



RAPID ASSESSMENT

NEEDS AND VULNERABILITIES OF INTERNAL AND INTERNATIONAL RETURN MIGRANTS IN BANGLADESH

REGIONAL EVIDENCE FOR MIGRATION ANALYSIS AND POLICY (REMAP)
INTERNATIONAL ORGANIZATION FOR MIGRATION (IOM)
DISPLACEMENT TRACKING MATRIX (DTM)

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DEFINITIONS

Returnee: The term “returnee” in this document refers to former Bangladeshi migrants who returned to their point of departure within Bangladesh during the survey period. This could be within the territorial boundaries of Bangladesh or between a country of destination or transit and Bangladesh.

ACRONYMS

BDT: Bangladeshi Taka

DTM: Displacement Tracking Matrix

IOM: International Organization for Migration

MFI: Microfinance institution

NGO: Non-governmental organization

NPM: Needs and Population Monitoring

REMAP: Regional Evidence for Migration Analysis and Policy

USD: United States Dollar

Statistical Note: When the label “Multiple answers possible” appears above a graph, it means that a single respondent was allowed to provide more than one answer.

DISCLAIMER

This report is part of the outputs under the European Union funded project “Regional Evidence for Migration Analysis and Policy (REMAP)”. The objective of DTM REMAP is to strengthen the evidence-based formulation and implementation of humanitarian and development policy and programming on migration and forced displacement in the Islamic Republic of Afghanistan, People’s Republic of Bangladesh, Islamic Republic of Iran, Republic of Iraq and the Islamic Republic of Pakistan through the use of the Displacement Tracking Matrix (DTM). The findings, interpretations and conclusions expressed herein do not necessarily reflect the views of IOM, its Member States, the European Union or other donors. The designations employed and the presentation of material throughout the work do not imply the expression of any opinion whatsoever on the part of IOM concerning the legal status of any country, territory, city or area, or of its authorities, or concerning its frontiers or boundaries.

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Secretary
**Ministry of Expatriates' Welfare &
Overseas Employment**
Government of the People's Republic of Bangladesh



সচিব
প্রবাসী কল্যাণ ও বৈদেশিক কর্মসংস্থান মন্ত্রণালয়
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

FOREWORD

It is my immense pleasure to write this foreword for the report entitled “RAPID ASSESSMENT-NEEDS AND VULNERABILITIES OF INTERNAL AND INTERNATIONAL RETURN MIGRANTS IN BANGLADESH”.

As we all know, the COVID-19 pandemic emerged globally, migrant workers, both international and within Bangladesh, found themselves facing a new set of challenges and vulnerabilities. This report represents a step towards better understanding of conditions after COVID-19 pandemic for both internal and international returnee migrants. Migrants are the frontline soldiers of our national development. It is our priority to ensure the safety and security of migrant workers affected by the pandemic. Ministry of Expatriates' Welfare and Overseas Employment is involved in many initiatives to support returnee migrants such as- i) small financial package on their arrival at airport ii) re-skilling, RPL and skills training iii) arrange loans to enable them to pursue viable income activities in 11 sectors etc. This report will help to develop future return and reintegration programming for the international migrants.

I must thank IOM, Bangladesh for undertaking this initiative for providing real picture of ground based on the needs and vulnerabilities of internal and international return migrants respond to the COVID-19 outbreak. This vital evidence for policy makers in Bangladesh will facilitate better policies and programming for the return migrants. I also thank the European Union for supporting the research work.

(Dr. Ahmed Munirus Saleheen)
Secretary



FOREWORD BY IOM BANGLADESH CHIEF OF MISSION

Migrant workers are often one of the most vulnerable groups affected by the COVID – 19 pandemics. Bangladeshi migrant workers and their remittance-dependent communities are adversely impacted by the unprecedented global restrictions on mobility and the COVID-19-induced recession. Since January 2020, thousands of migrant workers have returned to Bangladesh after sector-wide job losses while an estimated 4.5 million migrants remain stranded without the resources or ability to return home. In Bangladesh, the export sector has been hit hard resulting in job losses in the millions forcing hundreds of thousands of internal migrants to return to their home districts. Communities across the country are facing the rapid and large-scale return of migrant workers, who are unemployed and require support to meet their basic needs and support to build back resilience. To respond to the crisis in an effective way, a UN-Government of Bangladesh working committee under Ministry of Expatriate Welfare and Oversea Employment has been constituted in the month of May. IOM is providing coordination and secretarial support to the UN-GoB working committee.

With the support from the European Union, and under the guidance of the Ministry of Expatriates' Welfare and Overseas Employment, IOM conducted a rapid assessment of the needs and vulnerabilities of internal and international migrants returning to their communities of origin in Bangladesh. The study was conducted in 12 high migration-prone districts of Bangladesh in the month of May and June 2020. The purpose of the study was to determine a demographic and socio-economic profile of returned migrants, to gain a better understanding of the status of their livelihoods and employment, to collect their experiences of migrating from and returning to Bangladesh, to improve our understanding of the social and economic challenges they faced with reintegrating back into the communities they came from, and to understand their plans and aspirations for the future. We hope that the findings of this research will support migration stakeholders to develop migrant-centered policies and programmes that respond to the immediate and long-term needs so we can ensure sustainable reintegration of returning migrant workers and build back the resilience of their families and communities. IOM, as secretariat and coordinator of Bangladesh UN Migration Network is committed to contribute to body of evidence on migration in/from Bangladesh in line with objective 1 of the Global Compact for Migration. The present research is another step towards that direction.

I would like to thank the Ministry of Expatriate Welfare and Overseas Employment for their commitment to promote safe and regular migration systems for migrant workers from Bangladesh. In the month of May, MoWEOE and UN came together to respond to the crisis and its impact on migrant worker and formed a working committee under the where Secretary, MoEWOE is the chair and representative from other ministries , and, to the European Union for funding this important activity. I take this opportunity to congratulate the team involved in the assessment for their efforts to create such valuable products. Last but not the least, on behalf of the study team, I thank the respondents who shared their experiences with us in these challenging times.

Giorgi Gigauri
Chief of Mission
IOM Bangladesh



BACKGROUND

As the COVID-19 pandemic emerged globally, migrant workers, both internationally and within Bangladesh, found themselves facing a new set of challenges and vulnerabilities. With limited access to income-generating activities, social services, health-care systems, and social support networks, many have opted to return home. During May and June, IOM, supported by the European Union under the regional program REMAP, along with the NPM team based in Cox’s Bazar, completed data collection on the needs and vulnerabilities of international and internal Bangladeshi migrant returnees. The following report focuses on the demographic and socio-economic profile of the returnees, their livelihoods and employment, their migration and return experiences and practices, and their economic and social challenges and aspirations.

Snowball sampling was used from a returnee list provided by the Government of Bangladesh in order to determine a sample population for this study. Due to mobility restrictions, data collection was phone-based. Returnees were categorized as either international, having returned from outside Bangladesh, or internal, having returned to their home district from another district in Bangladesh. Due to the sampling method, the survey is non-probabilistic, meaning that the sample is not necessarily representative of the returnee population of Bangladesh. Additionally, the number of female respondents was low, so the report does not necessarily represent the needs and vulnerabilities of female returnees.

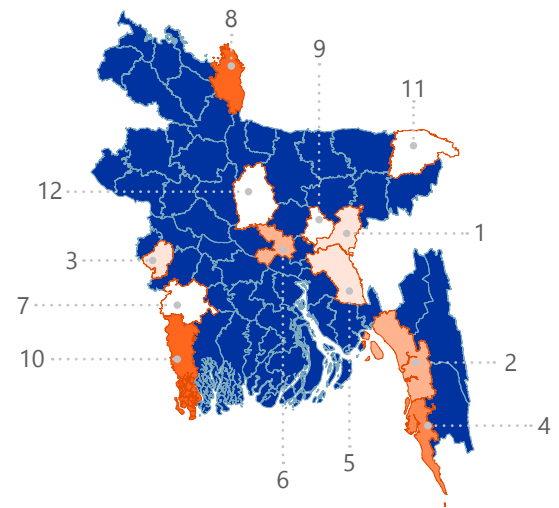
The report highlights how the loss of remittances and current severe lack of employment opportunities contribute to significant drops in income, challenges related to debt repayment, and social and personal impairments. Notably, survey respondents are eager to re-migrate, often back to the country or district from which they returned.

TARGET DISTRICT MAP AND TOTAL NUMBER OF RESPONDENTS

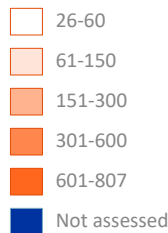
2,765 TOTAL RESPONDENTS

1,486
International returnees

1,279
Internal returnees



NUMBER OF RESPONSES



- 1. Brahmanbaria
- 2. Chattogram
- 3. Chuadanga
- 4. Cox’s Bazar
- 5. Cumilla
- 6. Dhaka
- 7. Jessore
- 8. Kurigram
- 9. Narsingdi
- 10. Satkhira
- 11. Sylhet
- 12. Tangail

NUMBER OF TOTAL RESPONDENTS INTERNAL AND INTERNATIONAL RETURNEES+BREAKDOWN OF DISTRICTS

Brahmanbaria	Chattogram	Chuadanga	Cox’s Bazar	Cumilla	Dhaka
<p>136 Respondents</p> <p>International returnees: 136 Internal returnees: 0</p>	<p>244 Respondents</p> <p>International returnees: 229 Internal returnees: 15</p>	<p>129 Respondents</p> <p>International returnees: 129 Internal returnees: 0</p>	<p>383 Respondents</p> <p>International returnees: 131 Internal returnees: 252</p>	<p>108 Respondents</p> <p>International returnees: 108 Internal returnees: 0</p>	<p>182 Respondents</p> <p>International returnees: 182 Internal returnees: 0</p>
Jessore	Kurigram	Narsingdi	Satkhira	Sylhet	Tangail
<p>59 Respondents</p> <p>International returnees: 59 Internal returnees: 0</p>	<p>605 Respondents</p> <p>International returnees: 16 Internal returnees: 589</p>	<p>58 Respondents</p> <p>International returnees: 58 Internal returnees: 0</p>	<p>807 Respondents</p> <p>International returnees: 397 Internal returnees: 410</p>	<p>28 Respondents</p> <p>International returnees: 15 Internal returnees: 13</p>	<p>26 Respondents</p> <p>International returnees: 26 Internal returnees: 0</p>

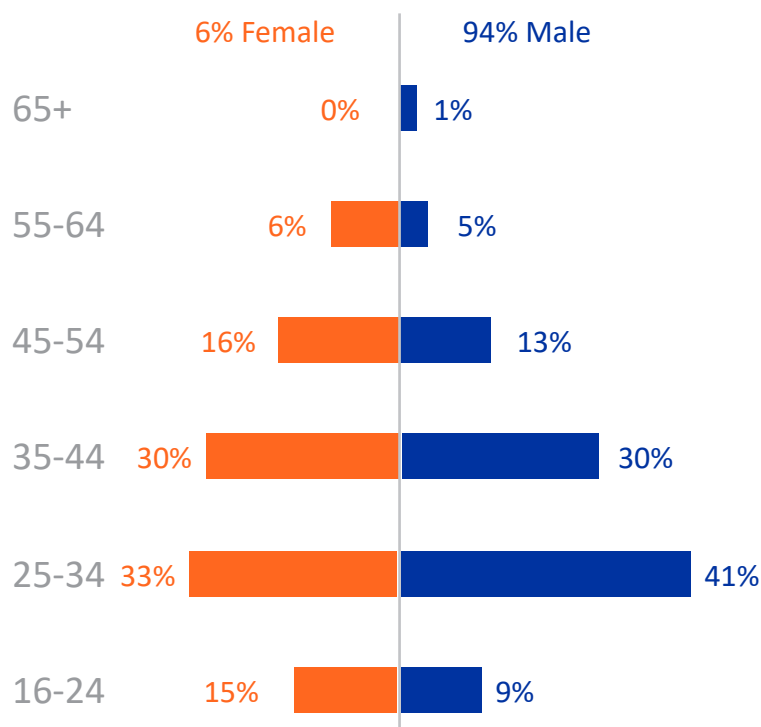
INTERNATIONAL RETURNEES





DEMOGRAPHICS OF INTERNATIONAL RETURNEES

POPULATION PYRAMID



Average household size including respondent **5.8**



Average number of household members living abroad **1.4**



Respondents who are married **79%**



Respondents who have children **66%**

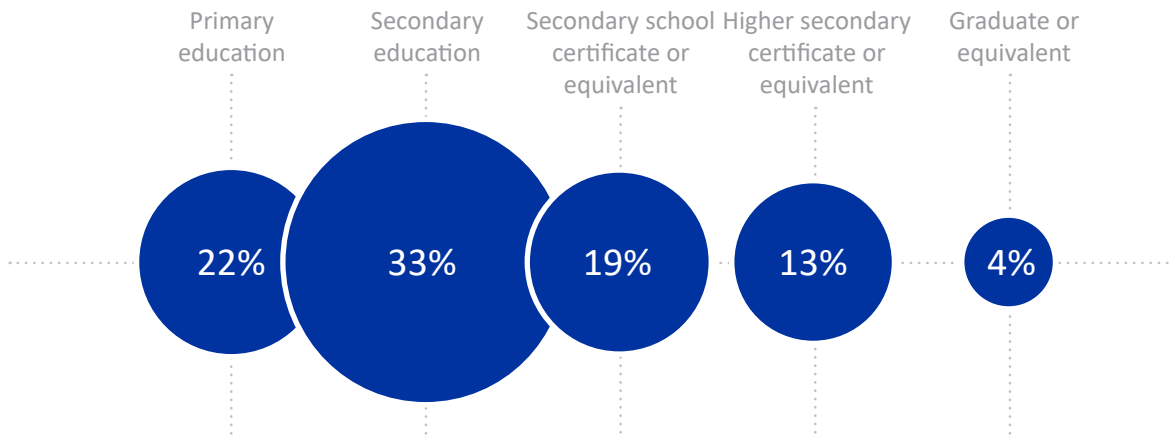


Respondents who had some form of formal education **96%**



Respondents who did not have formal education but can read/write **1%**

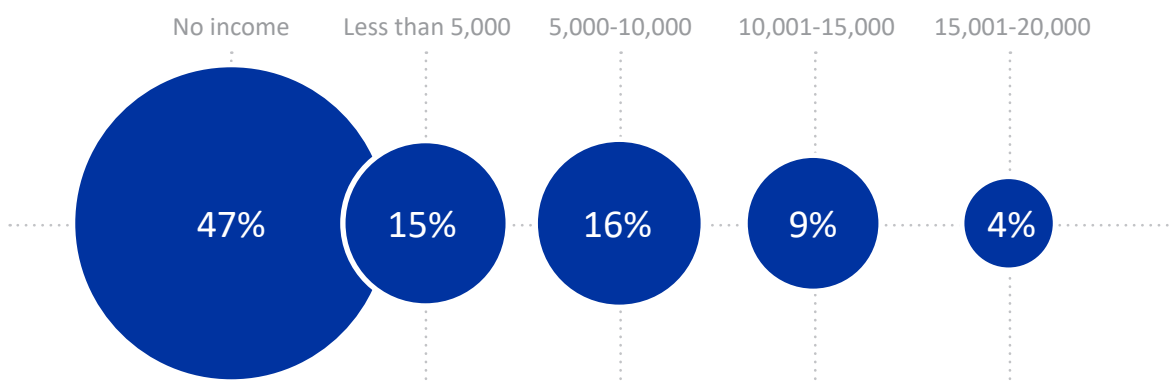
EDUCATION LEVEL (top 5 answers)



The majority of the sample population were men in between 25 and 44 years old. Seventy-nine per cent of respondents were married at the time of the interview, and out of respondents who were married or had been married, two-thirds had children.

