

Strengthened and Informative Migration System(SIMS) Project



Bangladesh

Labour Migration Governance Framework

Gender and Social Equity (GSE) Analysis

2023

Research Team

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Acronyms and Abbreviations

BAIRA	Bangladesh Association of International Recruiting Agencies
BBS	Bangladesh Bureau of Statistics
BDT	Bangladeshi Taka
BLA	Bilateral Labour Agreement
BMET	Bureau of Manpower, Employment and Training
BOESL	Bangladesh Overseas Employment and Services Limited
CSO	Civil Society Organisation
COD	Country of Destination
DEMO	District Employment and Manpower Office
DFS	Digital Financial Service
8FYP	Eighth Five Year Plan
GSE	Gender and Social Equity
ILO	International Labour Organisation
ITC-ILO	International Training Centre of the ILO
JBC	Jiban Bima Corporation
MFS	Mobile Financial Service
MoEWOE	Ministry of Expatriates' Welfare and Overseas Employment
MOFA	Ministry of Foreign Affairs
MoU	Memorandum of Understanding
NBFI	Non-bank Financial Institution
NGO	Non-government Organisation
NSDA	National Skills Development Authority
PKB	Probashi Kallyan Bank
RMMRU	Refugee and Migratory Movements Research Unit
SDC	Swiss Agency for Development and Corporation
SDG	Sustainable Development Goal
TTC	Technical Training Centre
TVET	Technical and Vocational Education and Training
UN	United Nations
USD	United States Dollar
WEWB	Wage Earners' Welfare Board

Executive Summary

Labour migration of women from Bangladesh started in 1991 and since then as of December, 2022 1.11 million women went abroad for job, mostly to the middle eastern countries. The predominant work engagement of women is in domestic help, with marginal involvement as garment worker, caregiver, nurse and cleaner. Overwhelming majority of the women who migrate, come from low income and vulnerable families [Chapter 1]. Bangladesh labour migration governance became stronger over one and half decades with a set of policies, laws and rules as well as institutions. As the labour migration sector is male dominated with 92.5% migration of male workers, often time the labour migration governance falls short of addressing the nuances related to women's needs and interest, service provisioning, protection and safety, and rights. This report analyses the gender gaps in legal framework and institutional framework with an aim to engage relevant stakeholders for transformative changes in the lives of women migrant workers and their families.

The study is designed in a way, where the gender gaps have been identified at the intersection of women's migration journey and five pillars of gender framework, which includes Gender roles & division of labour, Access to and control over services and resources, Participation, voice, and decision making, Women's needs and interests and, Cultural norms and beliefs [Chapter 2]. There are total 14 stapes in the journey of a woman migrant work, starting from decision making up to the return and reintegration [Chapter 3].

Chapter 3 identifies challenges and risks faced by women migrant workers throughout the migration journey. The elaboration of each step of the journey is presented in Annex F, which is connected to the analysis of Chapter 3. The study identifies that push factors play more important role than pull factor in case of women migrant workers, compared to men. The push factor spans from marital strife, lack of family support, feeling unwanted, to physical and verbal abuse within the family. It is also observed that many aspirant migrants were widowed or separated from their husbands, thus, to overcome the economic and social vulnerability they aspire to migrate. The more vulnerable a woman within family, the higher chances that they end up with wrong information and allured to a rosy picture abroad. Despite the fact that push factor plays the role for decision of going abroad, a woman needs to convince multiple family members. After the decision is made, a woman migrant worker faces an obscure recruitment process. The diversity of job opportunities is limited for women, migrating from Bangladesh, is primarily due to low skills. Women with relatively higher skills opt not to go abroad alone for social stigma.

Almost half of the women migrant workers (according to 49.3% men and 46.4% women returnee migrant workers) face challenges in receiving the job contract prior to travel. Majority of them receive contract on the day of departure, even after boarding their flight (45.1%) [Helvetas, 2022]. As a result, there is no scope for making informed choice seeing the terms and conditions of the job. Women face restrictions during their work in destination countries, in terms of communication with family back home, mobility outside home, for the purpose of remitting money or medical needs or for receiving services from Bangladesh mission. There is report of being abused, verbally, physically, and sexually with incidences of death. 17.1% women migrant workers had to escape from their employers' homes because of the abuse and did not go back to recover their wages [Helvetas, 2022]. Since 2017, total 705 women migrant workers died due to violence at the workplace and violation of safety protocol [RRMRU, 2023].

Women's unique needs and interest is so far largely ignored in the employment contract, which is related to their reproductive health, emotional vulnerability, special design of services, including access to finance. Access to healthcare services, including reproductive health services is a major challenge, especially for those who work as household help due to restriction on going outside of the employers' house. There is no health and maternity insurance for women migrant workers. It was found that returnee female migrants rarely came back to stable financial conditions. The women migrant workers have little or no access to credit due to lack of collateral, financial literacy. The same poor access to remittance services is applicable for them, due to non-cooperative employers and delay in

receiving wages (58.8%). There are special needs for childcare of women migrants, who are the heads of the household. They rely on their relatives. The lack of proper care deprives their children for better life opportunities.

No or inadequate formal sources of information is a recurring theme across both male and female migrant workers and their left behind family members. Most of them (57% of male and 50% of female) rely on their relatives. It is not only the aspirant migrants, but the informal intermediaries also themselves are not aware of the working terms and conditions as they procure visas through a long supply chain. Both returnee and aspirant women migrants have a difficult time in differentiating between the various offices that they have to go to. They largely rely on informal intermediaries (both connected to PRAs and independent). Baseline data of Helvetas Study shows, 37.3% female returnee migrants (for male 31.2%) returned with unpaid wages. Half of the women migrants did not approach any individual or institutions for legal support, primarily because they did not know where to seek legal support. There is also lack of confidence and trust on legal service providers, they also perceive attempt to access legal service is hassle. Generally, the employer pays for the medical check-up under bilateral agreement with Saudi Arabia. However, due to lack of information about this provision, some women migrant workers end up paying for medical check-up. Despite the fact that the training is a mandatory requirement, through collusion of informal intermediaries and the training facilities, many women migrant workers get certification without or partial training. This explains low uptake of training. With high awareness of mandatory training, there is 6.8% uptake. This leads to the incidence of losing a job at the destination country due to lack of skills. It also leads to cost escalation due to unofficial charges for certification. Overtime is a common phenomenon for women migrant workers. Paid overtime with hours within limit of law at least compensate her sacrifice, it poses low risk of being exploited. There are instances when the women migrant workers are forced to work extra hours without any pay.

The pervasive reliance of women migrant workers on intermediaries at various steps of migration journey, as well as women left behind is a complex phenomenon, which depicts multi-faceted vulnerability: lack of education, low emotional intelligence, lack of self-esteem, lack of exposure world outside home, interpersonal skills, lack of support system within family and outside. Stereotyping women's role is a major reason behind such combination of vulnerability. Thus, starting from the decision making, making NID or passport, getting recruitment papers, visa, having medical check-up, air ticketing, BMET clearance, sending remittance, in each steps women migrant workers rely on someone else, within household or outside.

Due to social norms, women play a major role in household works and taking care of children. When a woman travels abroad leaving her children behind, it causes trauma both for her and children. The role played by women is replaced by relatives, which is not adequate for proper grooming of the children. While, as mentioned earlier, the push factor plays a major role women to go abroad, there is foreseeable mechanism for creating a proper substitute for motherly care.

For the male headed households, where women take over the roles played by men working abroad, the situation is different. Women struggle to play man's role, which she is unaware of. This is primarily related to managing finances. Among the total recipients of remittance, 62% are women [Helvetas, 2022]. The poor financial literacy and confidence of women left behind lead to often unwise spending and loss. Women left behind often rely on other male member of the extended family, which also results in improper use and loss.

