnee migrants did not have access to bank loans for want of collateral and complex procedures. The few households that owned small land assets only used those for their house. They were not disposed to offer their house plots for collateral. The migrants did not explore all possibilities of bank finance either, the presumption that they would not be able to avail or utilise bank finance effectively.

The BB statistics show that the disbursement of loans to the Cottage, Micro and small units have been increasing (Table 7).

Table 7 : Working capital loans for CMSMEs

Total package amount in BDT crore	Disbursement up to June 2021 in BDT crore	Disbursement in %	Total amount of disbursement to Women Entrepreneurs in BDT crore	Total no of beneficiary entrepreneurs	Total no of beneficiary women entrepreneurs
20000	14742	73.70%	737.46	93919	5252

The segregation among cottage, micro, small and medium sector-wise disbursement is not available for the stimulus package. However, there is data on sectoral CMSME loan disbursement for the entire term and working capital loans. The highest share of the disbursed loan went to the small enterprises, which account for 57.66% in 2020 and 60.49% in the previous year. Micro and cottage enterprises received 12.40% and 0.80% share of the total loan disbursement, higher than the earlier years of 9.82% and 0.76%, respectively.

Table 8 : Category-wise, all Loan Disbursement of CMSMEs in 2019 and 2020 (in billion BDT)

Year	Cottage	Micro	Small	Medium	Total
2019	12.75	165.03	1016.01	485.91	1679.71
2020	12.31	190.32	885.05	447.29	1534.96

Table 9 : Category-wise, all Loan Beneficiaries (CMSMEs) in 2019 and 2020 (in number)

Year	Cottage	Micro	Small	Medium	Total
2019	25088	283512	424480	41041	774122
2020	42880	303310	401518	38150	785858

Because of the above, localised information/data will be essential to understand the support they need. Aside from bank loans, some of the respondents resorted to NGO loans. However, repayment of the NGO loans remained a challenge for them.

It must be pointed out that while the government and key stakeholders paid heed to the plight of the overseas returnee migrants, there was no comparable focus on internal returnee migrants. As foreign remittance constitutes one of the lifelines of the Bangladeshi economy, it is natural that there is a legitimate policy focus on overseas migrants. Many overseas migrants have had to return home, especially in the backdrop of the COVID-19. The government quickly came forward to rescue the distressed overseas returnee migrants. We would mention here a scheme by Prabashi Kalyaan Bank, a Govt. owned specialised bank, which has a specific

loan for returnee migrants: Rehabilitation Loan for Returnee Migrants. The added volume as the concessional loan for COVID-19 affected Returnee Migrants, and their self-employment and investment is BDT 200 crore (the loan guideline is attached herewith). The previous loan volume was BDT 500 crore. So, the total volume is BDT 700 crore. The interest rate is 4% (Before COVID, it was 9%). The loan can be a project loan or working capital loan/cash credit. There are 35 categories of self-employment or investment purpose (agriculture/ manufacturing/ service/ trading). BDT 2 lac is the maximum limit of the collateral-free loan with 1 Guarantor. With 1.5 times collateral, the loan can be taken from BDT 2 lac to BDT 10 lac.<sup>10</sup>

Compared to the immediate policy measures to help out the overseas returnee migrants, there has been little research and policy intervention for the internal or internal returnee migrants. It is because internal or internal migration or return migration is seen as a natural and perpetual phenomenon within the nation's border by its mobile citizens. Such a conception has a grain of truth, yet it fails to consider the linkage between poverty, migration, adaptation, and climate change vulnerability. Moreover, people's mobility itself is restricted by various factors. Therefore, it is crucial to consider the phenomenon of internal migration and return migration as separate issues in policy discussion linking the themes of COVID response and recovery as well as climate change adaptation.

## 2.7 Future Prospects of Internal Returnee Migrants

The returnee migrants are surviving in the short run with their limited savings, but the latter will deplete soon. Many workers do not see prospects of returning to their former careers. Many look forward to finding a livelihood at home in the post-COVID period. Some are sceptical about getting their earlier livelihood back, and some are hopeful that local livelihood may be preferable to their needs.