A large majority of respondents had completed some form of formal education (96%). Of those, the most common level of completion was secondary education (33%), followed by primary education (22%). Nearly half of all respondents reported that their households were earning no income (47%).

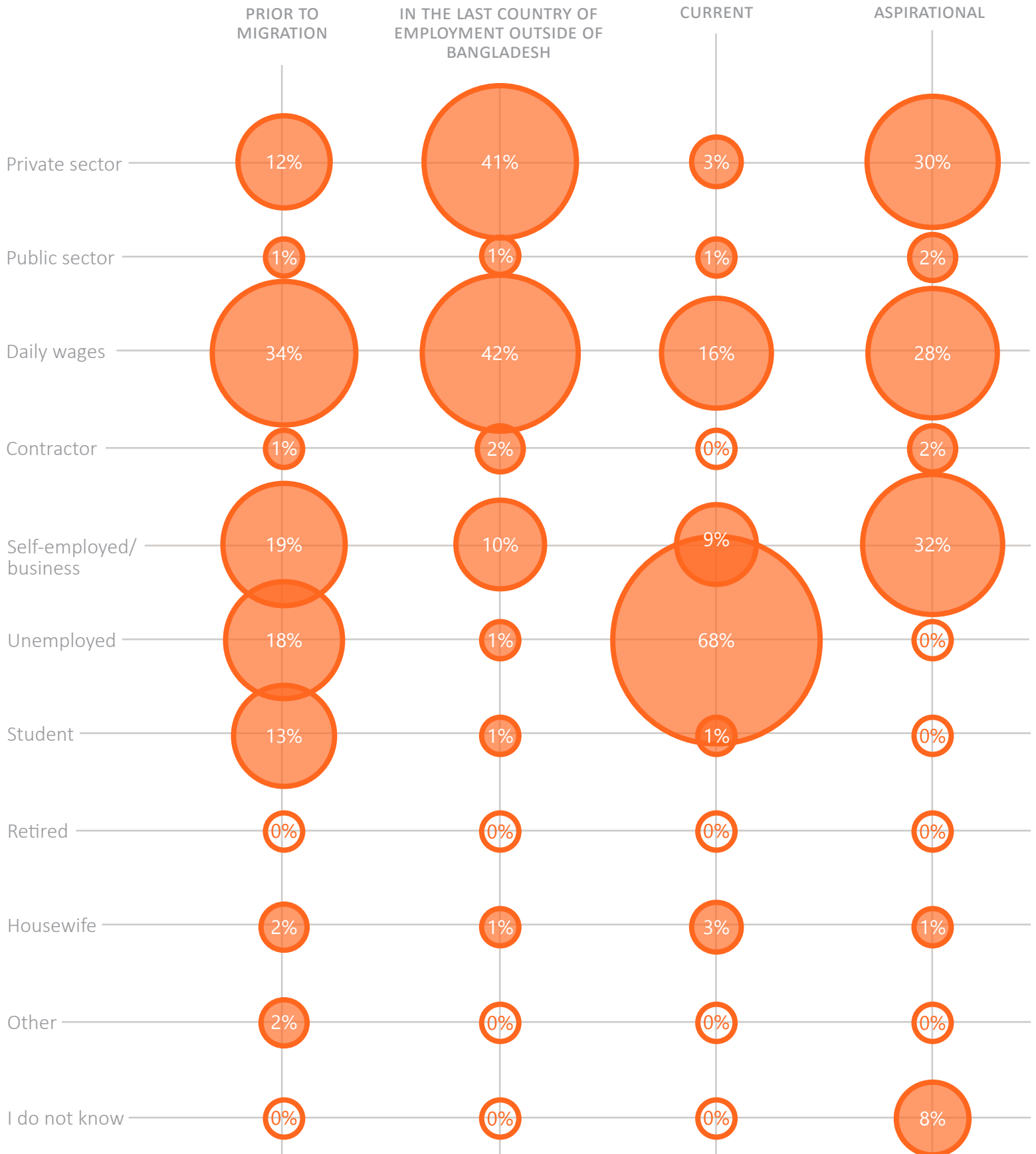
CURRENT TOTAL AVERAGE MONTHLY HOUSEHOLD INCOME IN BDT





EMPLOYMENT OF INTERNATIONAL RETURNEES

EMPLOYMENT STATUS (multiple answers possible)

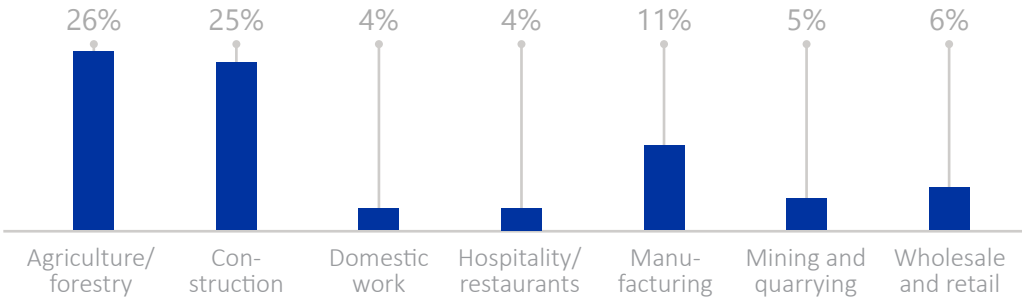


Note: 1% of respondents responded "Do not want to answer" when asked about their employment status in the last country of employment. 1% also responded "Do not want to answer" when asked about their aspirational employment status.

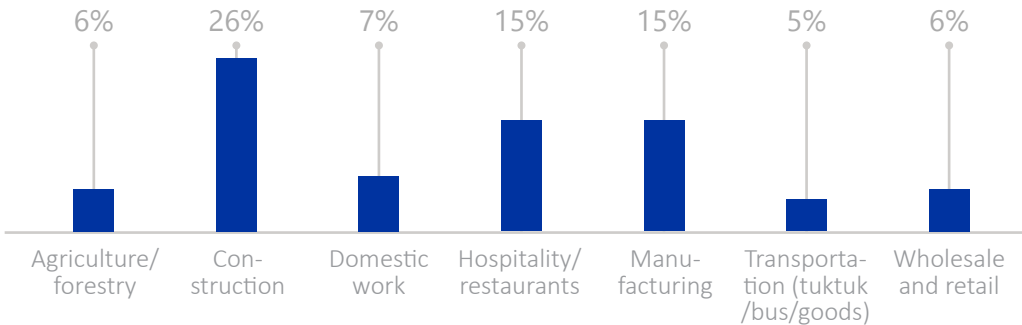


OCCUPATIONAL SECTOR (top 7 answers)

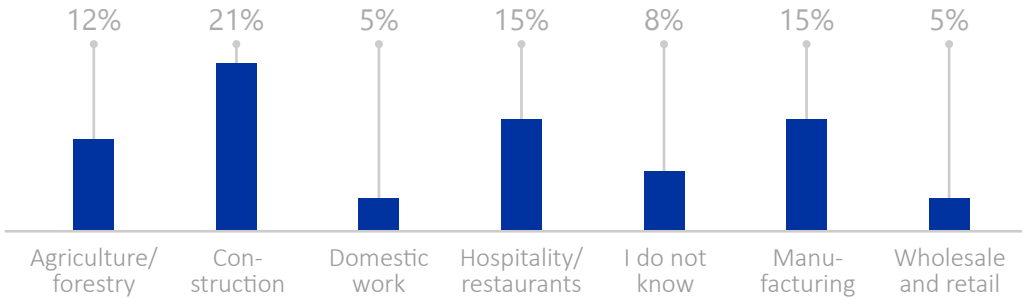
PRIOR TO MIGRATION



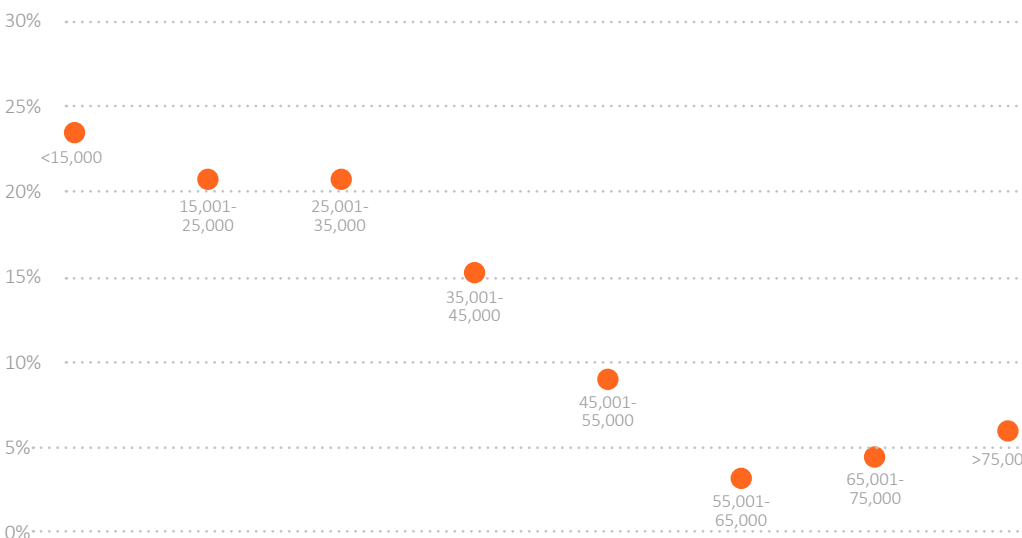
IN THE LAST COUNTRY OF EMPLOYMENT OUTSIDE OF BANGLADESH



ASPIRATIONAL



MONTHLY INCOME IN LAST COUNTRY OF EMPLOYMENT (BDT)



The primary form of employment for international returnee respondents both prior to migration and while working in the last country of employment was daily wages (34% and 42%). Alternatively, being employed in the private sector became more common while working in the last country of employment (41%) as opposed to prior to migration (12%). During the time of interviewing, nearly 70 per cent of respondents were unemployed, reflecting current challenges with livelihood opportunities in the wake of COVID-19 response measures. Employment among respondents during COVID-19 was most prevalent as working for daily wages (16%) or being self-employed (9%). The proportions of respondents who aspired to be self-employed, work in the private sector, or work for daily wages in the future were nearly equal (32%, 30% and 28%, respectively).

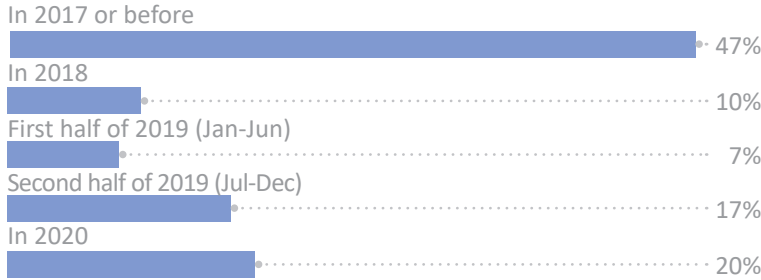
Occupational sectors also shifted throughout international returnee respondents' migration journey. Prior to migration, agriculture/forestry and construction were the most common occupational sectors (26% and 25%), while construction and hospitality were the most common in respondents' last country of employment. Occupations such as manufacturing and domestic work also became more significant in respondents' last country of employment as opposed to prior to migration. In the future, respondents aspire to work primarily in construction (21%), hospitality (15%) and manufacturing (15%).

The majority of respondents earned less than BDT 35,000 per month in their last country of employment, with 21 per cent earning between BDT 25,001 and BDT 35,000, 21 per cent earning between BDT 15,001 and BDT 25,000 and nearly one quarter earning less than BDT 15,000 (23%).



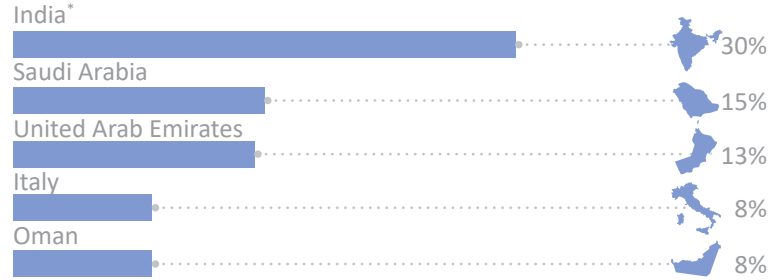
MIGRATION AND RETURN JOURNEY OF INTERNATIONAL RETURNEES

WHEN DID YOU LEAVE BANGLADESH?



FROM WHICH COUNTRY DID YOU RETURN?

(top 5 answers)



DID YOU GO ABROAD THROUGH THE BMET OR GOVERNMENT CHANNELS?

41% YES



HOW MUCH DID YOU PAY FOR THE FACILITATION OF MIGRATION?

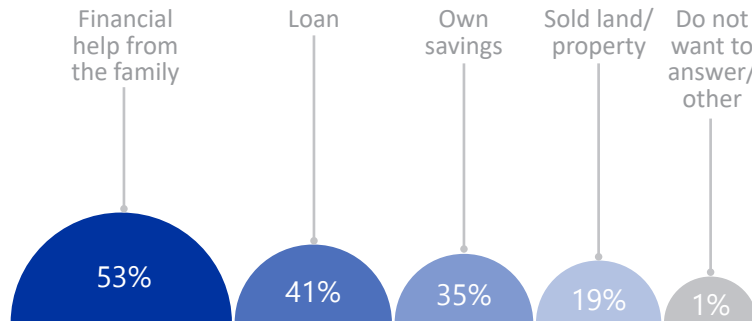
BDT 232,095

Average amount paid by those who went abroad through BMET or government channels (USD 2,733.75)**

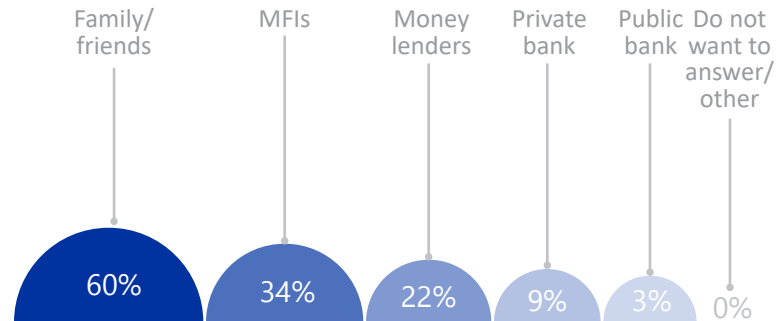
BDT 384,495

Average amount paid by those who did not go abroad through BMET or government channels (USD 4,528.8)**

HOW DID YOU OBTAIN MONEY FOR MIGRATION FACILITATION? (multiple answers possible)

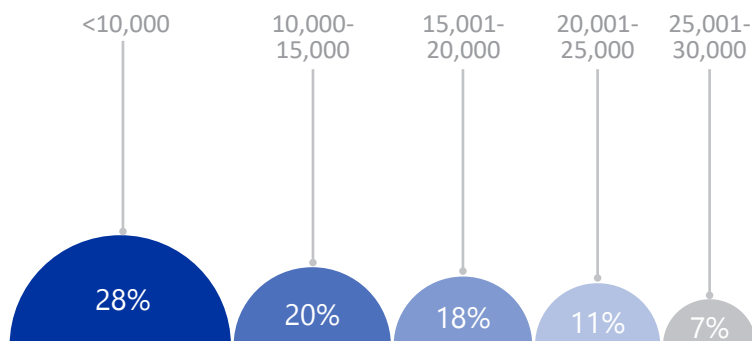


IF YOU USED A LOAN TO OBTAIN MONEY, WHAT WAS THE SOURCE OF THE LOAN? (multiple answers possible)

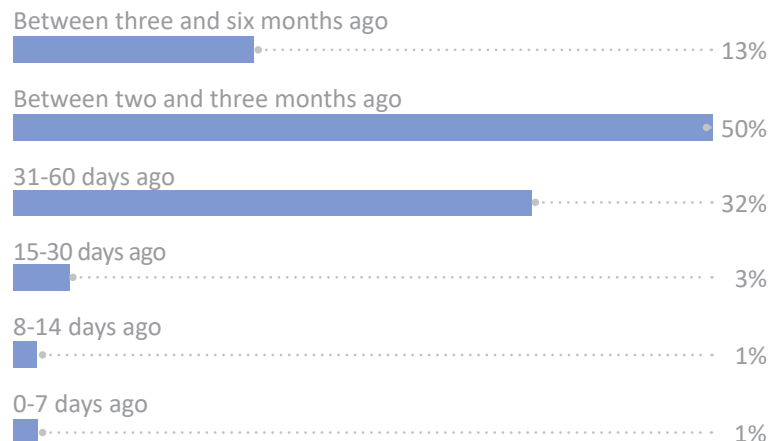


REMITTANCES (top 5 answers)

78% Of respondents sent money home every month



WHEN DID YOU RETURN?