Lack of equal importance of girls' education, stereotyping women's role within the family, restriction of mobility is the root cause of women vulnerability in general, which is also manifested for women migrant workers. While women form their expectations around migration and tend to look at it as a 'get-out' card in terms of economic empowerment for their families, the family itself and community stigmatize

them. Majority of the respondents stated that women migrants were looked at negatively (48% for female and for male it is 48.8% which quite similar) in the local community.

Most of the women migrant workers, irrespective of the circumstances of return, are subject to stigmatization. Many women are not well accepted by family and relatives. The community also excludes them in one or another way. This is a traumatic experience for them. The burden multiplies for those, who return empty handed and being victim of violence. Lack of access to productive opportunities aggravates situation for them. They require a place to stay with dignity when the family refuses to accept them.

In the above backdrop, the policy and legal framework of Bangladesh labour is analysed from a gender lens. Legal framework of Bangladesh's labour migration governance has taken a good shape over last one and half decades. The accountability of the PRAs has increased over the years, the process of migration streamlined. In Chapter 4, major legal instruments are analysed using a gender lens. One significant finding is, the Expatriate Welfare and Overseas Employment Policy, 2016, which replaced the earlier policy adopted in 2006, is the most gender sensitive instrument among all the instruments available now. However, it is not legally binding. The central legal instrument is the Overseas Employment and Migrants Act, 2013. Apart from creating access and opportunities for overseas work, one of the primary objectives of this act is to ensure rights and welfare of migrant workers and members of their families. The Expatriate Welfare and Overseas Employment Policy 2006 preceded OEMA 2013. Thus this Act should have been in line with the 2006 policy with additional legally binding provisions for worker's opportunities and rights, However, the Act does not reflect that. More recently the Expatriate Welfare and Overseas Employment Policy 2016 was formulated which is also not consistent with the Migration Act 2013.

Chapter III of the OEMA 2013 provides process of being a licensed Recruitment Agent and transfers all significant responsibilities to the agent related to recruitment, contract, migration clearance, good working conditions, and ensuring fair wages. Section 15 (a) categorically states that the responsibility of the recruitment agent is to protect the interest of migrant workers. However, in reality, the PRAs' role is limited with BMET for facilitating clearance. It is not the headache of the PRAs what happen with the women migrant workers at workplace. This Act has no specific focus to women worker's rights, access to opportunities and needs. For example, section 7 of the Act refers to the Rights of Migrant Workers which seems to be very gender blind as there is no reference to any women specific needs in terms of safe working conditions, wage, leave, and reproductive health rights. Other important sections pertaining to migration clearance (Section 20) and employment contract (Section 22) have no specific provisions for women that can ensure women's health or physical needs, mental and physical safety at the workplace in the destination country.

As mentioned, EWOEP 2016 is more comprehensive as well as gender sensitive. It has six policy directives, covering creation of opportunities that ensures safety and dignity of the migrant worker, welfare of family members, cross alignment with other relevant economic, social, and labour policies, a labour migration governance structure, and a separate directive for women migrants to ensure gender equality, increased participation, and safe work for women. It is time probably to update the policy of 2016 as well as the OEMA Act 2013 and create synergy between these two documents with appropriate gender inclusive provisions. The EWOEP 2016 mentions about creation of a permanent labour wing dedicated to women. IN last seven years, there is no progress in this regard.

The legal instrument also includes the Overseas Employment and Migration Management Rules 2017, which states the roles and responsibility of the Bureau of Manpower, Employment and Training (BMET) and Labour Welfare Wing. The Rules have absolutely no mention of any specific implementation detail for women migrant workers. Section 8 (ga-৭) mentions the role of Labour Wing in protection of workers from sexual harassment and providing physical and mental security, however, it does not mention any women specific needs. Section 8 (dhha-৬) specifies the responsibility of the Labour Wing in case a

migrant worker faces sexual harassment or exploitation in the destination country including rescue, arrangement of safe home, filing complaints with the police, treatment, counselling, and repatriation. However, yet again, it does not address any special need or urgency of resolving serious issues pertaining to a woman worker.

Following the updated policy and law, the Wage Earners Welfare Board Act 2018 makes the Wage Earner Welfare Board (constituted much before this Act) a Statutory Body, defines the governance structure of the body and functions of the Board. The Executive Committee of the Board is male dominated in its structure with 11 out of 16 members being high ranked officials from various ministries, and only one member of this committee is a returnee woman migrant worker. Despite the existence of a number of civil society organizations working in the area of overseas migration, there is no representation of them in the Executive Committee. Section 9 is dedicated to women migrant workers and specifies 'special responsibility' of the WEWB to rescue, repatriate, give medical and legal aid, and ensuring compensation for women workers who face torture, accidents, illness, or other crisis in destination countries.

There are two rules, viz., Recruitment Agent License and Code of Conduct Rules 2019 and Recruitment Agent Classification Rules 2020. These rules are meant for increasing accountability of the PRAs, connected with a grading system. The grading system is connected to number of workers sent abroad, there are absolutely no criteria around worker's overall interests such as safety, protection, smooth departure, training etc. in the classification rules whereby grades are decided. None of the two rules have any mention of the needs, interest, or rights of women workers, nor does it have provision of accountability or responsibility of agents for women worker's safety, training, workplace condition, health, assurance of safe employment.

Overseas Migrants insurance Policy 2019 and SRO on Improving Safety and Security of Women Migrant Workers 2019 are two instruments added in the policy and legal framework. The policy introduced mandatory life insurance for all migrant workers, covering death and disability. In the SRO, there is a provision for monthly reporting on women migrant workers to MoEWOE and Women Workers' Protection Cell at BMET. However, it is not clear who are supposed to send the report. It is also not clear how the women migrant workers would provide information for this reporting. The circular contains no direction on sudden illness or accidents, injuries, hospitalization, pregnancy, or any other health care needs that a woman worker may need.

Chapter 5 presents gaps in institutional mechanism for facilitating safe migration and fair treatment of both men and women migrant workers. The important gaps identified are absence of women labour wings in destination countries and establishment of Upazilla Offices of Migration Management, mentioned in the Eighth Five Year Plan. The study identified that Probashi Kallyan Bank is not effective both for men and women. Despite it was converted into scheduled commercial bank in 2018, PKB failed to reach the migrant workers of all categories. For example, over last 11 years, total beneficiaries of rehabilitation loan are only 3044, of which 2873 beneficiaries are of FY 2021 and 2022. Only 3.79% of migrant workers availed PKB's migration loan in FY 2021-22. There is no gender segregated data available on this loan. This indicates that only 171 migrant workers received rehabilitation loan over a period of 9 years since FY 2012. It is an irony that this bank does not provide remittance services, which is a market of more than USD 20 billion annually. The other commercial banks and financial institutions are reluctant to provide core banking services other than remittance services. The insurance service is not open for private sector, thus there is no availability of insurance service. JBC only provides life insurance. There is no health or maternity insurance of women migrant workers. The same applicable for investment related opportunities. The wage earners bond is meant for migrant workers.

The quality of training of TTCs is not state-of-the art, thus it does not meet requirements of the employers. This is one of the reasons why diversity of job opportunities for women is limited. There are systemic loopholes, which allows both men and women migrant workers getting certification without participating in training.

Women workers face verbal abuse, physical abuse, serious injuries, and other forms of violence in destination countries. During the period of 2017-2022, 705 women died due to violence and other different causes. Destination countries do not have a standardized format for categorizing the causes of death. [RAMRU 2023]. It is an institutional failure that such violence could not be prevented. Absence of monitoring of compliance of employment contracts is one of the reasons for such failure. BMET's Women's Protection Cell is understaffed and support from the NGOs are not adequate due to lack of adequate funding.

There is no single institution accountable for women's reintegration. A government project titled RAISE is going to start exclusively for reintegration, both for men and women migrant workers. This project may fill some gaps but there is an acute need for reintegration programs for women who may face lack of support from family and community. A reintegration is on the way to be adopted, which might provide guidance for institutional mechanism for reintegration services.