The future expectations of the internal returnee migrants are conditional upon the availability of livelihood at the local level, which in turn depends on access to income-generating assets. As we have already discussed, most internal returnee migrants severely lack the various kinds of assets (natural, physical, social, financial and human). Therefore, we explored what kind of income-generating assets they might need for a sustainable livelihood.

Most women workers look for some livelihood at home, such as sewing, poultry, handicrafts, or home-based fisheries. Some women expressed the desire for their husbands' shop or vehicles (e.g., auto vans). Men desired support for a vehicle (new purchase or repair of auto vans, motorcycle, easy bike, etc.), small

<sup>10</sup> Other notable costs are 200 TK application form fee, 1000 tk current account opening deposit, 1% processing fee, 2% service charge. If 4.8 Lac returnee migrants are considered as per CPD-RMR-RU Study, only 2.6% returnee migrants availed the concessional loan. Lack of knowledge among the returnee migrants about the concessional loan and about the bank has been highlighted as a major barrier of little utilization of the fund.

shops (saloon, clothing, etc.), gher farming employment, flower nursery, poultry and livestock, etc. Lack of cash prevents most of them from making their ongoing business profitable. What they would need to find local livelihood would be access to such income-generating small assets that could range from a sewing machine to an auto van. They would need small loans for availing of such assets. Those households with access to some assets such as a pond or an auto van often needed some stopgap cash support to activate the income-generating activities, e.g., by purchasing fish fries or a battery for the auto van.

*Table 10 : Volume of finance desired by the respondents*

Desired amount of loan	% of respondents
20k to 50k	20
50k to 100k	50
More than 100 k	30

### **3. Major Findings**

It would be helpful to summarise the findings of the challenging situation faced by the internal returnee migrants from Southwest Bangladesh centred on the Mongla-Bagerhat region. The internal returnee migrants are faced with a multi-hazard situation where poverty, climate change hazards, and insecurity exacerbate the health problems of the returnee migrants' families. The case is worsening for many of them. Some are surviving on meagre savings soon to be depleted, while others are falling into debt by borrowing from informal sources.

1. Inadequate aid for internal returnee migrants: A few respondents received occasional food or cash aid that was insufficient to enable them to have a minimum level of consumption. Although local administration made reasonable efforts to distribute allocated support, both allocation and distribution gaps seem to have affected the receipt of support by the households.
2. The unavailability of information about internal returnee migrants and newly unemployed people has been a critical problem for local and national interventions. Local governments lack essential information or database about poor households, including returnee migrants. National-level policy-making and stakeholder discussions have also lacked sufficient information about the situation at the grassroots level.
3. Distribution equity and loopholes: Local-level distribution of resources and patronage is often influenced by political-economic considerations and social networks. More accountability and information about support services could be ensured to solve these issues.
4. Unavailability of Bank Credit: Access to collateral and complex procedures deterred individuals from exploring bank loan options. The poor households

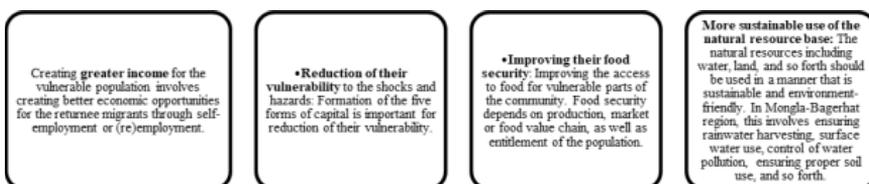
owned land was mainly for their habitat and not amenable as collateral.

5. Problems with NGO finance: NGO loan offerings often have lower amounts than candidates need.
6. Localisation of livelihood plans of returnee migrants: A significant number of the respondents expressed interest in finding some livelihood at the local level at the end of COVID-19 rather than re-migrating to their earlier workplace. Or they are aware that they will not get their job again.
7. Asset gap: What they would need to find local livelihood would be access to income-generating small assets ranging from a sewing machine to an auto van. They would need small loans for availing of such assets. Those households with access to some assets such as a pond or an auto van often needed some stopgap cash support to activate the income-generating activities, e.g., by purchasing fish fries or a battery for the auto van.
8. Exclusion and informalization of female workers: Women are now getting used to home-based work, and thus many are dropping out of the formal labour market. It is partly due to normative, gendered discrimination regarding child-rearing responsibilities. Quitting the formal labour market also impacts a woman's socio-economic empowerment and results in the re-traditionalization of gender roles.
9. Disruption of education of the young: Education has been hampered for the children of the families of returnee migrants. Enabling remote education is not feasible for poor families.