*8 out of 12 surveyed districts share a border with India.

**Exchange rates are 84.9 BDT to 1 USD, according to the [UN Operational Rates of Exchange](#) between 1 May to 30 June 2020.

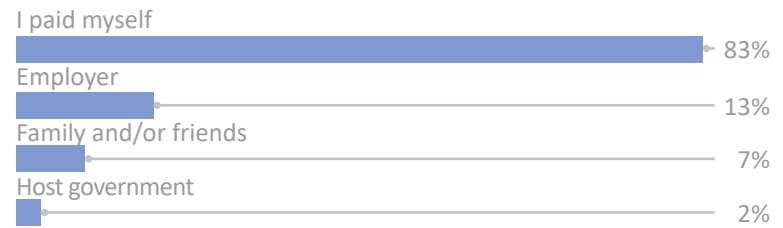


WHAT WAS YOUR POINT OF ENTRY?

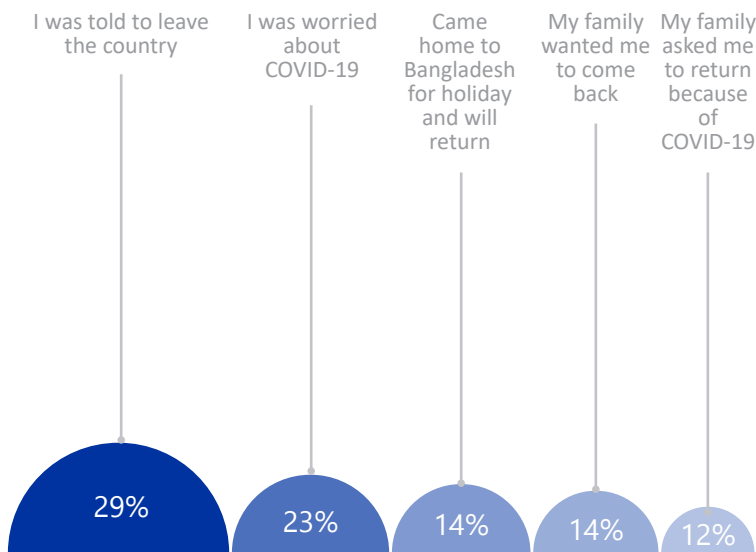


WHO PAID FOR YOUR RETURN JOURNEY?

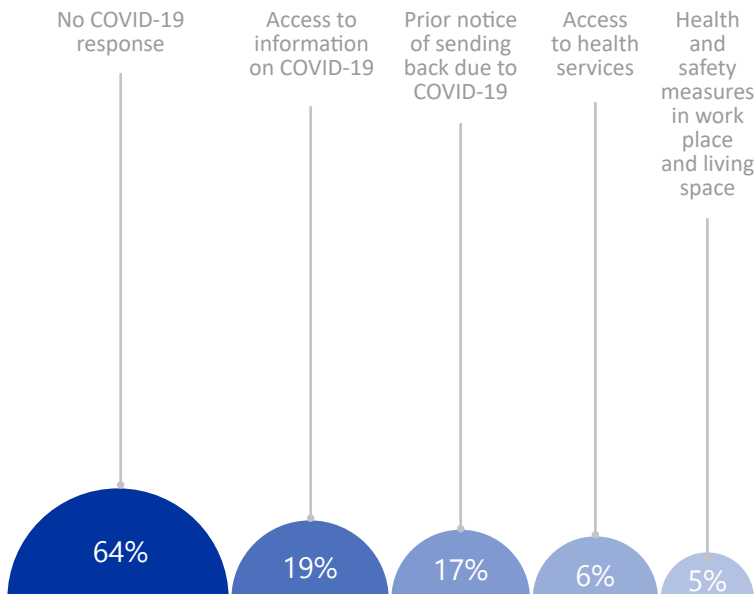
(multiple answers possible)



WHY DID YOU RETURN? (top 5 answers, multiple answers possible)



IF YOUR RETURN WAS DUE TO COVID-19, HOW WERE YOU TREATED IN THE COUNTRY FROM WHICH YOU RETURNED AFTER COVID-19 CAME INTO EFFECT? (top 5 answers, multiple answers possible)



71% Of respondents received their final wages before returning

Nearly half of respondents had migrated from Bangladesh during or before 2017 (47%), with 41 per cent having gone abroad via the BMET or government channels. Those who did not go abroad through government channels paid 1.7 times the amount for migration as those who did. Money for migration was obtained largely through financial help from friends and family (53%). Seventy-eight per cent of the sample population sent remittances home, the amount of which was most often less than BDT 20,000 (66%).

Eighty-two per cent of respondents returned to Bangladesh one to three months ago, aligning with the timeline of the emergence of COVID-19 and the implementation of response measures. The majority returned via air travel (71%) while the remaining returned via a land border (29%). Eighty-three per cent paid for their return journeys by themselves, however, 13 per cent were supported by their employers.

When asked the reason for their return, 29 per cent of respondents reported that they were told to leave the country, while 23 per cent reported that they were worried about COVID-19. Family decision-making was also an important factor in returning to Bangladesh, with 26 per cent of respondents citing that their family either wanted them to come back (14%) or that they asked them to come back (12%). 9 per cent of respondents decided to return because they were told that the borders were closing.

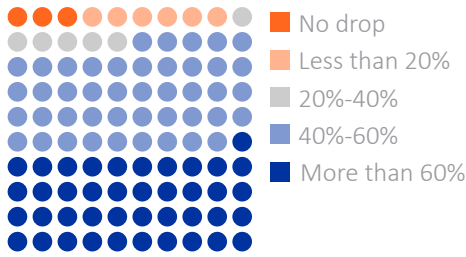
Among 64 per cent of respondents, there was no COVID-19 response in the country from which they returned after the pandemic came into effect. However, 19 per cent received access to information on COVID-19 and 17 per cent had prior notice of being sent back to Bangladesh due to COVID-19. Twenty-seven per cent of international returnee respondents did not receive their final wages before returning to the country.



CHALLENGES EXPERIENCED BY INTERNATIONAL RETURNEES

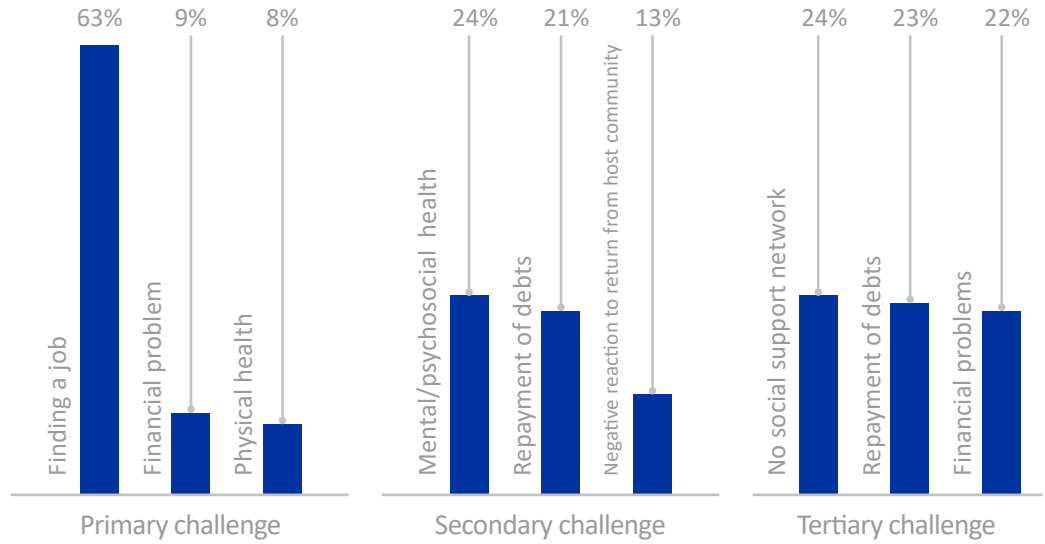
51%

Of respondents experienced challenges upon returning to their community



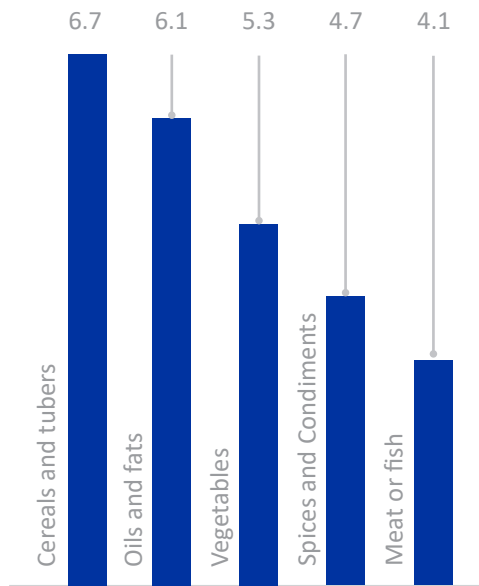
Drop in household income after return

CHALLENGES (top 3 answers)

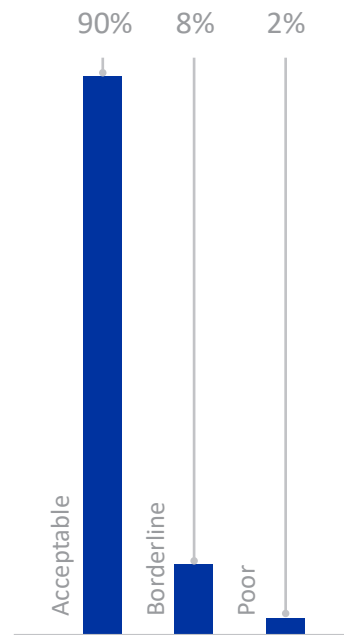


FOOD TYPE FREQUENCY (top 5 answers)

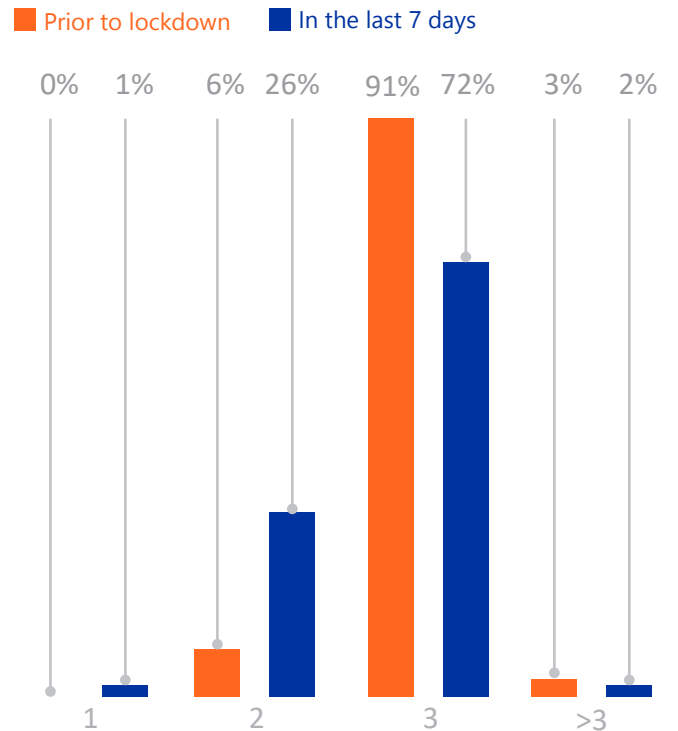
Over the past 7 days, on how many days did you and your household consume these types of food?



FOOD CONSUMPTION SCORES



AVERAGE NUMBER OF DAILY MEALS CONSUMED BY HOUSEHOLD*



Over half of all respondents experienced challenges upon returning to Bangladesh. Returnees' main primary challenge was finding a job (63%) followed by financial problems (9%) and physical health (8%). However, it is important to note the relevancy of the main secondary challenges: mental/psychosocial health issues (24%), repayment of debts (21%) and negative reactions from home communities to respondents' returns (13%). These issues reflect the multi-faceted effects of COVID-19 and its relationship with both social and economic landscapes.

Another indication of household challenges is the drop in income after the respondents' return. Forty-one per cent of respondents reported a more than 60 per cent drop in household income and 49 per cent reported a drop between 40 and 60 per cent. A convergence of factors, such as the stemming of remittances, the scarcity of income generating activities due to COVID-19, the risk of working instead of isolating during the pandemic and others, may contribute to these drops in income.

*2.3% of interviews with international returnees were conducted during Ramadan, which could be a contributing factor to the decrease in meals.