In case of dispute or violence, women migrant workers have no or little access to legal aid services abroad. Some labour wings provide shelter home facilities for women in need. However, there are considerable gaps in synchronisation of protection, shelter, justice, repatriation for women in crisis.

Government needs to do country wise occupation mapping and carry out research on international labour market to find new employment opportunities for women. 8FYP commits establishment of a specialised research institution., which may play a pivotal role in such activities.

Chapter 6 presents an agenda for transformative changes in the legal and institutional framework for improvement of governance of migration for women migrant workers. Major enabling measures proposed are:

- a. An SOP can be developed by MEWOE in discussion with the other relevant ministries which will ensure smooth flow in the migration journey, emergencies when women are more vulnerable compared to others, providing legal aid in COO/COD, linking reintegration with social welfare programs, education, and health of the worker as well as their family members and more.
- b. Improving capacity to collect and update gender segregated data from all relevant sources will lead to better monitoring and protection of women workers in COD as well as focused service design and delivery throughout the entire span of employment.
- c. It is imperative for the government to negotiate, improve and implement gender responsive bilateral agreements and memorandum of understandings (MOU) with governments of destination countries, especially in countries where women migration is high.
- d. Massive awareness-raising and publicity campaigns by Ministry of Expatriates' Welfare and Overseas Employment (MEWOE) are needed to promote legal migration channels among potential migrant women workers.
- e. Promoting women focused safe migration information can be significantly enhanced through media including print, electronic and social media, and other digital tools.
- f. Residential training programs can provide accommodation, food, and other basic facilities, which can reduce the travel cost of women migrants and allow them to focus on their training.
- g. Financial literacy: is important at all stages of the migration journey, during the decision-making process whether the overseas job is financially viable, remittance during work, and economic solvency on return.

- h. MEWOE can work with Bangladesh Bank on a special refinancing scheme that includes financial advisory for migrant women. This scheme can engage various financial institutions under Bangladesh Bank and the Microfinance Regulatory Authority.
- i. Given that the performance of PKB has not been satisfactory, making PKB commercially viable is important, following examples of other public scheduled banks. PKB should offer women specific loan products with easier terms and conditions, unlike current schemes where loans offered are not practical for women.
- j. MOEWOE may work with Bangladesh Bank and other financial institutions and digital financial service providers to launch special savings schemes for women workers, easily accessible from destination countries. Besides allocating public resources, ideas can be invited from a range of finance and digital service providers which can help in getting funding from partners and accelerate the process.
- k. Following the example of health insurance scheme of India for women migrants, WEWB may take initiative to launch reproductive health and maternity insurance from Shadharan Bima Corporation for eligible women migrant workers irrespective of whether they are in COO or COD.
- l. The MoEWOE needs to launch women labour wings in major destinations countries. Adequate financial resources and staff need to be assigned who are aware of the gender specific vulnerabilities and trained to address women workers' problems, needs and complaints. This should include a 24-hour helpline that can quickly respond and have local points of contact in areas far from the Mission.
- m. The effective functioning of this wing can be possible if women migrants' data is available and updated regularly from all sources in COO and COD such as DEMO, BMET, recruitment agencies, immigration, employers/agencies in destination countries and missions.
- n. Legal instruments pertaining to responsibilities of Recruitment Agents should include specifics on protection of women migrants from trafficking and irregular migration, failing which appropriate action to be taken which are in line with legal framework of human trafficking.
- o. The Classification Rules must be updated to include additional gender sensitive grading criteria focused on needs and rights of women, provide higher grades for safe migration, good working condition, fair wages, fair contract, and based on feedback of women migrant workers.
- p. NGO-s can play an important role in supporting family members left behind with various services including childcare, remittance management. The support from the government and development partners is required for such services.
- q. Strengthening a 3-way collaboration among civil society organizations, recruitment agencies and the Government is crucial in protecting the rights of women migrant workers.
- r. Continued and extended support from the developed will be crucial for implementation of 'paradigm shift agenda' of the government and for expanding the legal framework to include gender focused migration clearance process, safe contracts, and post departure governance.
- s. Development partners can work the government and destination country's governments in facilitating fair and gender focused bilateral agreements that protect rights of women labourers and ensure safety at work.

Despite tremendous progress in the labour migration governance, it is still not enough for women in terms of dignified opportunities for changing their lives. The reality is, the individual's wellbeing of a woman migrant worker, before travelling abroad and after coming back, has little or no difference. This reality requires a deeper look by the labour migration stakeholders. A set of progress metrics need to be set for monitoring the progress in this regard.

Chapter 1: Background of the study

Labour migration is a vital aspect of Bangladesh's economy and society, significantly impacting individuals and communities. Over the years, it has become a major source of income for many families in Bangladesh, contributing to the country's economic growth and development. As of 2022, Bangladesh is the 6th largest migrant-sending country globally and the 7th largest remittance-receiving country [World Bank 2022]. From 1976 to December 2022, 14.77 million Bangladeshis have gone overseas to work in 165 countries [BMET 2023]. Remittances from labour migration play a crucial role in Bangladesh's economy. It also provides a stable source of foreign exchange for the country. In 2022, the remittance volume was USD 21.28 billion, accounting for 40% of Bangladesh's total foreign exchange earnings [BMET, 2023]. It also creates job opportunities for those who would otherwise be unemployed or under-employed, reducing poverty and improving economic conditions for families and communities.