#### 4. Recommendations Toward Sustainable Livelihoods for Returnee Migrants

Drawing from the Sustainable Livelihood Framework, we could identify the fourfold objectives for improving the situation for the internal returnee migrants.

Figure 2 : The fourfold objectives for sustainable livelihood of internal returnee migrants



The response, in turn, could also combine a few fundamental approaches:

### **COVID Recovery:**

- There is a BDT 3,000 crore stimulus package for Low-Income Professionals, Low-Income Generating Individuals/Enterprises, Farmers, Ultra-Small Businesses, Poor/Ultra-Poor People, People from Deprived Communities & Deprived Women. (BB FID Circular 1 on April 20, 2020). The vehicle of disbursing loans to clients is microcredit organisations. Returnee migrants can be included in these SP. Certain relaxations, such as lower interest rates, can be announced for the returnee migrants for this SP.
- Cash and food support programs should be extended to the poorest people, including the new poor. The cash support should be sufficient to cover the shortfall in their basic needs. While the economy is reopening, it is essential to maintain a certain level of necessary consumption of the unemployed and underemployed returnee workers for a successful recovery.

### **Social Security**

Social security programs such as VGF, VGD, and so on support vulnerable social groups. There is also a range of poverty reduction activities by the government.

- Most social safety net supports, such as the allowances for widows, elderly, maternity, and so forth, are channelled through Bank Asia, although there is no bank branch in Mongla. If a relevant bank branch is set up in the locality, the beneficiaries could avail the of critical government support more conveniently and transparently. The Hon'ble Mayor of Mongla could initiate the request from his end, and Bangladesh Bank could consider the matter so that the vulnerable social groups could benefit from the government's supportive policies.
- The coverage of existing welfare programs such as the Employment Generation Programme for the Poorest (EGPP) program should be expanded for the vulnerable people in these regions. EGPP provides work opportunities for two periods – each comprising three months or 100 days - in the year. The criteria of EGPP may be reviewed to see if any criteria should be relaxed.
- The government should strengthen its database or information system to track the vulnerability of ordinary citizens.
- In the local infrastructure development projects, it could be a conditionality for project approval that the projects must provide incentives or set a quota for employing local returnee-migrants.

**Climate change adaptation:** Climate change mitigation and adaptation is a high priority for Bangladesh. Adaptation activities could be tailored to the situation of the migrant workers.

**Local business development:** To ensure the sustainable livelihood of the migrant

workers, local business development in the Mongla-Bagerhat region could be an essential adaptive solution pathway.

- The workers and unemployed people should be provided with concessional loans. Government and NGOs must develop specific support programs for these vulnerable people.
- Some specific bank loan packages could be tied to local training and capacity-building programs by government and non-government organisations. It could be conducted on a pilot basis to test the efficacy to decide on eventual scaling.
- There need to be specific programs for women. There are higher risks of disengagement of women workers from the labour market. It will seriously impact women's economic autonomy, social position and overall women's empowerment.

## **5. Conclusion**

The brief study sheds light on one of the less researched phenomena of internal or internal returnee migrants. This phenomenon will increasingly assume greater importance, like climate change, and various hazards are growing threats to Bangladesh's socio-economic development pathway. Migration and return migration within or across national boundaries are not mere ordinary economic processes but can be necessary measures for adaptation. There is a small study or information base to make targeted interventions to support the internal returnee migrants. One central methodological question is whether to cover them as a separate group or subsume them under broader categories like the rural unemployed, the poor and ultra-poor, and so forth. The study points to the need to conduct larger-scale studies and interventions in this emerging policy issue to identify different dimensions of the problem.

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