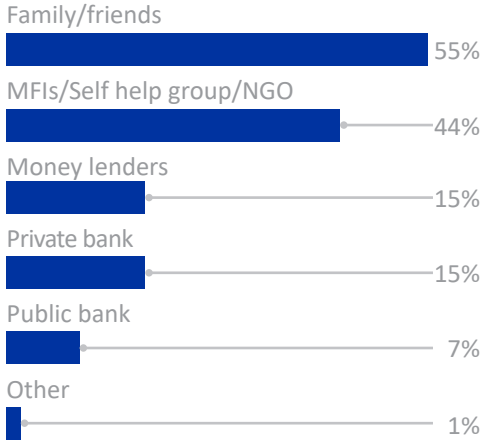


DEBT AMONG INTERNATIONAL RETURNEES

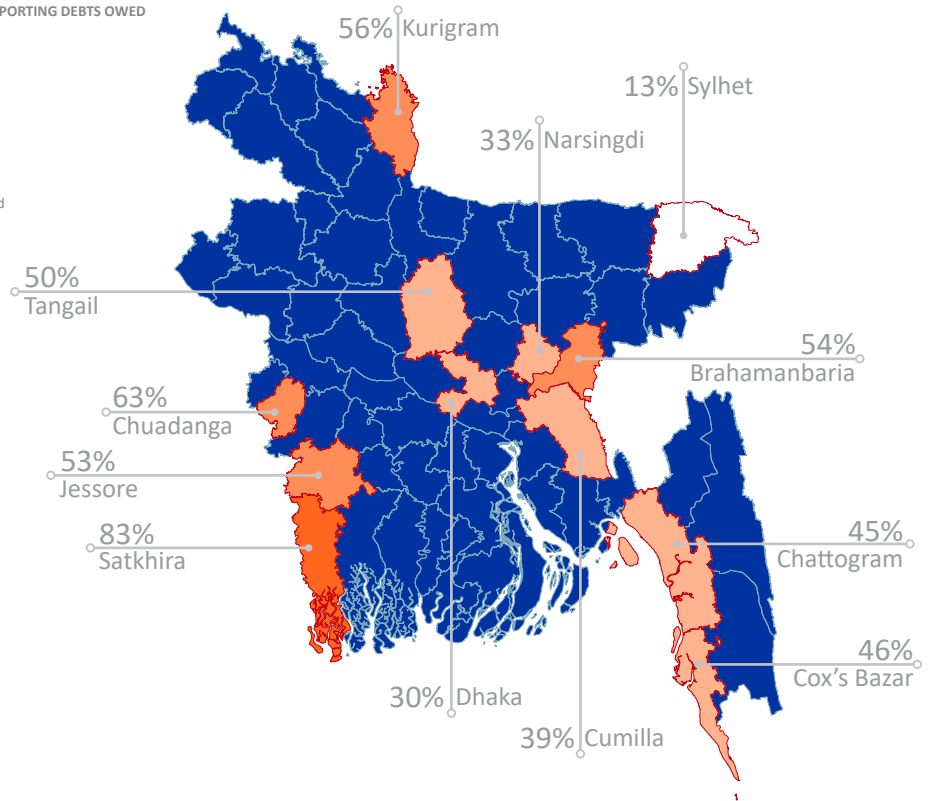
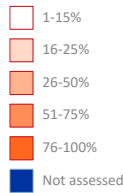
55%

Of respondents/respondent households owed debt

To whom do you owe your debt? (multiple answers possible)

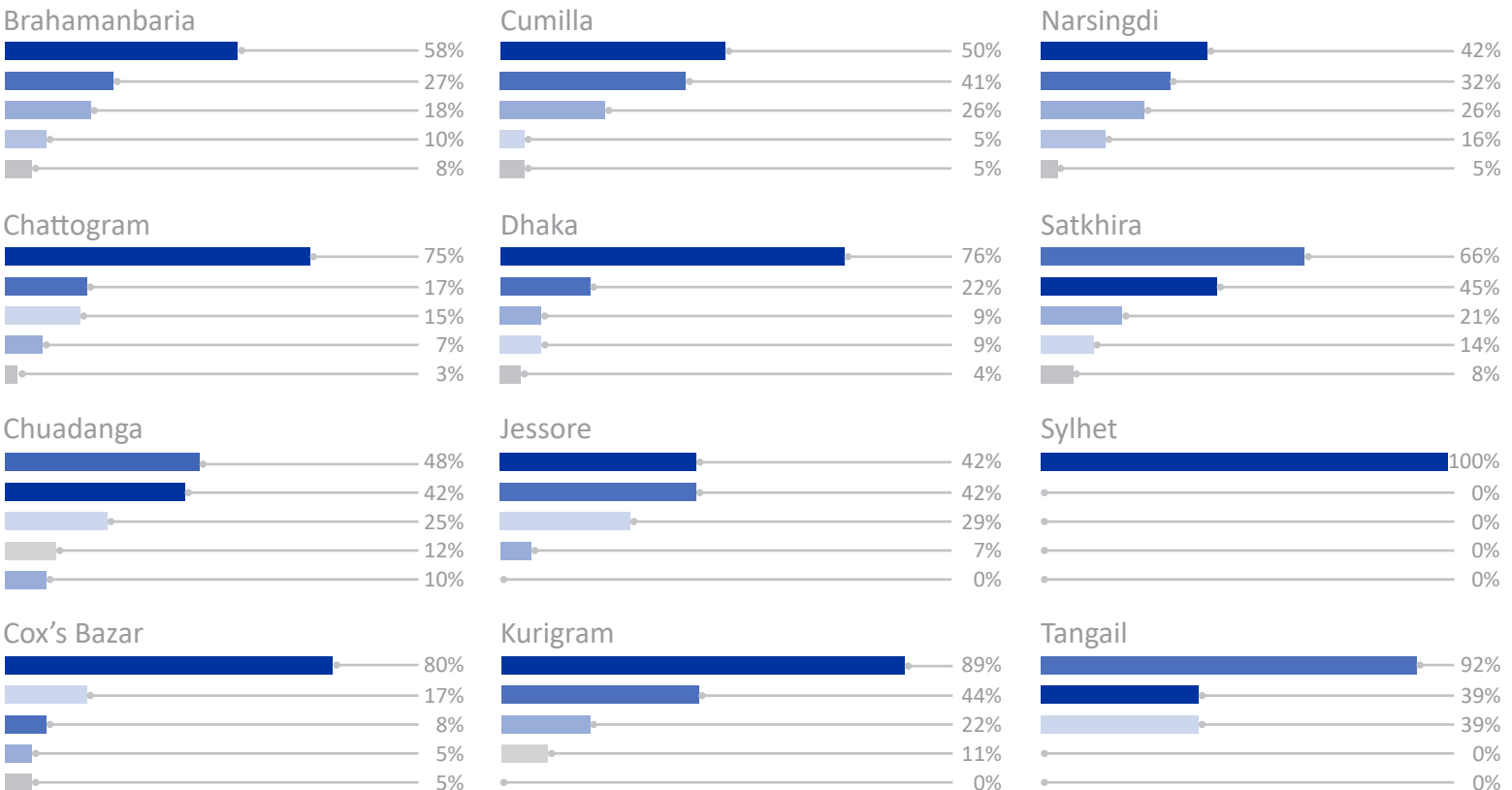


HOUSEHOLDS REPORTING DEBTS OWED



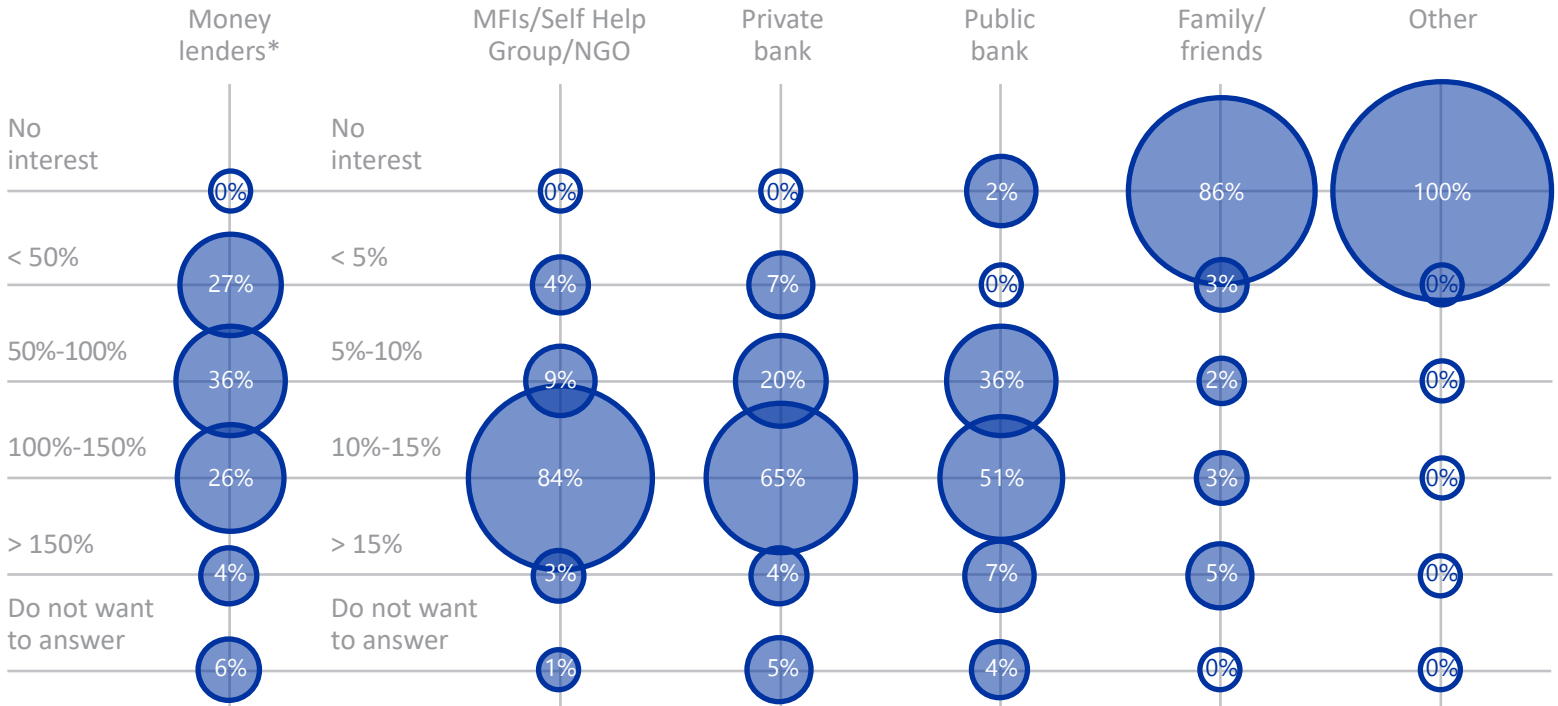
PERCENTAGE OF RESPONDENTS/RESPONDENT HOUSEHOLDS THAT OWE DEBT BY DISTRICT AND LENDER TYPE (top 5 answers, multiple answers possible)

Legend: Family/friends (Dark Blue), MFIs/Self Help Group/NGO (Medium Blue), Money lenders (Light Blue), Private bank (Very Light Blue), Public bank (Grey)





INTEREST RATES



*Money lenders have a higher range of interest rates because they are usually easier to access from communities and they do not ask for any collateral.

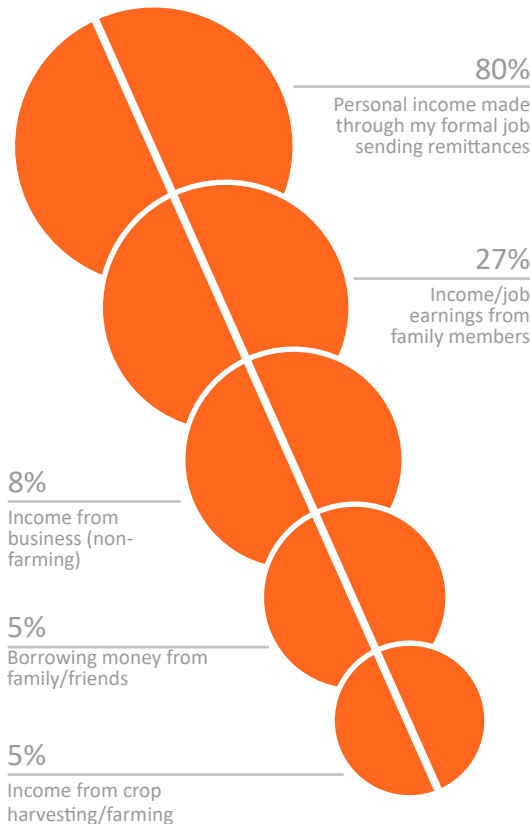
Over half of all respondents owed debt (55%). Most debt was owed to family and friends (55%) followed by MFIs/Self help groups/NGOs (44%). The district with the largest proportion of debt among surveyed international returnees was Satkhira (83%).

MFIs/Self help groups/NGOs, private banks and public banks were reported as having interest rates most commonly between 10 and 15 per cent (84%, 65% and 51%). Family and friends most often had no interest rate if lending money (86%).

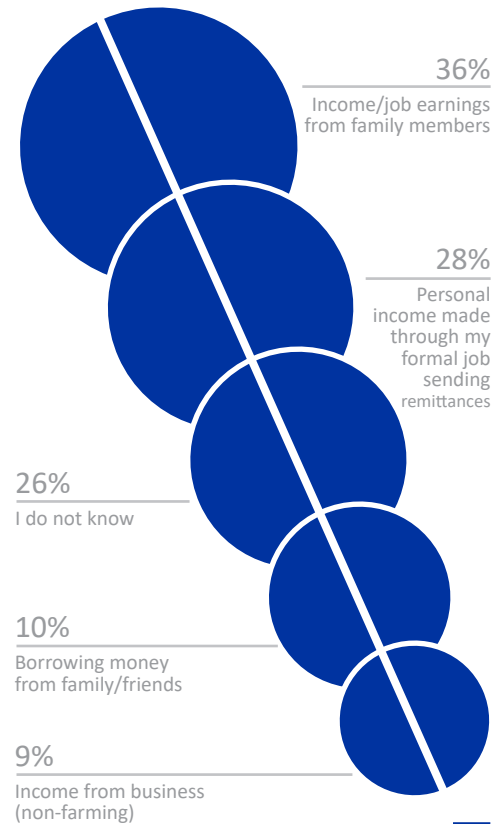
Prior to returning, the majority of respondents planned to repay their debts with the personal income they would earn through their job abroad (80%). After returning, reliance on family and friends increased in debt repayment plans, with respondents most commonly citing income from family members as their source for repaying debt (36%). At the same time, over a quarter of respondents did not know how they were going to repay their debts (26%).

DEBT REPAYMENT (top 5 answers, multiple answers possible)

Before your return, how did you plan to repay this debt?



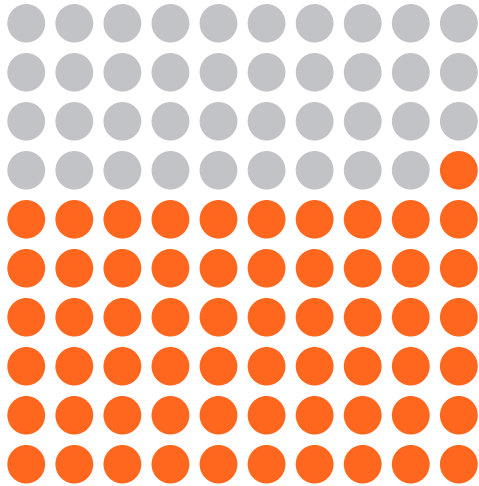
How do you plan to repay this debt now?





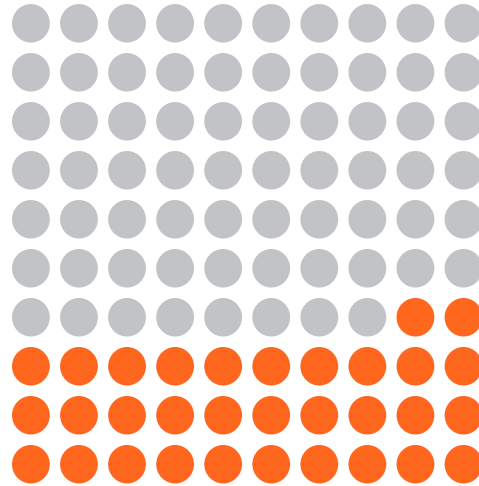
FUTURE EMPLOYMENT ASPIRATIONS OF INTERNATIONAL RETURNEES

RESPONDENTS PLANNING TO BE EMPLOYED



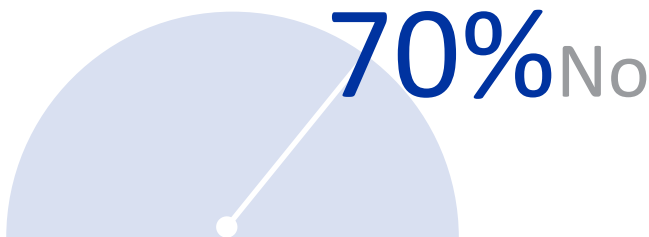
61% Of respondents were planning to be employed in the private sector, employed in the public sector, work for daily wages, or work as a contractor

RESPONDENTS PLANNING TO BE SELF-EMPLOYED



32% Of respondents were planning to be self-employed or to start or own a business

IF YOU PLAN TO BE SELF-EMPLOYED, DO YOU HAVE THE SEED MONEY TO START YOUR BUSINESS?