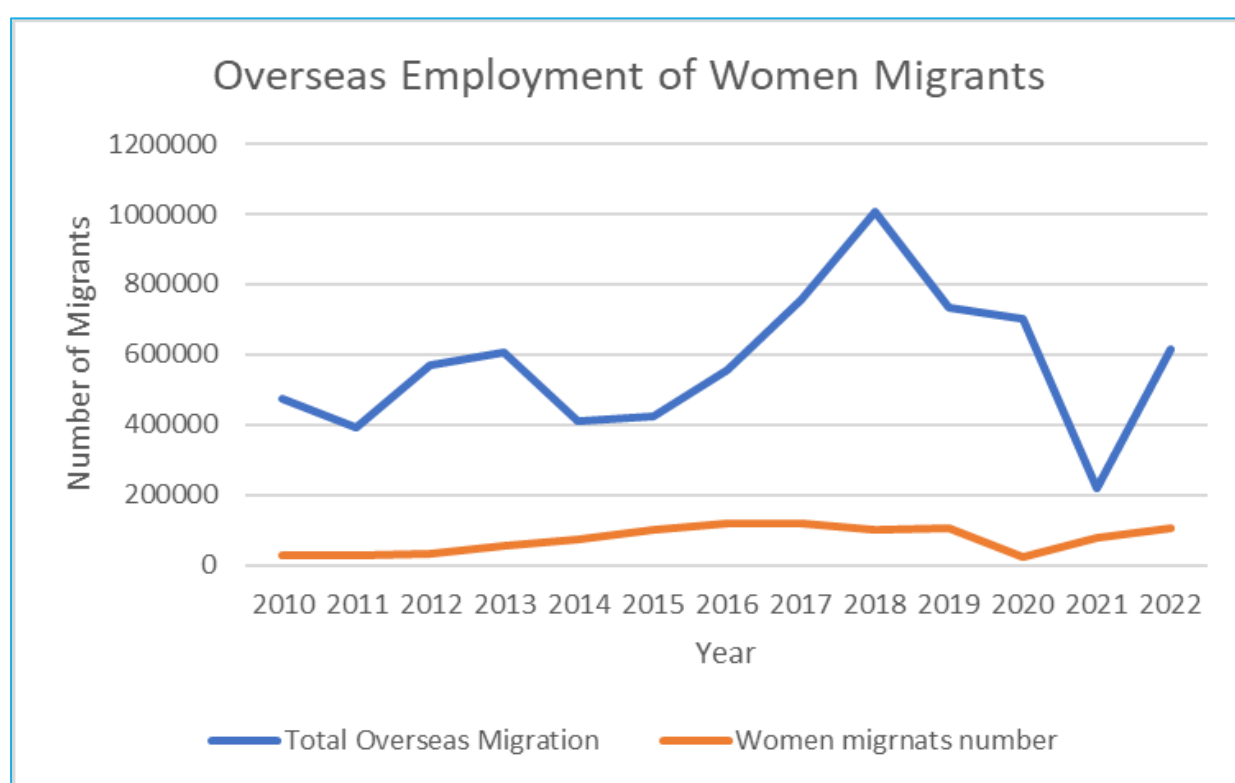


Figure 1.1 Overseas Employment of Women Migrant Workers

Source: BMET 2023

In Bangladesh, women started participating in labour migration since 1991, as of December 2022, total around 1.11 million women migrant workers have gone abroad, which is around 7.5% of total migration so far. [BMET 2023]. Major destination of women migrant workers is Saudi Arabia. Other destination countries are: United Arab Emirates, Jordan, Oman, Lebanon, Qatar, Hong Kong, Japan, South Korea, Malaysia and, Singapore. Major occupation is domestic help, the other occupations are Garment worker, Caregiver, Nurse, Cleaner.

Gender plays a crucial role in labour migration governance in Bangladesh for various reasons. On one hand, labour migration can serve as a means of promoting economic empowerment by offering women new economic opportunities. On the other hand, there are pronounced gender disparities in terms of who can participate in labour migration and the conditions under which they work. Taking gender into account in labour migration governance helps to address these disparities and ensure that

women have equal opportunities to benefit from and participate in labour migration which is primarily a male dominated sector.

Additionally, women face unique challenges and risks when migrating for work, such as gender-based violence and discrimination, which must be addressed in labour migration governance. Encouraging female participation in labour migration can facilitate the process of women's empowerment and promote gender equality. By considering the impact of gender in labour migration governance, policies and programs can be developed to remove barriers that prevent women from participating in labour migration and accelerate their full participation in this process.

To effectively address the gender-related issues in labour migration, it is crucial to have up-to-date data and research on gender dimension of migration to inform policies and programs that promotes the rights and welfare of women migrants and ensure their full and effective participation in labour migration.

The channels, modalities and realities of women labour migration is different from men migrant workers. Women are more likely employed in low-skilled service sector jobs such as domestic work, caregiver, and garment industry, while men are more likely to work in construction, manufacturing, and other skilled or semi-skilled jobs. Moreover, women migrants also face additional challenges related to family responsibilities, such as finding suitable childcare arrangements and managing the care of elderly parents or other family members. Employers generally pay for the travel and other costs for the female migrant workers, whereas for men most of the costs are borne by the aspirants.

Women are directly impacted by the labour migration, when m of the household go abroad and when they themselves go abroad. The challenges for two cases are different. In case of a male member's migration mostly women become the household head and face several challenges managing family such as managing finance, especially when the male member goes abroad with debt burden in and social pressure. For those women, who themselves opt to go for overseas employment, the survival in the destination country and maintaining contact with home is a major challenge, although the recruitment process is relatively easier than men, especially in terms of cost of migration.

The stud is commissioned by Helvetas under its project titled 'Strengthened and Informative Migration System (SIMS).

Chapter 2: Analytical Framework

2.1 Objective of the Study

The study in question has three objectives.

- a. To analyse the current legal and governance framework for labour migration in Bangladesh for gender sensitivity and gender transformation.
- b. To identify gender gaps in policies and practice and the corresponding barriers to GSE/gender equality, and
- c. To identify enabling measures which can lead to Gender Transformative changes in the labour migration context in Bangladesh would be a unique dimension to look at the policy/legal framework in Bangladesh regarding GSE.

In the light of the recommendations for Strengthened and Informative Migration Systems (SIMS), the outcome of this research piece proposes specific actions related for making laws and rules cohesive. It will also facilitate Helvetas and relevant stakeholders to design women-centric awareness programs, information, training, and skill development at all levels, namely migrant workers, local government officials, help lines, and civil society organizations. At every level of the process, including pre-migration exploration, registration, migration, on-job, and return a specific focus on gender sensitivity and needs can ensure gender transformative changes. This would reflect in three main components of the SIMS project – safe migration, access to justice and remittances management.

2.2 Study Design

The study is designed in a way, where the gender gaps have been identified at the intersection of migration journey and five pillars of gender framework [Figure 2.1].

The five pillars of gender framework are:

- a. Gender roles & division of labour
- b. Access to and control over services and resources
- c. Participation, voice, and decision making.
- d. Women's needs and interests.
- e. Cultural norms and beliefs.

The major segments of migration journey are as follows:

- a. Recruitment
- b. Pre-departure Processing
- c. Arrival and Work
- d. Return
- e. Reintegration.

The needs and challenges faced by a migrant worker at each segment is unique, which can fall into one of pillars of gender framework. Combination of journey segments and pillars of gender framework facilitate the stakeholders a clear understanding of what is addressed and what not in the legal framework and institutional framework.



Figure 2 Analytical Framework

2.3 Structure of the Report

This report contains six chapters along with an executive summary. Chapter One sets the background of the study, where it highlights state of the labour migration of women from Bangladesh, as a part of total labour migration scenario. Chapter Two elaborated the design of the study with objectives of the study, analytical framework, and structure of the report. Chapter Three presents a generic formal migration journey, which is applicable for both men and women and then presents the informal

migration journey of women, highlighting the red flags. Chapter Four presents analysis of gender gaps in major laws, rules and policies related to migration governance. It also mentions about state of enforcement of policies and legal instruments by the relevant government entities. Chapter Five presents the gender gaps in service provisioning for women migration workers and roles of respective institutions. Chapter Six, the final chapter, presents enabling measures which can lead to Gender Transformative changes in the labour migration context in Bangladesh by improving legal instruments and practices. The report also includes [number] of annexes for readers who seek details of methodology, notes of consultation with stakeholders, major points from key informant debriefing, Key Informant Interview Question checklist etc.

Chapter 3: Migration Journey from a Gender Lens

This chapter presents a general overview of the journey of the women migrant workers and the challenges, issues and risks they face at different stages of her journey. It is a fact that the steps in the journey are similar for a male migrant worker, however, the issues, challenges and risks are different for men and women.

Labour migration from Bangladesh takes several different paths depending on the channels availed by an aspirant woman migrant [Annex F]. The Annex Figures show, there might be various possible combinations of paths a woman migrant worker may go through, depending on own her choice or choice made for her. The Annex F along with the infographics presents the steps of the journey and associated issues, risks and challenges. Here, the issues, risks and challenges are presented by GSE pillars

3.1 Participation, Voice and Decision Making

The motivation of women are different than men, who decide to go abroad for a job. The push factors are stronger than pull factors. The push factor spans from marital strife, lack of family support, feeling unwanted, to physical and verbal abuse within the family. It is also observed that many aspirant migrants were widowed or separated from their husbands, thus, to overcome the economic and social vulnerability they aspire to migrate. In 73% of the cases, economic vulnerability, emanating from the above-mentioned push factors, are behind women's decision to go abroad [Helvetas, 2022]. The more vulnerable a woman within family, the higher chances that they end up with wrong information and allured to a rosy picture abroad. They even agree to go as girlfriend or wife. No matter whether a household head is woman or man, the decision of going abroad for woman is male dominated. In the process, a woman needs to convince multiple members in the family separately. In certain cases, decision making process is secretive, 35% of all married aspirant migrants said they were yet to inform their in-laws [Helvetas, 2022].