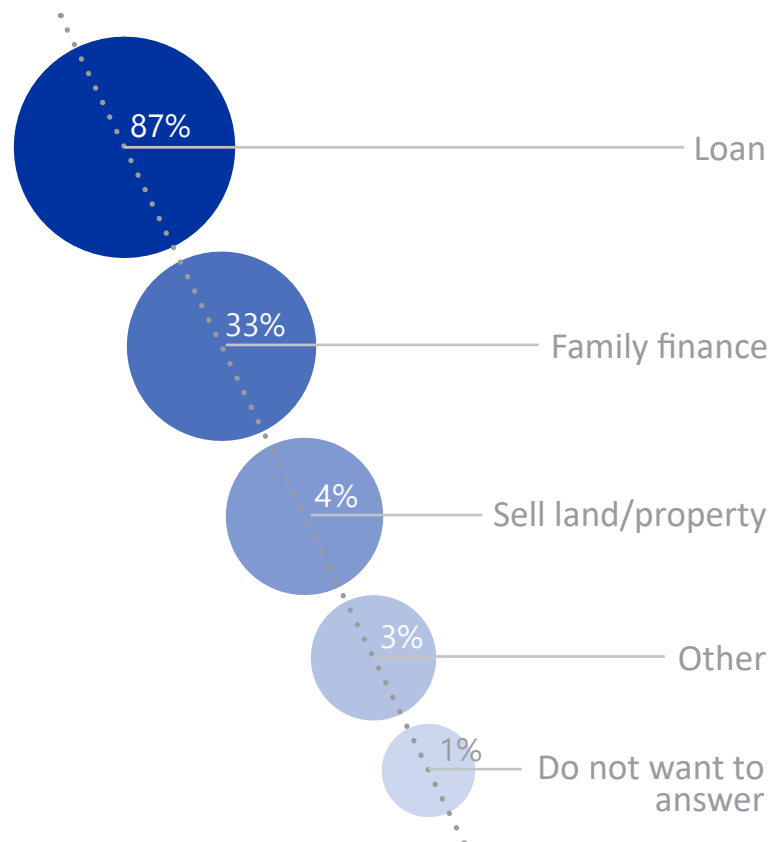


Among international returnee respondents, 61 per cent were planning to have a job in the future. This included those wanting to work in the private sector, in the public sector, for daily wages and as contractors. Alternatively, 32 per cent of respondents aspired to be self-employed in the future, either starting or running their own business.

Of the respondents who plan to be self-employed, 28 per cent had seed money to start their business. Those who did not planned to arrange for seed money primary through loans (87%). Family finances were also an important method through which respondents planned to attain seed money (33%), followed by selling land or property (4%).

Seventeen per cent of female international returnee respondents plan to be housewives in the future.

IF YOU DO NOT HAVE SEED MONEY YET, HOW DO YOU PLAN TO ARRANGE FOR IT? (multiple answers possible)



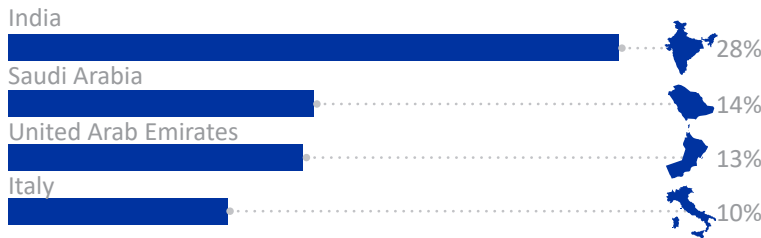


FUTURE MIGRATION ASPIRATIONS OF INTERNATIONAL RETURNEES

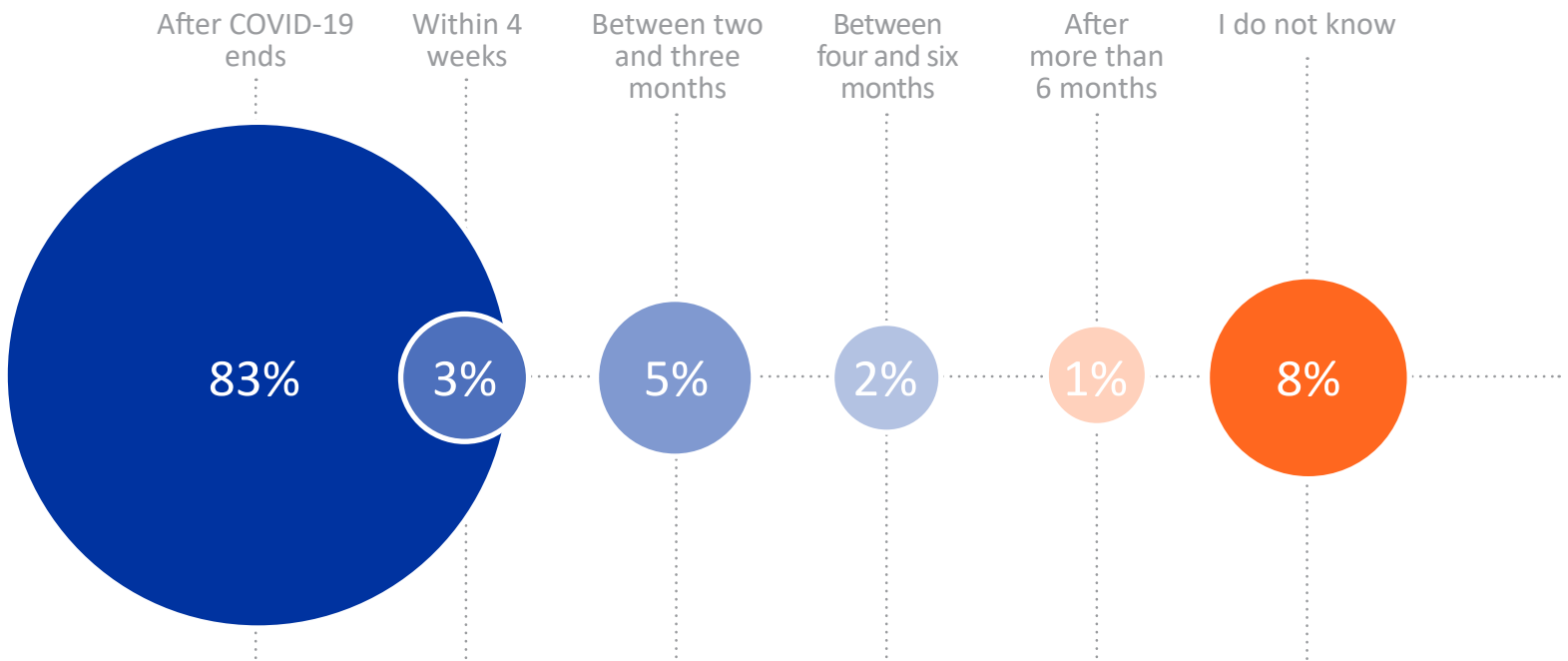
When asked whether they would want to re-migrate, 75 per cent of the sample population responded, "Yes, internationally," while only 14 respondents wanted to re-migrate internally. Seventeen per cent of respondents reported that they would not want to re-migrate. Among those that wanted to re-migrate, the majority of respondents reported that they want to leave after COVID-19 ends (83%). Eight per cent of respondents did not know when they would re-migrate, which may reflect the uncertainty of the circumstances during COVID-19.

Almost all respondents who want to re-migrate would choose to go back to the same country they were working in before returning to Bangladesh (97%). Meanwhile, 60 per cent of respondents are interested in upgrading their skill set. Thirteen per cent have already taken training to upgrade their skill set and of those, 27 per cent have a training certificate.

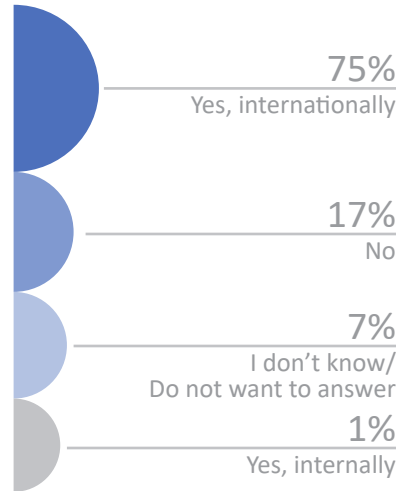
IF YOU WANT TO RE-MIGRATE, WHERE? INTERNATIONAL DESTINATIONS (top 4 answers)



IF YOU WANT TO RE-MIGRATE, WHEN?



DO YOU WANT TO RE-MIGRATE?



13%

Of respondents have taken training to upgrade their skill set

27%

Of respondents who have taken training to upgrade their skill set have a training certificate

60%

Of respondents are interested in upgrading their skill set

2%

Of respondents/respondent households were linked to government social schemes

DO YOU WANT TO RE-MIGRATE TO THE SAME DISTRICT?

97%

Of respondents reported that they want to re-migrate to the same district

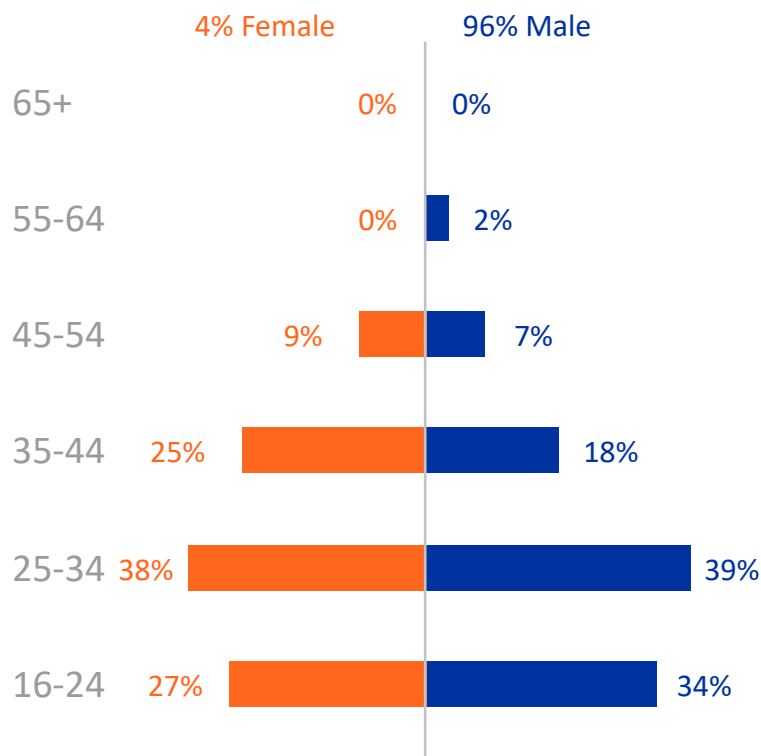
INTERNAL RETURNEES





DEMOGRAPHICS OF INTERNAL RETURNEES

POPULATION PYRAMID



Average household size including respondent **5.3**



Average number of household members living abroad **1.1**



Respondents who are married **64%**



Respondents who have children **56%**

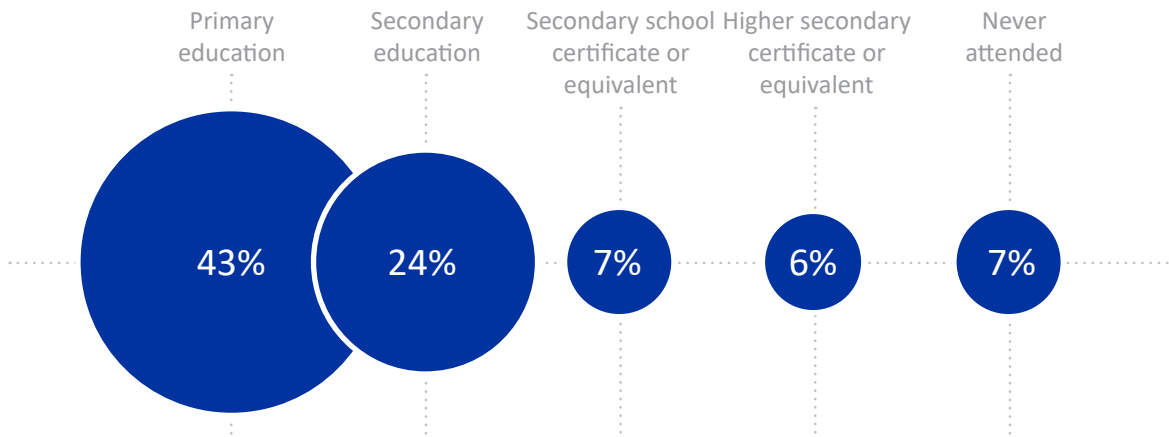


Respondents who had some form of formal education **91%**



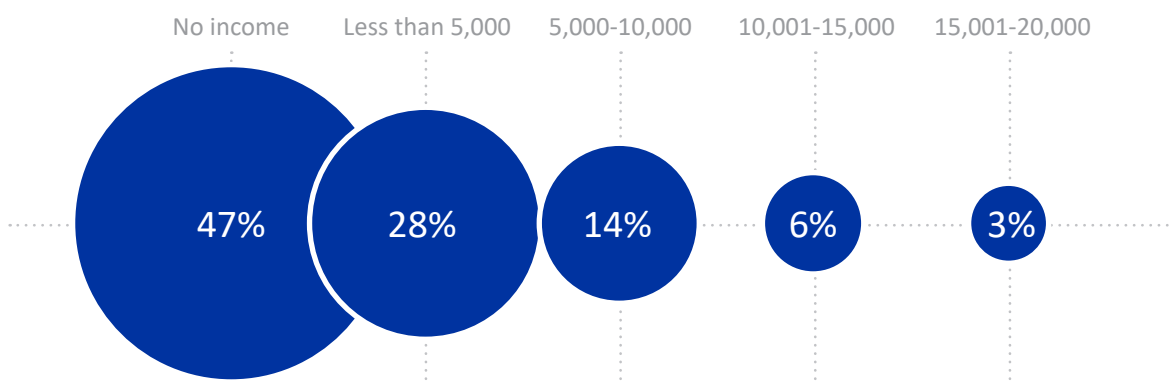
Respondents who did not have formal education but can read/write **2%**

EDUCATION LEVEL (top 5 answers)



The majority of respondents in the internal returnee sample population were men in between 16 and 34 years old. Sixty-four per cent of respondents were married at the time of the interview, and out of respondents who were married or had been married, 56 per cent had children.

CURRENT TOTAL AVERAGE MONTHLY HOUSEHOLD INCOME IN BDT

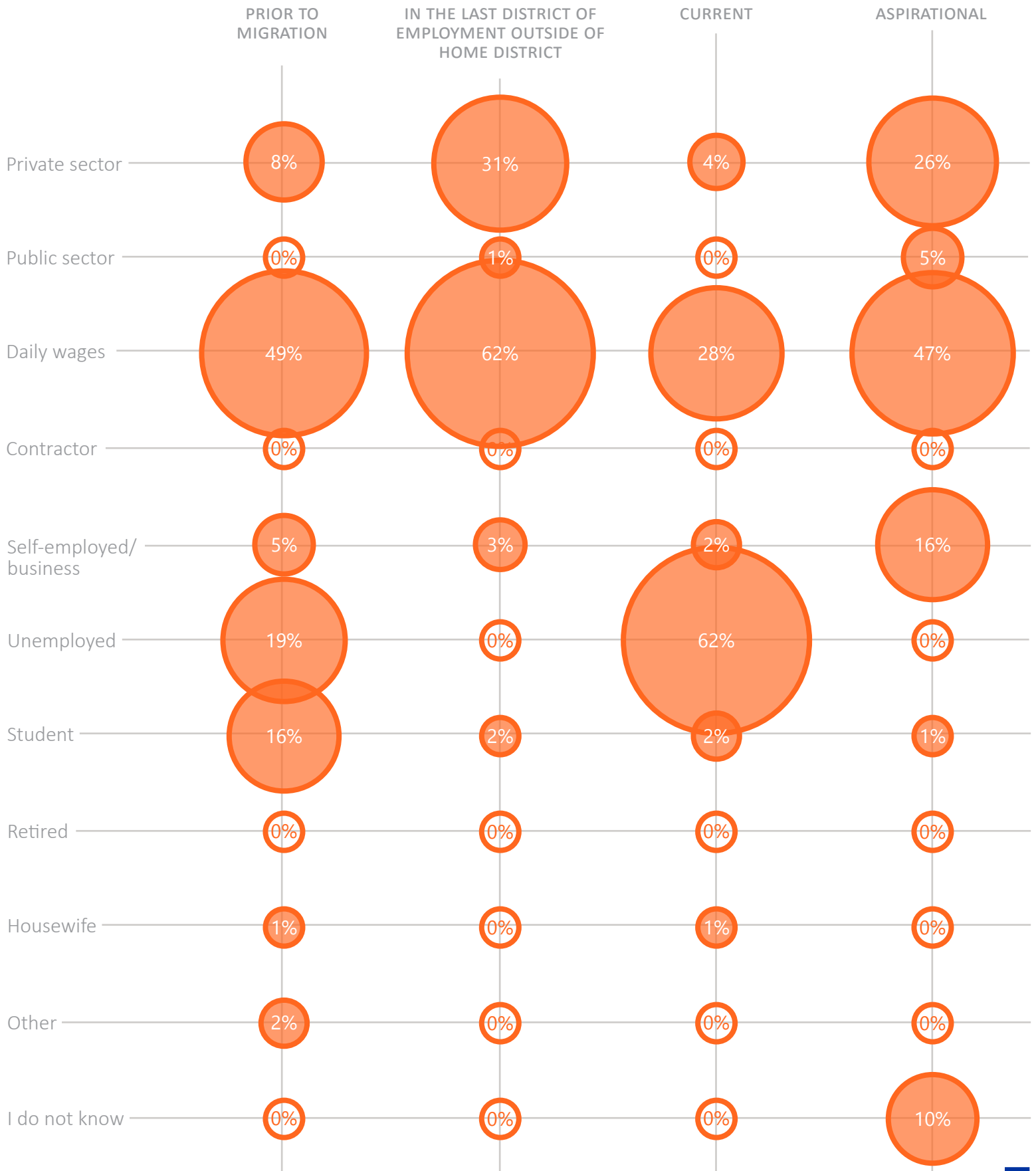


Ninety-one per cent of respondents had completed some form of formal education. Of those, the most common level of completion, inversely to international returnee respondents, was primary education (43%), followed by secondary education (24%). The same proportion of internal and international returnee reported households earning no income (47%).



EMPLOYMENT OF INTERNAL RETURNEES

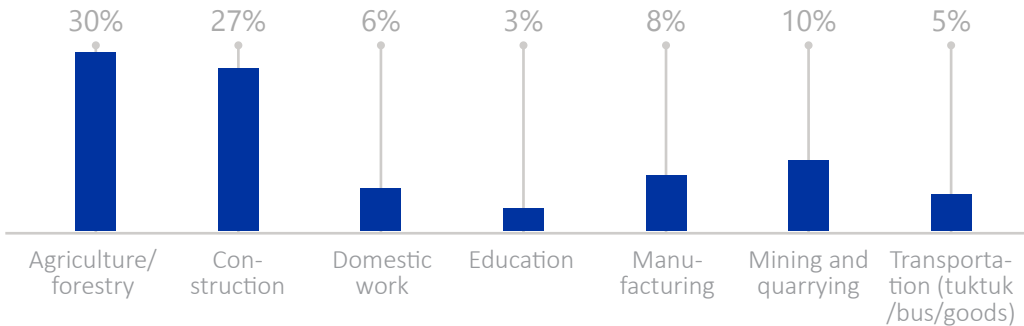
EMPLOYMENT STATUS (multiple answers possible)



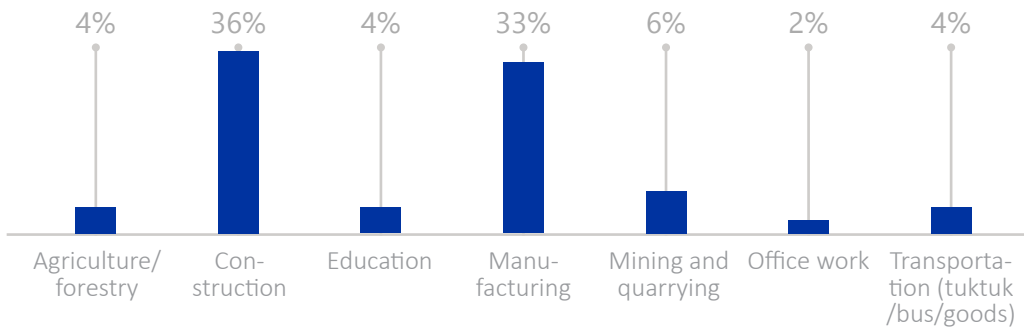


OCCUPATIONAL SECTOR (top 7 answers)

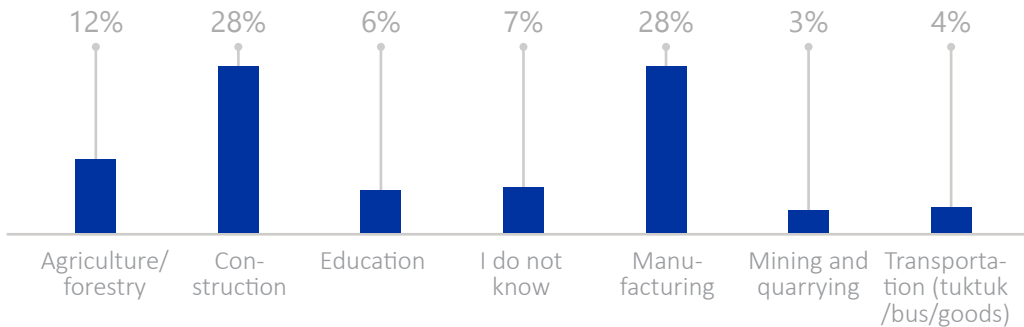
PRIOR TO MIGRATION



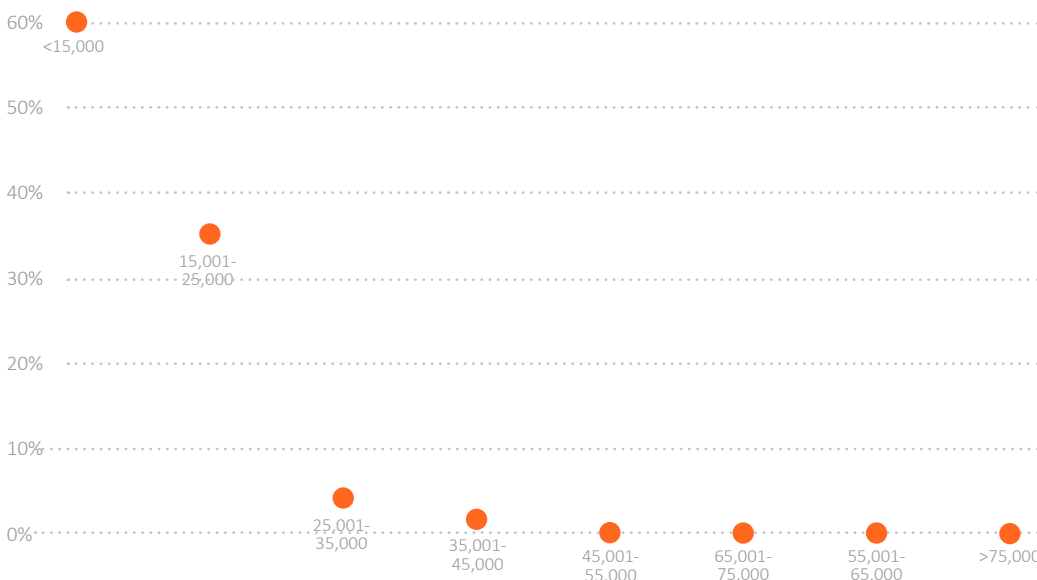
IN THE LAST DISTRICT OF EMPLOYMENT OUTSIDE OF HOME DISTRICT



ASPIRATIONAL



MONTHLY INCOME IN LAST DISTRICT OF EMPLOYMENT (BDT)



Similarly to international returnee respondents, the primary form of employment for internal returnee respondents, both prior to migration and while working in the last district of employment, was daily wages (49% and 62%). Meanwhile, participation in the private sector of employment increased from prior to migration (8%) to working in the last district of employment (31%). During the time of interviewing, 62 per cent of respondents were unemployed, while 28 per cent worked for daily wages. Nearly half of all internal returnee respondents aspired to work for daily wages in the future (47%), while 26 per cent planned to work in the private sector and 16 per cent planned to self-employed.

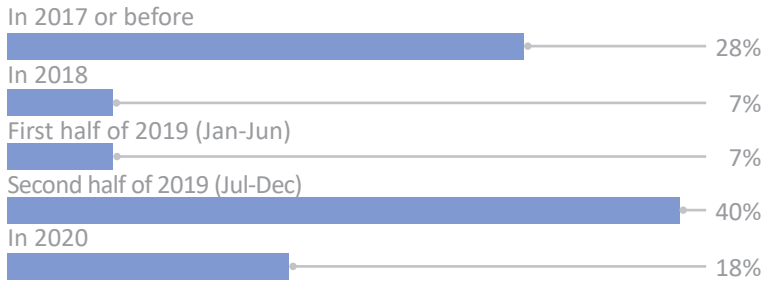
The prevalence of different occupational sectors varied throughout internal returnee respondents' migration journeys, with manufacturing becoming more significant in the last district of employment (33%) as opposed to prior to migration (8%). Manufacturing was also one of the most common aspirational occupations for respondents (28%). On the other hand, work in construction stayed consistently common prior to migration (30%), in the last district of employment (36%) and aspirationally (28%). Another important occupational sector is education, which appears more commonly for internal returnee respondents than for international ones; 6 per cent of the former aspire to work in education in the future.

The majority of respondents earned less than BDT 15,000 per month in their last district of employment (60%). None of the respondents for internal returnees earned more than BDT 45,000 in their last district of employment.

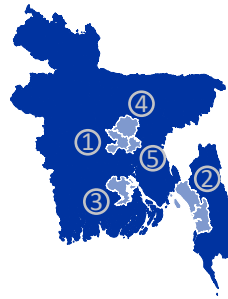


MIGRATION AND RETURN JOURNEY OF INTERNAL RETURNEES

WHEN DID YOU LEAVE YOUR HOME DISTRICT?



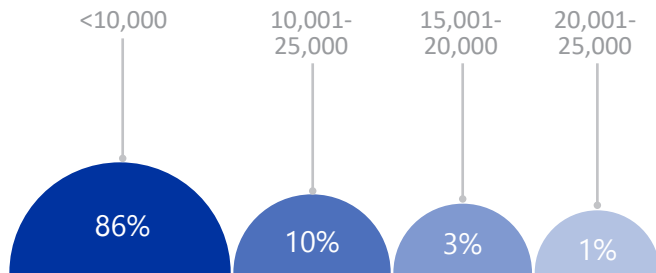
FROM WHICH DISTRICT DID YOU RETURN? (top 5 answers)



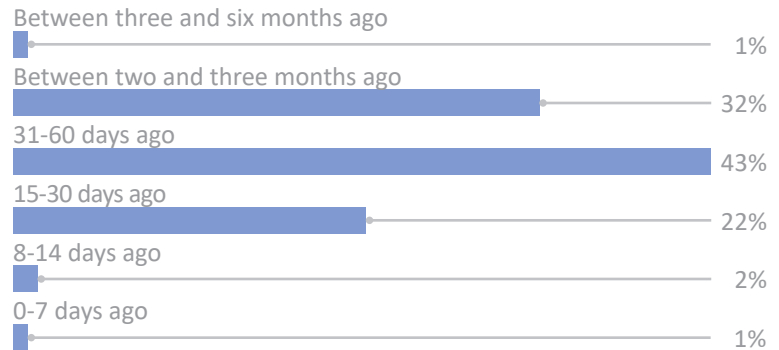
- 1 42% Dhaka
- 2 14% Chattogram
- 3 11% Barisal
- 4 4% Gazipur
- 5 3% Narayanganj

REMITTANCES

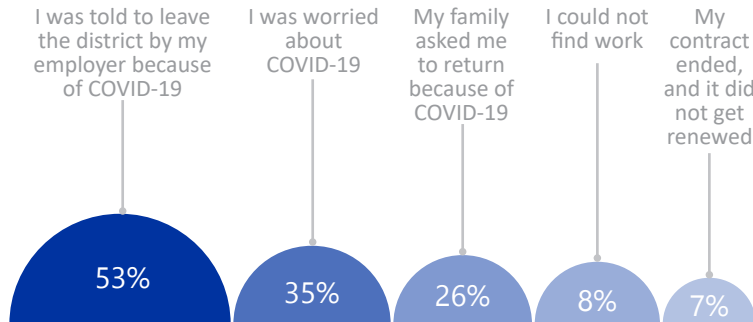
87% Of respondents sent money home every month



WHEN DID YOU RETURN?



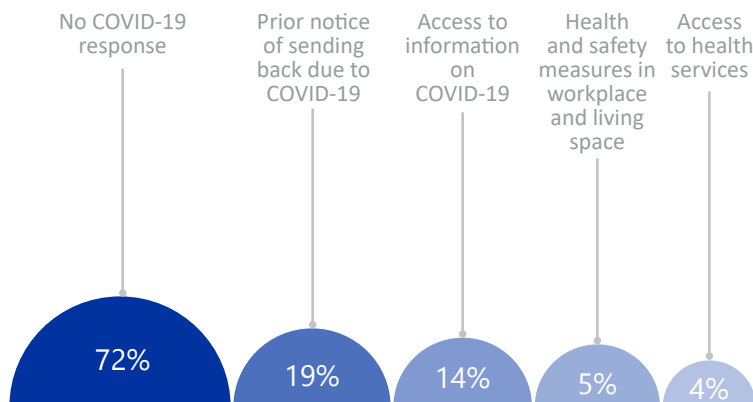
WHY DID YOU RETURN? (top 5 answers, multiple answers possible)



63% Of respondents received their final wages before returning

Forty per cent of respondents had left their home districts to migrate to another district in Bangladesh during the second half of 2019. The most common district to migrate to was Dhaka (42%), followed by Chattogram (14%) and Barisal (11%).

IF YOUR RETURN WAS DUE TO COVID-19, HOW WERE YOU TREATED IN THE DISTRICT FROM WHICH YOU RETURNED AFTER COVID-19 CAME INTO EFFECT? (top 5 answers, multiple answers possible)



Eighty-seven per cent of the sample population sent remittances home, the amount of which was mostly less than BDT 10,000 (86%). Almost all respondents returned to their home districts between two weeks and three months ago (97%), citing decisions by their employer (53%), personal worries (35%) and family concerns (26%) related to COVID-19 as primary reasons for returning.

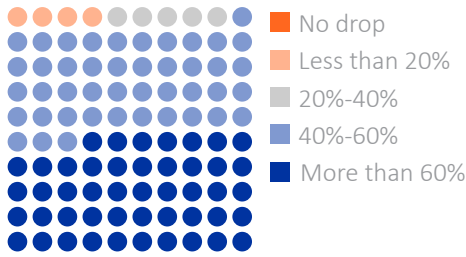
Seventy-two per cent reported no COVID-19 response in the district from which they returned after the pandemic came into effect. On the other hand, 19 per cent received prior notice of being sent back due to COVID-19 and 14 per cent reported that they had access to information on COVID-19 in the district from which they returned. Five per cent experienced health and safety measures in their workplace and living space while 4 per cent had access to health services. Thirty-six per cent of respondents did not receive their final wages before returning to their home district.