After the decision is made, a woman migrant worker faces an obscure recruitment process. They are being deceived and have no say on the terms and conditions of the contract. Almost half of the women migrant workers (according to 49.3% men and 46.4% women returnee migrant workers) face challenges in receiving the job contract prior to travel. Majority of them receive contract on the day of departure, even after boarding their flight (45.1%). It is difficult to understand the contents of the contract due to it being in Arabic. There are incidences (17.6%) when women migrants receive their contracts after reaching their place of employment at the destination country. If there is any fraudulence happened in terms of salary and other possible breach of labour rights, it would be only identified when they already migrated and suffer in the COD. Only 2.9% (37 out of 1291) of respondents sought legal support, when they found terms and conditions do not match what they were promised [Helvetas, 2022].

Women's voice is suppressed during their job in CoD by multiple restrictions. Every fifth women migrant worker is not allowed to have cell phones and can make calls only from employers' phones,

once every few weeks. There is report of being abused, verbally, physically, and sexually with incidences of death. 17.1% women migrant workers had to escape from their employers' homes because of the abuse and did not go back to recover their wages [Helvetas, 2022].

When it comes to reintegration, 47% of the women do not have any clearly defined plans for future after return. It is very hard for them to decide what to do next.

3.2 Women's Needs and Interest

Women's unique needs and interest is so far largely ignored in the employment contract, which is related to their reproductive health, emotional vulnerability, special design of services, including access to finance. Access to healthcare services, including reproductive health services is a major challenge, especially for those who work as household help due to restriction on going outside of the employers' house. There is no health and maternity insurance for women migrant workers.

It was found that returnee female migrants rarely came back to stable financial conditions. Poor management or mismanagement of remittance money by the family members of the women migrant workers is a major cause for such situation. 62.1% of the female respondents said that there were no savings at all from the remittances and 27.1% reported that there wasn't enough savings to cope after return. The women migrant workers have little or no access to credit due to lack of collateral, financial literacy. The same poor access to remittance services is applicable for them, due to non-cooperative employers and delay in receiving wages (58.8%). Women often would not get permission from their employers to leave the house to go to a remitting agent and many did not have the digital literacy required to use a remitting app to send money back home. Their reliance of informal intermediary on remittance causes sometimes even loss of their income.

The returnee women migrant workers want to start their life in their own community. Some try to relocate due to lack of acceptance by the family and community. Most of them prefer to engage in business development (23.5%) or self-employment (60.8%) from their own homes [Helvetas, 2022]. These needs and interest are not fulfilled for the above-mentioned factors. Self-employment options are limited and mostly revolved around tailoring, sewing and dressmaking, while business options included setting up small corner shops, grocery stores or livestock and poultry. The skills they earn abroad remain unutilised.

There are special needs for childcare of women migrants, who are the heads of the household. They rely on their relatives. The lack of proper care deprives their children for better life opportunities.

3.3 Access to and Control Over Services and Resources

No or inadequate formal sources of information is a recurring theme across both male and female migrant workers and their left behind family members. Most of them (57% of male and 50% of female) rely on their relatives. For the aspirant female migrants the second most popular source of information is informal intermediary (21.6%). The role of NGOs and local government (union parishad) is insignificant (4.1%). It was also found that most (76.6%) of women have not much trust in elected representatives and found 'unapproachable' because of their linkages with political parties.

It is not only the aspirant migrants, the informal intermediaries themselves are not aware of the working terms and conditions as they procure visas through a long supply chain. Numerous returnee migrant

workers mentioned that they were verbally quoted inflated wages prior to leaving. Aspirant women are aware, in some cases, about the abuse, hardship, and exploitation that an individual may face abroad, but they primarily attributed these dangers with not having a trustworthy source for the visas, and, perhaps more strongly, on fate.

Both returnee and aspirant women migrants have a difficult time in differentiating between the various offices that they have to go to. They largely rely on informal intermediaries (both connected to PRAs and independent).

Baseline data shows, 37.3% female returnee migrants (for male 31.2%) returned with unpaid wages. Half of the women migrants did not approach any individual or institutions for legal support, primarily because they did not know where to seek legal support. There is also lack of confidence and trust on legal service providers, they also perceive attempt to access legal service is hassle. Only 3.4% women accessed legal support at some point in migration process. Only 15.5% of the respondents knew how to get in touch with the Bangladeshi Embassy, and even fewer contacted them [Helvetas, 2022].

Only 4.5% of the respondents had registered with their DEMO offices after their return and a similarly small, 5.5%, of the respondents said they were interested to engage in skill development training.

The women migrant workers become victim of extortion by unscrupulous independent migration intermediary or intermediary connected to medical centre in case when the medical report is not acceptable for visa processing. In some cases, leveraging the ignorance of women migrant workers extortion happens even when all medical parameters are alright. Such instances lead to travelling with false medical report, which may subsequently lead to deportation from the destination country and cost escalation. Generally, the employer pays for the medical check-up under bilateral agreement with Saudi Arabia. However, due to lack of information about this provision, some women migrant workers end up paying for medical check-up.

Skills acquiring, and pre-departure training are two important components for migration clearance. Generally, BMET or DEMO designate a TTC to a woman migrant worker for a two-month long pre-departure training, mostly for domestic works. For job specific skills acquiring, women migrant workers also go for training to a private training institute. These training institutes are owned by PRAs of Bangladesh Association for International recruiting Agencies (BAIRA). Some NGOs also provide training, which is approved by BMET and or NSDA/BTEB.

Despite the fact that the training is a mandatory requirement, through collusion of informal intermediaries and the training facilities, many women migrant workers get certification without or partial training. This explains low uptake of training. With high awareness of mandatory training, there is 6.8% uptake. This leads to the incidence of losing a job at the destination country due to lack of skills. It also leads to cost escalation due to unofficial charges for certification. In such cases, the training facilities receive money both from the employer and the women migrant workers.

After completion of all procedures and documentation, a woman migrant worker starts her journey out of the country being nervous, which is, except for repeated travel, for the first time. Knowing such vulnerability, an unscrupulous intermediary takes advantage and extort her. Sometimes, having false documentation provided by the intermediaries in earlier steps (NID, work permit, visa) lead to cancellation of journey and arrest. Falling prey to intermediary at the immigration point leads to extortion and harassment.

Generally, a representative of employer receives the women migrant worker at the airport. However, in certain cases, due to false documentation, a woman migrant worker may strand in the no man's land barred from entry to the destination country. Depending on the type of false document, she may be arrested and subsequently is be 'rescued' from the no man's land and taken to 'possession'. A

woman migrant worker may end up working for the traffickers in unscrupulous job in the destination country and any other country. Such capture may also threaten their lives.

Overtime is a common phenomenon for women migrant workers. Paid overtime with hours within limit of law at least compensate her sacrifice, it poses low risk of being exploited. There are instances when the women migrant workers are forced to work extra hours without any pay.

It is important that a woman migrant worker have the following facilities and benefits at work:

- a. Possession of employment documents.
- b. Possession of phone for keeping connection with family and her safety network.
- c. Mobility outside workspace for building and maintaining her own social network.
- d. Access to Bangladesh Mission and Labour Wing for accessing services and emergency.
- e. Paid sick leave.
- f. Paid annual leave.
- g. Health Insurance and access to healthcare.
- h. Access to reproductive health services.
- i. Maternity insurance.
- j. Access to legal aid and justice.
- k. Access to mental wellbeing support and service.

Access to finance an over encompassing and important matter for women migrant workers. It includes financial literacy for understanding feasibility of foreign job offered, access to loan, access to savings instruments, access to appropriate investment opportunities, access to comprehensive insurance facilities, covering health, reproductive and maternity, hospitalization, protection of remittance income and so on. There is significant institutional inefficiency in financial services, except remittance, especially for women migrant workers.

A woman migrant worker needs to apply her financial literacy in the whole migration journey, starting from the making decision about going abroad, during her stay in the destination country and after return, when she tries to be reintegrated in her family and community.