CHALLENGES EXPERIENCED BY INTERNAL RETURNEES

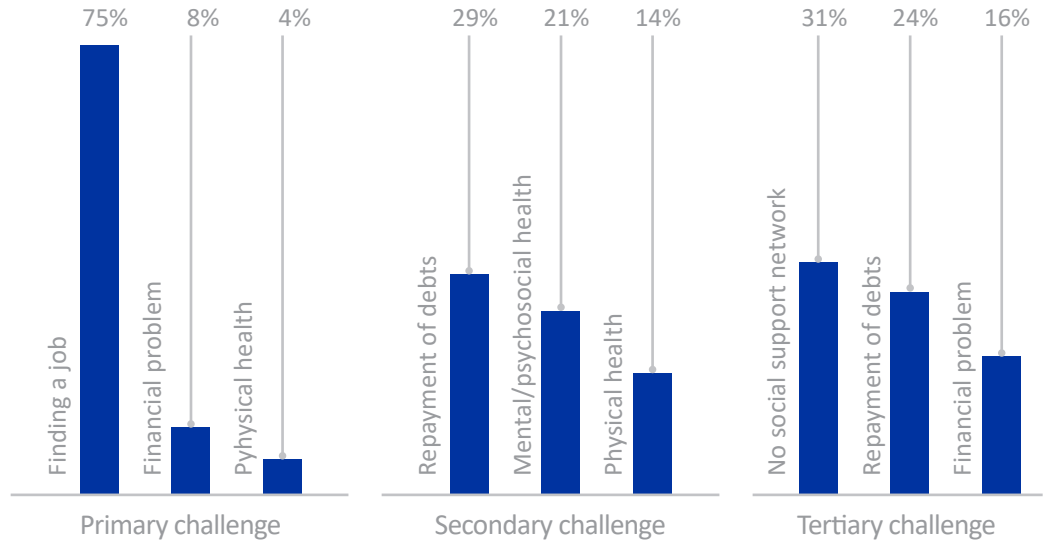
63%

Respondents experienced challenges upon returning to their community



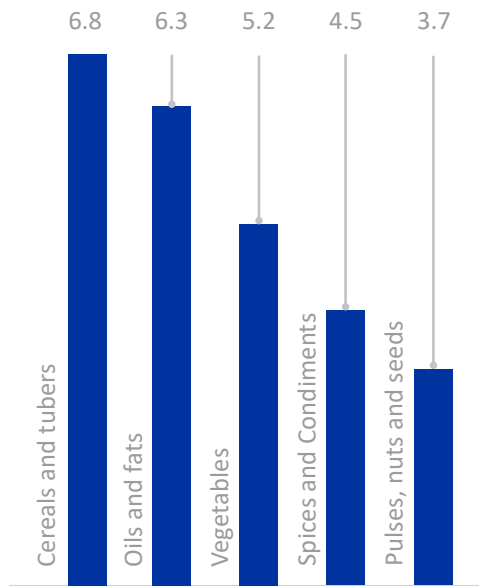
Drop in household income after return

CHALLENGES (top 3 answers)

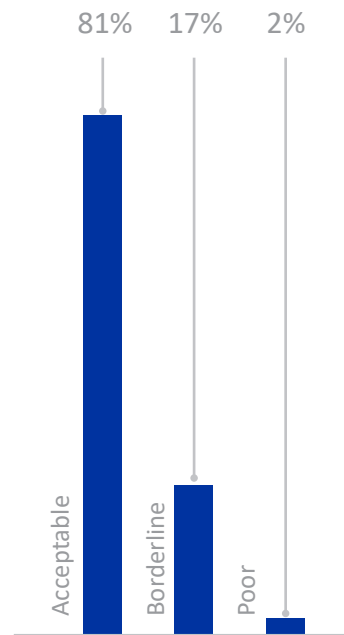


FOOD TYPE FREQUENCY (top 5 answers)

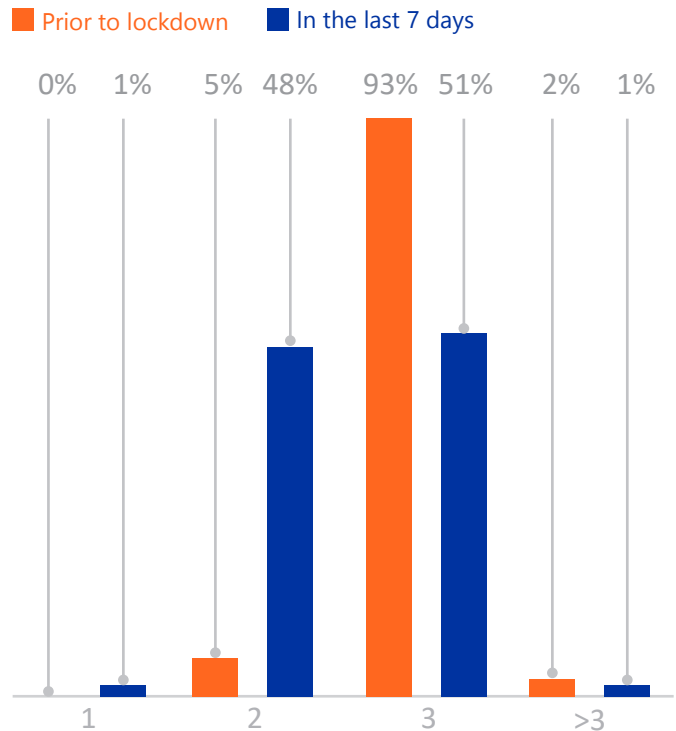
Over the past 7 days, on how many days did you and your household consume these types of food?



FOOD CONSUMPTION SCORES



AVERAGE NUMBER OF DAILY MEALS CONSUMED BY HOUSEHOLD*



Sixty-three per cent of all respondents experienced challenges upon returning to their home district. Similarly to international returnee respondents, internal returnee respondents' main primary challenge was finding a job (75%) followed by financial problems (8%) and physical health (4%). Also like international returnee respondents, debt repayment (29%) and mental/psychosocial health (21%) were significant secondary challenges, while the lack of a social support network (31%) was a primary tertiary chal-

lenge. This re-emphasizes the pervasiveness of the social and economic impacts of return, internationally or internally, during COVID-19.

Drops in household income were greater for internal returnee respondents than for international, with nearly half of the former experiencing a more than 60 per cent drop in household income (47%). A further 44 per cent experienced a drop between 40 and 60 per cent.

*6.3% of interviews with internal returnees were conducted during Ramadan, which could be a contributing factor to the decrease in meals.

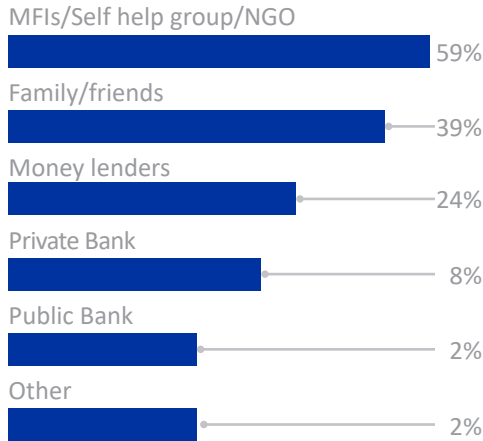


DEBT AMONG INTERNAL RETURNEES

71%

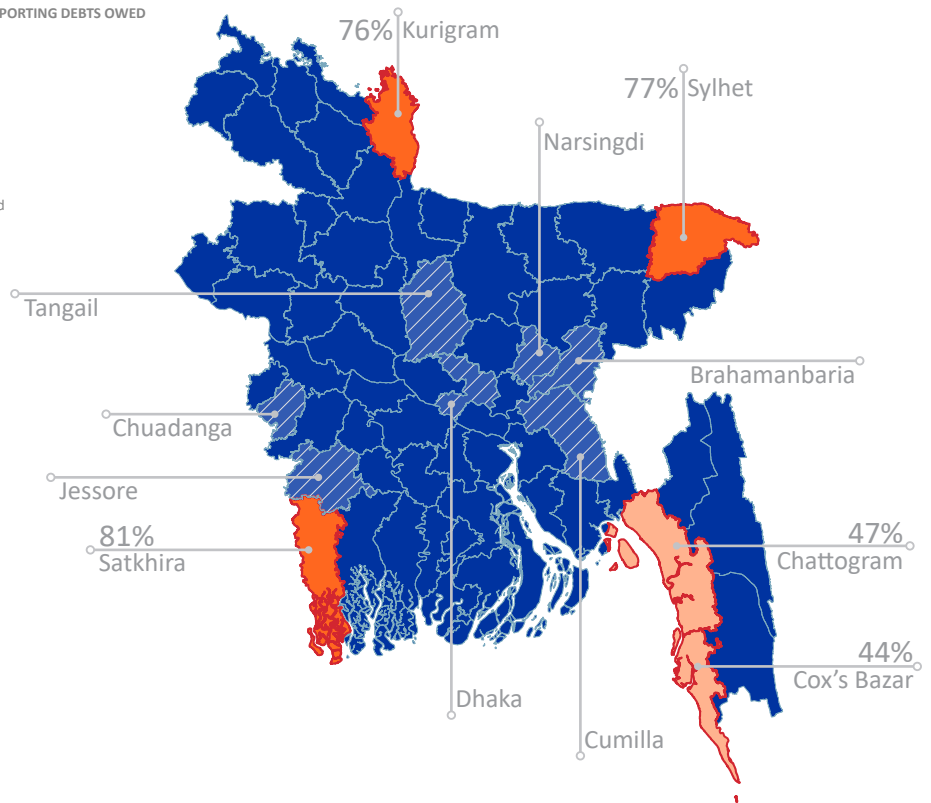
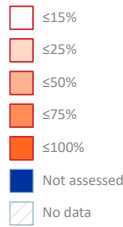
Of respondents/respondent households owed debt

To whom do you owe your debt? (multiple answers possible)



The remaining 1% of respondents responded "Do not want to answer"

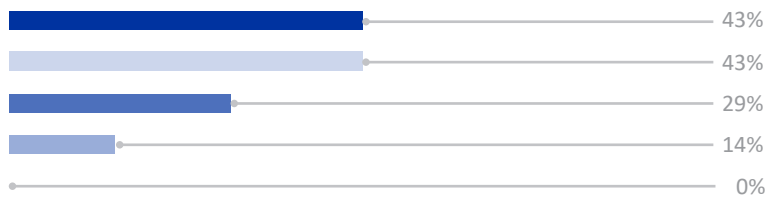
HOUSEHOLDS REPORTING DEBTS OWED



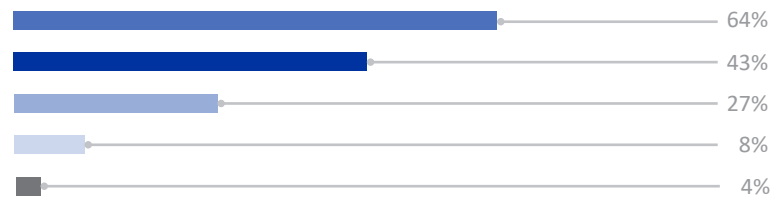
PERCENTAGE OF RESPONDENTS/RESPONDENT HOUSEHOLDS THAT OWE DEBT BY DISTRICT AND LENDER TYPE (top 5 answers, multiple answers possible)

Legend: Family/friends, MFIs/Self Help Group/NGO, Money lenders, Private bank, Public bank, Other, Do not want to answer

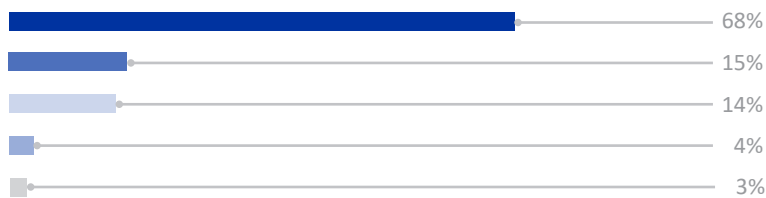
Chattogram



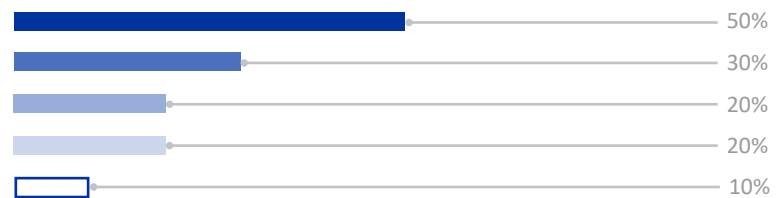
Satkhira



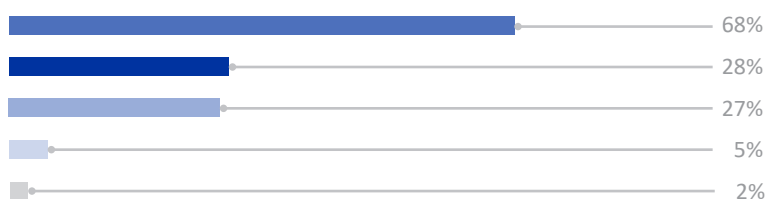
Cox's Bazar



Sylhet

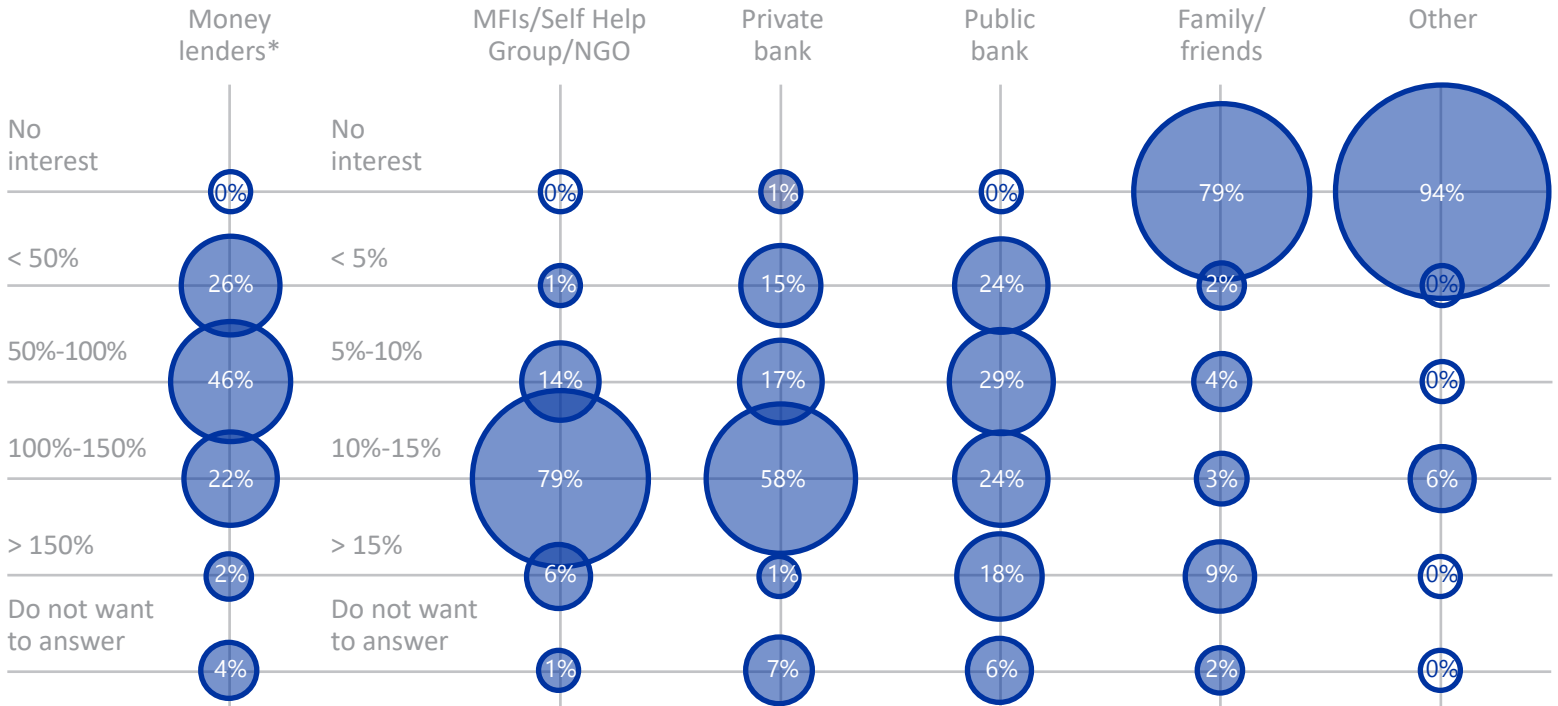


Kurigram





INTEREST RATES



*Money lenders have a higher range of interest rates because they are usually easier to access from communities and they do not ask for any collateral.

Internal returnees were interviewed in five of the twelve target districts, of which Sathkira was again the district with the highest proportion of respondents who owed debt (81%). In total, 71 per cent of internal returnee respondents owed debt, the majority of which was owed to MFIs/Self help groups/NGOs (59%), family and friends (39%) and money lenders (24%).

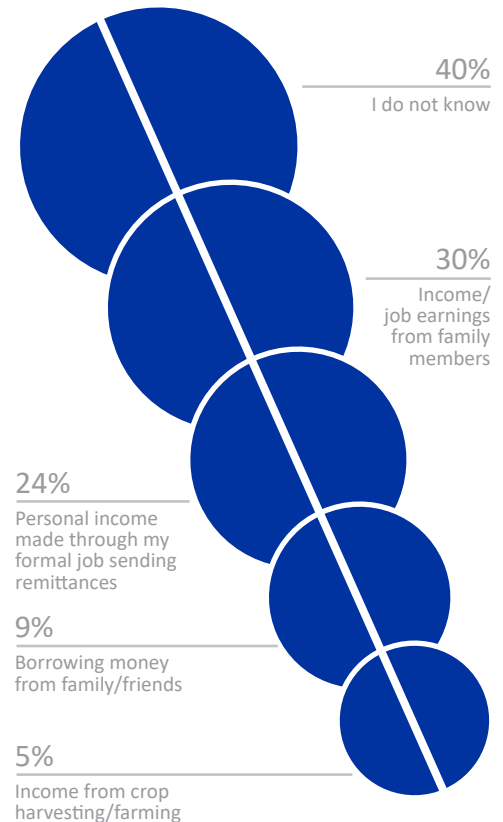
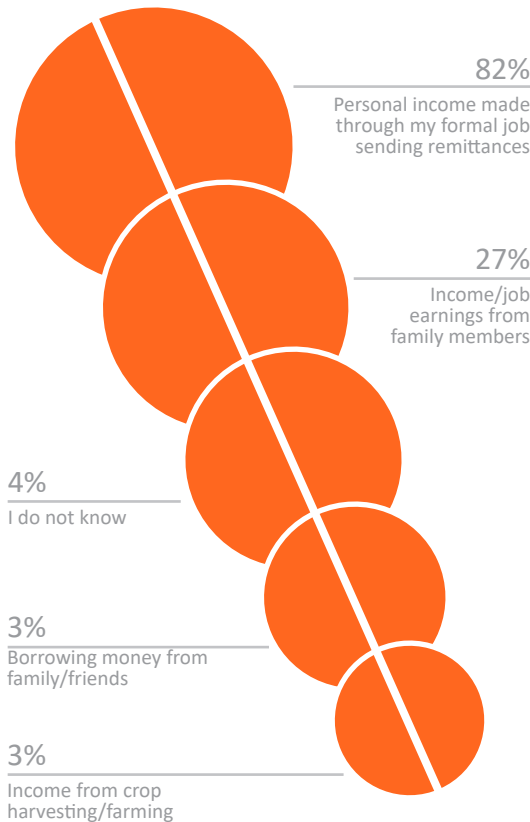
MFIs/Self help groups/NGOs and private banks were once again reported as having interest rates most commonly between 10 and 15 per cent (79% and 58%). Family and friends most often had no interest rate if lending money (79%).

Like international returnee respondents, prior to returning, the majority of internal returnee respondents planned to repay their debts with the personal income they would earn through their job abroad (82%). Alternatively, 40 per cent of respondents did not know how they would repay debt after having returned to their home districts.

DEBT REPAYMENT (top 5 answers, multiple answers possible)

Before your return, how did you plan to repay this debt?

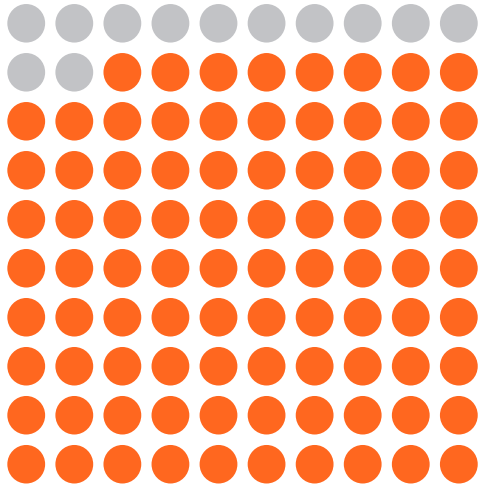
How do you plan to repay this debt now?





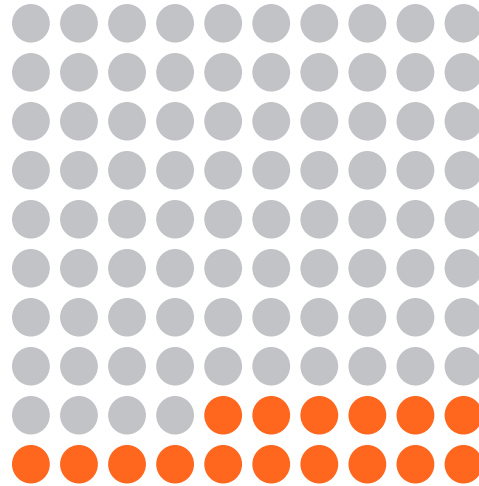
FUTURE EMPLOYMENT ASPIRATIONS OF INTERNAL RETURNEES

RESPONDENTS PLANNING TO BE EMPLOYED



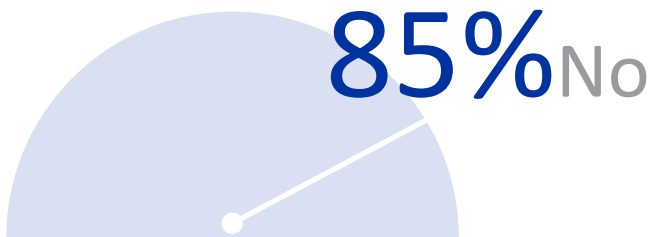
78% Of respondents were planning to be employed in the private sector, employed in the public sector, work for daily wages, or work as a contractor

RESPONDENTS PLANNING TO BE SELF-EMPLOYED



16% Of respondents were planning to be self-employed or to start or own a business

IF YOU PLAN TO BE SELF-EMPLOYED, DO YOU HAVE THE SEED MONEY TO START YOUR BUSINESS?

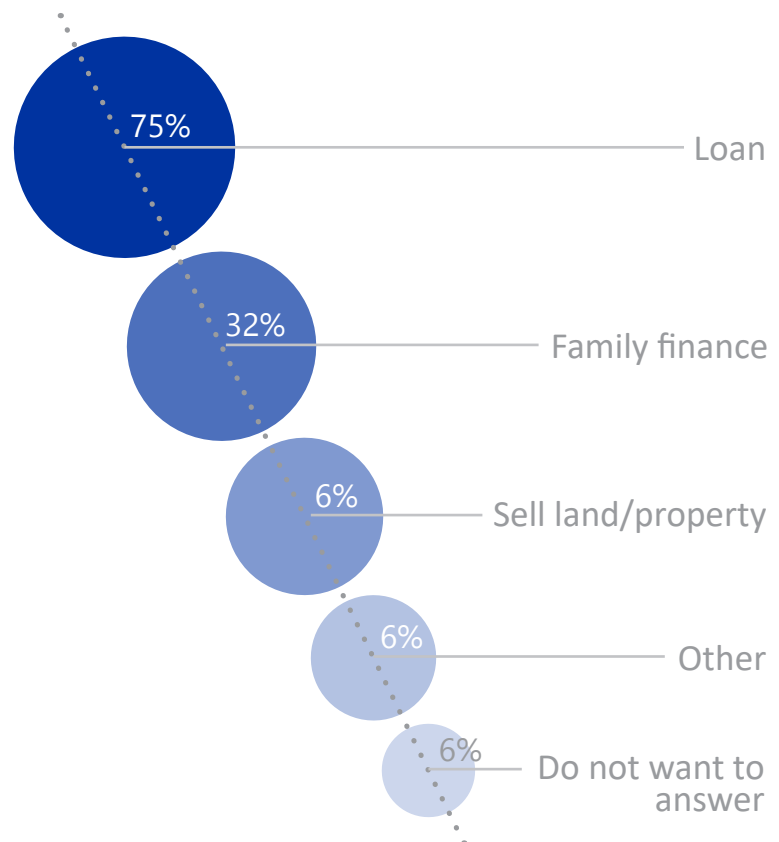


Among internal returnee respondents, 78 per cent were planning to have a job in the future. This included those wanting to work in the private sector, in the public sector, for daily wages and as contractors. Alternatively, 16 per cent of respondents aspired to be self-employed in the future, either starting or running their own business.

Of the respondents who plan to be self-employed, 13 per cent had seed money to start their business. Those who did not planned to arrange for seed money primary through loans (75%). Family finances were also an important method through which respondents planned to attain seed money (32%), followed by selling land or property (6%).

Two per cent of all female internal returnee respondent planned to be housewives in the future.

IF YOU DO NOT HAVE SEED MONEY YET, HOW DO YOU PLAN TO ARRANGE FOR IT? (multiple answers possible)



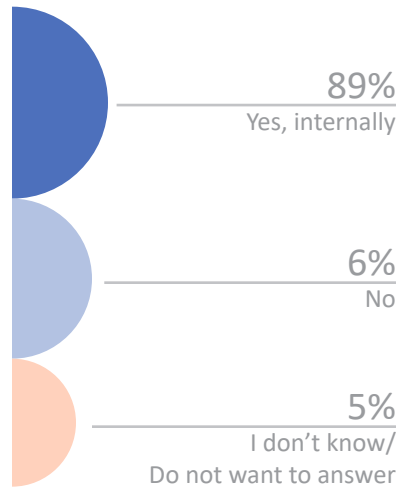


FUTURE MIGRATION ASPIRATIONS OF INTERNAL RETURNEES

When asked whether they would want to re-migrate, 89 per cent of the sample population responded, “Yes, internally,” while only one respondent wanted to re-migrate internationally (to the USA/Canada). Among those who wanted to re-migrate, seventy-seven per cent reported that they want to leave after COVID-19 ends.

While a larger proportion of internal returnee respondents would like to re-migrate as opposed to international returnee respondents (89% versus 75%), fewer internal respondents would choose to migrate to the same place they had left to return home (86% versus 97%). Meanwhile, 71 per cent of respondents are interested in upgrading their skill set. Ten per cent have already taken training to upgrade their skill set and of those, 29 per cent have a training certificate.

DO YOU WANT TO RE-MIGRATE?



10%

Of respondents have taken training to upgrade their skill set

29%

Of respondents who have taken training to upgrade their skill set have a **training certificate**

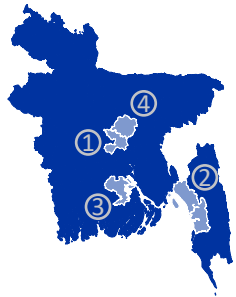
71%

Of respondents are interested in upgrading their skill set

7%

Of respondents/respondent households were linked to government social schemes

IF YOU WANT TO RE-MIGRATE, WHERE (INTERNAL DESTINATIONS)? (top 4 answers)



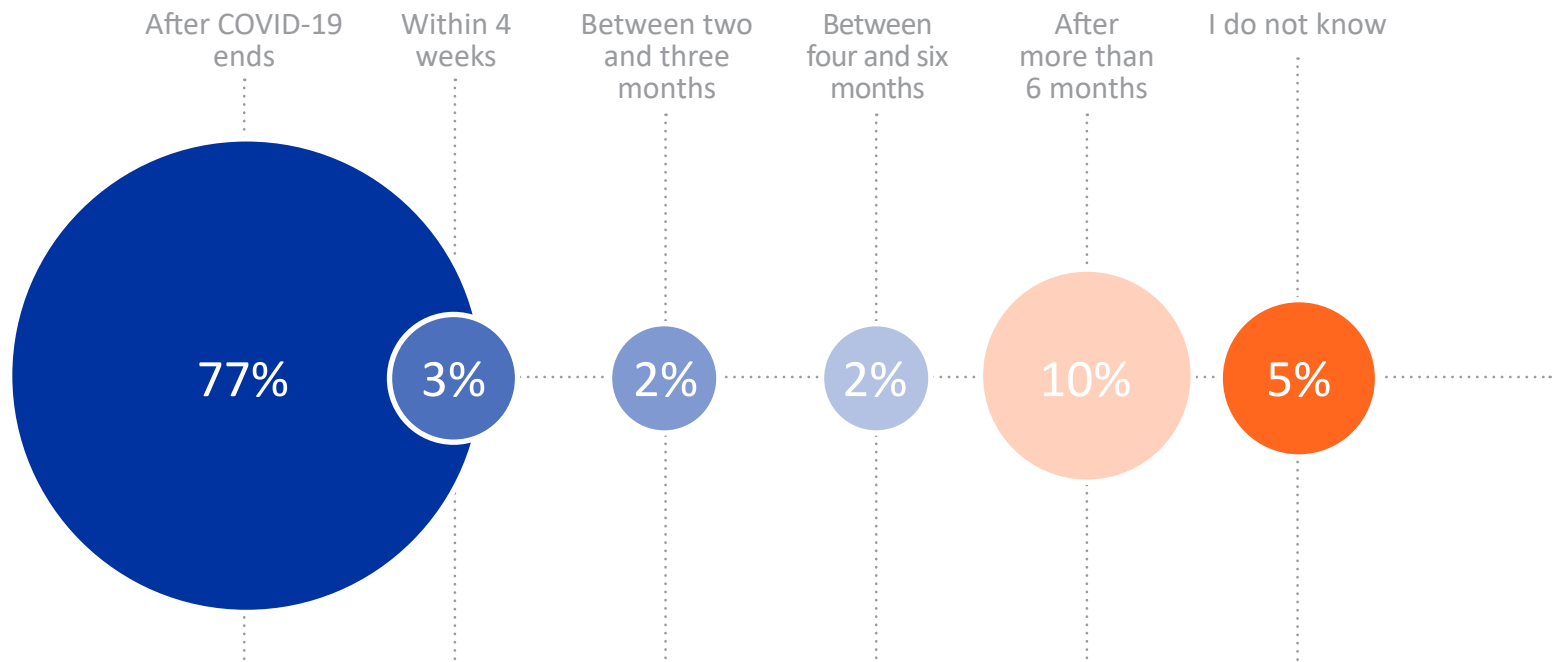
- 1 45% Dhaka
- 2 13% Chattogram
- 3 12% Barisal
- 4 4% Gazipur

DO YOU WANT TO RE-MIGRATE TO THE SAME DISTRICT?

86%

Of respondents reported that they want to re-migrate to the same district

IF YOU WANT TO RE-MIGRATE, WHEN?





DTM

IOM DISPLACEMENT
TRACKING MATRIX