3.4 Gender Roles and Division of Labour

The pervasive reliance of women migrant workers on intermediaries at various steps of migration journey, as well as women left behind is a complex phenomenon, which depicts multi-faceted vulnerability: lack of education, low emotional intelligence, lack of self-esteem, lack of exposure world outside home, interpersonal skills, lack of support system within family and outside. Stereotyping women's role is a major reason behind such combination of vulnerability. Thus, starting from the decision making, making NID or passport, getting recruitment papers, visa, having medical check-up, air ticketing, BMET clearance, sending remittance, in each steps women migrant workers rely on someone else, within household or outside.

The diversity of job opportunities is limited for women, migrating from Bangladesh, is primarily due to low skills. Women with relatively higher skills opt not to go abroad alone for social stigma. Moreover, women participation in labour force is low. While emphasis is given to seeking newer destination, it is not less important to remove obstacles in the whole value chain of diverse job opportunities.

Due to social norms, women play a major role in household works and taking care of children. When a woman travels abroad leaving her children behind, it causes trauma both for her and children. The role played by women is replaced by relatives, which is not adequate for proper grooming of the

children. While, as mentioned earlier, the push factor plays a major role women to go abroad, there is foreseeable mechanism for creating a proper substitute for motherly care.

For the male headed households, where women take over the roles played by men working abroad, the situation is different. Women struggle to play man's role, which she is unaware of. This is primarily related to managing finances. Among the total recipients of remittance, 62% are women. The poor financial literacy and confidence of women left behind lead to often unwise spending and loss. Women left behind often rely on other male member of the extended family, which also results in improper use and loss.

3.5 Cultural Norms and Beliefs

Lack of equal importance of girls' education, stereotyping women's role within the family, restriction of mobility is the root cause of women vulnerability in general, which is also manifested for women migrant workers. While women form their expectations around migration and tend to look at it as a 'get-out' card in terms of economic empowerment for their families, the family itself and community stigmatize them. Majority of the respondents stated that women migrants were looked at negatively (48% for female and for male it is 48.8% which quite similar) in the local community. In-depth interviews and FGDs also stated that the stigma extended beyond general sentiment and led to active exclusion of returnee migrants from social events and other types of public places [Helvetas, 2022].

Most of the women migrant workers, irrespective of the circumstances of return, are subject to stigmatization. Many women are not well accepted by family and relatives. The community also excludes them in one or another way. This is a traumatic experience for them. The burden multiplies for those, who return empty handed and being victim of violence. Lack of access to productive opportunities aggravates situation for them. They require a place to stay with dignity when the family refuses to accept them.

3.6 Journey of a Women Migrant Workers and Its Outcome

The reality is, the individual's wellbeing of a woman migrant worker, before travelling abroad and after coming back, has little or no difference. This reality requires a deeper look by the labour migration stakeholders. Many of the women workers return with no money and emotional breakdown. The debt burden, physical ailment, lack of acceptance within family and community are the common phenomenon for the women migrant workers. Such condition of returnee migrant workers can, in many cases, be described as disempowering.

Many of the female household heads were widowed or separated from their husbands and had the added worry of leaving their children behind when they migrated abroad. Such returnees sacrificed their children's education or upbringing. The male members from the extended family usually took control of the remittance and made decisions on how it should be spent. The lack of accountability

also resulted in no savings, and they often came back to find all their income had been spent [Helvetas, 2022].

Table 3.1 Snapshot of Female and Male Returnees' Experience at Destinations and Upon Return		
Category	Female	Male
Cost of migrating abroad (Average)	BDT 84,600	BDT 278,790
% Received Contract Paper	46.4%	48.9%
% Received Due Wages Prior to Return	62.7%	68.2%
% Knew Recruiting Agencies Name Prior to Departure	19.4%	26%
% Reported Facing Challenges in Sending Remittances	15.5%	8.5%
% Reported Facing Challenges in Reintegrating into Their Families	30.9%	23.8%
% Reported Requiring Legal Support	10.2%	5.4%
% Registered with the DEMO Following Return	4.5%	18.8%
% Planning to Re-migrate	22.7%	35.8%
% Reported Facing Stigma from Village / Community	17.3%	5.8%
% Planning to Engage in Income Generation Activities in Their Communities	46.3%	62.8%
% Interested in Receiving Skill Development or Entrepreneurship Training	5.5%	7.6%

Source: Helvetas (2022)

In terms of both transformation of their social and economic conditions due to migration (for them or their family members), it was seen that women from left behind families were generally more satisfied than returnee women. 28% of returnee women said they were either 'not satisfied at all' or had 'low satisfaction' about their current social condition, while this was only 8% combined for left behind families. Similarly, 51% of left behind families had 'very high' or 'high' satisfaction about their social condition, while this was only 33% for women returnees. These differences were also reflected in their response about their economic condition. It was seen that 31% of women returnees were 'not at all satisfied' or had 'low satisfaction' about their economic conditions, while only 11% of the left behind women reported this.

For some women, remigration appears to be the only option to ensure stable income for their families. For others, it is the only way to be away from stigmatization. There is little evidence that women migrants developed better or more informed decision-making processes upon their remigration. In some cases, women reported to be following the same pathways that they had used to migrate the first time. This opened them up to the possibility of re-victimization.

Chapter 4: Gender Gaps in Legal Framework

This chapter describes the various acts, rules and policies that form the legal framework for overseas labour migration from a gender perspective.

4.1 Overseas Employment and Migrants Act 2013

Overseas Employment and Migrants Act 2013 aims to promote opportunities for overseas employment for citizens and to establish a safe and fair system of migration. Apart from creating access and opportunities for overseas work, one of the primary objectives of this act is to ensure rights and welfare of migrant workers and members of their families.

It is an important piece of legislations as it lays down the core definitions of overseas migration, migrant worker, and recruitment related terms. The framework provides the process of overseas migration including recruitment, registration, and clearance. The other pillar of the act defines rights of migrant workers including rights to information, return home and seek legal justice.

The Expatriate Welfare and Overseas Employment Policy 2006 preceded OEMA 2013. Thus this Act should have been in line with the 2006 policy with additional legally binding provisions for worker's opportunities and rights. However, the Act does not reflect that. More recently the Expatriate Welfare and Overseas Employment Policy 2016 was formulated which is also not consistent with the Migration Act 2013.

Though the early section 3(1) clearly vests control of all activities relating to the recruitment and emigration of workers from Bangladesh for the purpose of overseas employment to the Government authorities, the latter Chapter III is fully devoted to Recruitment Agencies. The section in this chapter provides process of being a licensed Recruitment Agent and transfers all significant responsibilities to the agent related to recruitment, contract, migration clearance, good working conditions, and ensuring fair wages. Section 15 (a) categorically states that the responsibility of the recruitment agent is to protect the interest of migrant workers. This, in effect, transfers accountability to a private party as opposed to the Government.

In the context of safety and security, the wide provisions for recruitment agents automatically pose higher risk to women migrant workers, as this creates conditions for them to be cheated and exploited. Furthermore, this Act has no specific focus to women worker's rights, access to opportunities and needs. For example, section 7 of the Act refers to the Rights of Migrant Workers which seems to be very gender blind as there is no reference to any women specific needs in terms of safe working conditions, wage, leave, and reproductive health rights.

Other important sections pertaining to migration clearance (Section 20) and employment contract (Section 22) have no specific provisions for women that can ensure women's health or physical needs, mental and physical safety at the workplace in the destination country. Chapter 8 (Sections 31 to 41) that details out Offences and Penalties have absolutely no mention of harassment and exploitation of women migrants.

4.2 Expatriate Welfare and Overseas Employment Policy, 2016

This policy is more comprehensive as well as gender sensitive. It has six policy directives, covering creation of opportunities that ensures safety and dignity of the migrant worker, welfare of family members, cross alignment with other relevant economic, social, and labour policies, a labour migration governance structure and a separate directive for women migrants to ensure gender equality, increased participation and safe work for women.

In Section 1.8.4, the policy acknowledges:

- Lack of diversity of types of employment for women (predominantly domestic work) indicating lesser opportunities for women
- Lack of access to information of women around overseas migration and the problems ensuing from it
- Need for making Missions, and other labour related government bodies responsible for ensuring protection for women and relief for women who are victims of harassment or violence while at work. This calls for accountability.

Section 2.4 specifies policy directives for women migrant workers, notably creating a permanent labour wing dedicated to women, adopting a gender responsive approach for increased participation of women, and creation of diverse opportunities of employment by allocating budget. One of the significant directives is to ensure equal pay and safe working condition for women while signing bilateral agreements with governments of destination countries. The policy states provision of special consultation to women in destination countries as well as schemes for their family members and remittances facilities.

This policy begs effective implementation at every level of governance structure throughout the whole migration journey of a woman migrant worker.

It is obvious that the Expatriate Welfare and Overseas Employment Policy, 2016 is more comprehensive and gender responsive. Thus, there is an imperative to update the Overseas Employment and Migrants Act 2013 in light of this policy.

4.3 Overseas Employment and Migration Management Rules 2017

The Overseas Employment and Migration Management Rules 2017 was formulated by the power given in Section 47 of the Overseas Employment and Migrants Act 2013. Migration Management Rules 2017 states the roles and responsibility of the Bureau of Manpower, Employment and Training (BMET) and Labour Welfare Wing. The rules cover different steps of migration namely registration, training, migration clearance, monitoring of workers in the destination country, and grievance redressal.

The Rules have absolutely no mention of any specific implementation detail for women migrant workers.

Section 8 (ga-᳚᳚) mentions the role of Labour Wing in protection of workers from sexual harassment and providing physical and mental security, however, it does not mention any women specific needs. Section 8 (dhha-᳚) specifies the responsibility of the Labour Wing in case a migrant worker faces sexual harassment or exploitation in the destination country including rescue, arrangement of safe home, filing complaints with the police, treatment, counselling, and repatriation. However, yet again,

it does not address any special need or urgency of resolving serious issues pertaining to a woman worker.

The Migration Rules 2017 is very gender blind. It does not specify any measures that should be taken to ensure information on safe recruitment reaching women. It does not set any additional or particular conditions that should be fulfilled to obtain migration clearance for women. It does not focus on women workers being at risk or victim of violence, discrimination, and harm at the destination country, and thereby their faster repatriation. It has no provision of gender sensitive handling of complaints or grievances from women migrants. It does not address women's health and medical needs, wage and working hours, decent workplace condition, and overall gender rights at any stage of the migration journey. It has no mention of how to create or access better opportunities for employment for women migrants.

4.5 Wage Earners Welfare Board Act 2018

The Wage Earners Welfare Board Act 2018 makes the Wage Earner Welfare Board (constituted much before this Act) a Statutory Body, defines the governance structure of the body and functions of the Board. The Executive Committee of the Board is way too heavy, and male dominated in its bureaucratic structure with 11 out of 16 members being high ranked officials from various ministries, and only one member of this committee is a returnee woman migrant worker. Despite the existence of a number of civil society organizations working in the area of overseas migration, there is no representation of them in the Executive Committee.

Section 9 is dedicated to women migrant workers and specifies 'special responsibility' of the WEWB to rescue, repatriate, give medical and legal aid, and ensuring compensation for women workers who face torture, accidents, illness, or other crisis in destination countries. The board is tasked with setting up safe homes and helpdesks for women migrants. The board is made responsible to ensure social and financial rehabilitation and reintegration of returned women migrant workers.

4.6 Recruitment Agent License and Code of Conduct Rules 2019 and Recruitment Agent Classification Rules 2020

These two Rules are formulated by the power given in Section 47 of the Overseas Employment and Migrants Act 2013. The first rule specifies the process of acquiring license and how a recruitment agent should conduct their work.

The second rule provides a scoring system based on which an agent would be classified into grades, the higher the score, the better the grade. As these grades will be shared with the public and workers wanting to migrate overseas, this grading system is meant to be a driving factor towards excellence for recruitment agents.

However, these rules are primarily agent focused and not necessarily pro-workers, i.e., protection, safety, and rights of migrant workers.

Some of the gaps are:

- Agents get license based on the condition that they will send minimum 200 workers during the license validity period. This may pose a situation where their service gets focused on quantity, as opposed to quality in terms of ensuring worker's interests, needs and rights

- Agents get graded based on the number of workers they send overseas. They get better grades if they send higher numbers of workers. They receive the highest score if they can send 3000+ workers in 3 years. This again poses risk to the workers whose protection takes a backseat compared to sheer numbers
- There are absolutely no criteria around worker's overall interests such as safety, protection, smooth departure, training etc. in the classification rules whereby grades are decided

Some of the gaps are identified from gender perspective:

- The classification committee has no representation from the civil society or workers and no representation of women workers.
- The second criteria (Annex 1 of the Recruitment Agent Classification Rules 2020) gives higher grade to agents if they can send skilled labour. As most women workers migrate as domestic workers which is categorized as unskilled labour, the recruiting agent would not consider sending women workers, hence this discriminates against women workers and deprives them from getting opportunities.

None of the two rules have any mention of the needs, interest or rights of women workers, nor does it have provision of accountability or responsibility of agents for women worker's safety, training, workplace condition, health, assurance of safe employment.

Table 4.1 Gaps in Legal Framework by GSE Pillar

Generic Gaps Identified in the Act/ Rules/Policy	Gender roles & division of labour	Access to and control over services and resources	Participation, voice, and decision making	Women's need and interests	Cultural norms and beliefs
Overseas Employment and Migrants Act 2013					
This Act does not contain any gender specific clauses or provisions.	Lack of diversity of types of employment for women (predominantly domestic work) indicates lesser opportunities for women. <i>Section 24- No responsibility of Labour wing in collection women specific job opportunities.</i> <i>Section 25 – does not have any mention on creation of specific opportunity for women</i>	Women migrants are often forced to send money home through middlemen. Similarly, she has lesser control over the spend of the money. On return, she often finds that her financial situation has not improved. Section 30 dealing with finance does not provide any financial facilities to women migrants.	OEMA has no specific focus to women worker's rights, access to opportunities and needs. For example, section 7 of the Act refers to the Rights of Migrant Workers which seems to be very gender blind as there is no reference to any women specific needs in terms of safe working conditions, wage, leave, and reproductive health rights.	Though this act vests control of recruitment for the purpose of overseas migration to the Government authorities, it transfers all significant responsibilities of recruitment to recruitment agents. This, in effect, transfers accountability to a private party as opposed to the Government. In the context of safety and security, the wide provisions for recruitment agents automatically pose higher risk to women migrant workers, as this creates conditions for them to be cheated and exploited. Section 20 and 22: migration clearance & employment contract have no specific provisions for women that can ensure women's	No mention of any legal provision for women who faces stigma for leaving abroad leaving behind her family, or when she returns and may require special effort for reintegration.

Generic Gaps Identified in the Act/ Rules/Policy	Gender roles & division of labour	Access to and control over services and resources	Participation, voice, and decision making	Women's need and interests	Cultural norms and beliefs
				health needs, mental and physical safety at the workplace in the destination country. Chapter 8: Offences and Penalties have absolutely no mention of offences like harassment and exploitation of women migrants and penalties therefore.	
Expatriate Welfare and Overseas Employment Policy, 2016					
Overseas Employment Policy 2016 is gender sensitive and contains a separate directive for women migrants to ensure gender equality, increased participation, and safe work for women. However, the policy is not timeline bound and implementation status continues to be poor.	Section 2.4.4 - creation of diverse opportunities of employment for women migrants by allocating budget. <i>Implementation status not known.</i>	Section 2.4.2 – Creation of a permanent labour wing dedicated to women. <i>Not implemented</i> Section 2.4.6 - ensure equal pay and safe working condition for women while signing bi-lateral agreements with governments of destination countries. <i>The process of drawing bi-lateral agreements is opaque and the content is not shared in public domain.</i> Section 2.4.10 – Safe remittance banking facilities for women migrants	Section 2.4.1 – Adoption of a coordinated and participatory programme for increased participation of women in migration process. <i>Not implemented.</i>	Section 2.4.8 increasing women official at labour wings in common destination countries who will provide protection, monitoring of workplaces and legal, mental, and physical health, and financial counselling. <i>Labour wings in destination countries are under staffed and not reachable by women migrants working in remote areas</i>	Women often face social hostility upon return from overseas. The policy does not contain any directives for rehabilitation and reintegration for returnee women migrant workers.

Generic Gaps Identified in the Act/ Rules/Policy	Gender roles & division of labour	Access to and control over services and resources	Participation, voice, and decision making	Women's need and interests	Cultural norms and beliefs
		<i>No incentive or specific provisions for safe remittance for women.</i>			
Overseas Employment and Migration Management Rules 2017					
Migration Management Rules 2017 is very gender blind.	No mention of how to create or access better opportunities for employment for women migrants.	<p>No specified measures to ensure that information on safe recruitment reaches aspiring women migrants.</p> <p>No provision of gender sensitive handling of complaints or grievances from women migrants.</p>	Does not address women's health and medical needs, wage and working hours, decent workplace condition, and overall gender rights at any stage of the migration journey.	<p>Does not set any additional or particular conditions that should be fulfilled to obtain pre-departure migration clearance for women.</p> <p>Does not focus on women workers being at risk or victim of violence, discrimination, and harm at the destination country, and thereby their faster repatriation.</p>	
Wage Earners Welfare Board Act 2018					
		Section 9 is dedicated to women migrant workers and specifies 'special responsibility' of the WEWB to rescue, repatriate, give medical and legal aid, and ensuring compensation for women workers who face torture, accidents, illness, or other crisis in destination countries. The board is tasked with setting up safe homes and helpdesks for women migrants.	Executive Committee of the Board is heavy, and male dominated in its bureaucratic structure with 11 out of 16 members being high ranked officials from various ministries, and only one member of this committee is a returnee woman migrant worker. Despite a number of civil society organizations working in the area of overseas migration, there is no representation of them in the Committee.		<p>Returnee women migrants often face social hostility and financial precarities upon return from overseas.</p> <p>The board is made responsible to ensure social and financial rehabilitation and reintegration of returned women workers.</p>

Generic Gaps Identified in the Act/ Rules/Policy	Gender roles & division of labour	Access to and control over services and resources	Participation, voice, and decision making	Women's need and interests	Cultural norms and beliefs
Recruitment Agent License and Code of Conduct Rules 2019					
Recruitment Agent Classification Rules 2020					
None of the two rules have any mention of the needs, interest, or rights of women workers, nor does it demand any accountability or responsibility on agents for women worker's safety, training, working condition, health, assurance of safe employment.	Almost 85% of women migrants are employed in domestic work, considered unskilled labour. The second criteria (Annex 1 of the Recruitment Agent Classification Rules 2020) give higher grade to agents if they can send skilled laborers. Thus, they are graded for sending skilled workers, the system does not encourage migration opportunities for women.	There are absolutely no criteria around worker's overall interests such as safety, protection, smooth departure, training etc. in the classification criteria whereby grades are decided.	The classification committee that scores the RA-s have no representation from women migrant workers.	Recruitment agents get license based on the condition that they will send minimum 200 workers during the license validity period. They get better grades if they send higher numbers of workers. They receive the highest score if they can send 3000+ workers in 3 years. This arises scenarios where their service gets focused on quantity, as opposed to quality in terms of ensuring worker's interests, needs and rights	
প্রবাসী কর্মী বীমা নীতিমালা ২০১৯					
Overseas Migrants Insurance Policy 2019					
This is a mandatory life insurance scheme for all migrant workers with a coverage for death and disability (100% coverage for or total permanent disability (TPD) and 50% doe permanent partial disability (PPD) This policy has no provisions from a gender perspective.	The policy has no health cover for children of women workers who are left behind in COO.			The policy has no cover for health problems which is an essential need for women workers. No cover for pregnancy or health check-ups.	
GoB Action Plan (draft) based on 8FYP					
Among the 10 agenda areas, in three (protection, rights and		There is no mention of special programme for		The agenda 5 mentions about expansion of	Social stigmatization has been identified a major

Generic Gaps Identified in the Act/ Rules/Policy	Gender roles & division of labour	Access to and control over services and resources	Participation, voice, and decision making	Women's need and interests	Cultural norms and beliefs
wellbeing; digitization and reintegration), there are specific activities, where needs of the women migrant workers are directly addressed. The 8FYP commits that 'Ministry will allocate resources for strengthening institutional capacity for ensuring protection, rights, and well-being of migrant workers, especially women migrants'		women migrant workers in terms of access to finance. While there is a provision of Women Labour Wing in major destination counties, the action plan does not mention about establishment of them.		coverage and time length of mandatory insurance by December 2024, it does not say about specific insurance services unique to women needs.	issue among the women migrant workers, especially after return. There is no specific action agenda for systemic change in the shift of the cultural norms within family and community.
বিদেশগামী নারী কর্মীদের অধিকতর সুরক্ষা পরিপত্র 2019					
Point 12 instructs to send reports on detailed information of women migrant workers every month to MEWOE and women worker's protection cell of BMET. However, it does not mention clearly who should send this information (presumably recruitment agents/agencies?) The circular does not give any particular direction to the Missions in the COD-s.		The circular issues direction to government authorities and recruitment agencies. However, it does not have any direction on how this crucial information related to protection would reach the women migrant workers or their family members. It does not mention providing any kind of legal aid to the women migrants either in COD or in COO.		The circular contains no direction on sudden illness or accidents, injuries, hospitalization, pregnancy, or any other health care needs that a woman worker may need.	

Chapter 5: Labour Migration Institutional Framework and Gender Gaps

5.1 Institutions

The Ministry of Expatriates' Welfare and Overseas Employment is the apex body, responsible for the welfare and well-being of the country's migrant workers. The ministry oversees the various institutions working along migration journey including institutions related to

- Fair Recruitment
- Pre-Departure Services
- Providing Services during Arrival and Work in Destination Countries
- Relevant for Repatriation and Reintegration of Migrant Workers
- Overarching Institutions for Migration Governance

There are government institutions, including Bureau of Manpower Employment and Training (BMET), Wage Earners' Welfare Board (WEWB), Bangladesh Overseas Employment Limited (BOSEL), District Employment and Manpower Office (DEMO), Technical Training Institutes (TTC), and Probashi Kallyan Bank (PKB).

The institutional framework includes private recruiting agencies, private service providers, NGOs, development partners, and media. Figure 5.1 presents a list of institutions which are connected to labour migration governance. It highlights key activities of them in line with the migration journey described in Chapter Three.

5.2 Gender Gaps in Institutional Framework

This section presents critical analysis of the institutional framework in line with the GSE pillars.

5.2.1 Access to and Control Over Resources

This pillar is the most relevant one, as all the institutions established over the years are aimed at providing services to migrant workers. Apart from services, the government institutions are responsible for regulating labour migration sectors, overseeing activities of the private recruitment agencies and NGOs, monitoring the execution status of bilateral agreements related to overseas labour migration. The private recruitment agencies and NGOs are two other important stakeholders and are instrumental in offering services, build awareness around safe migration to aspiring and on-the-job migrant workers.

MIGRATION GOVERNANCE: INSTITUTIONAL FRAMEWORK

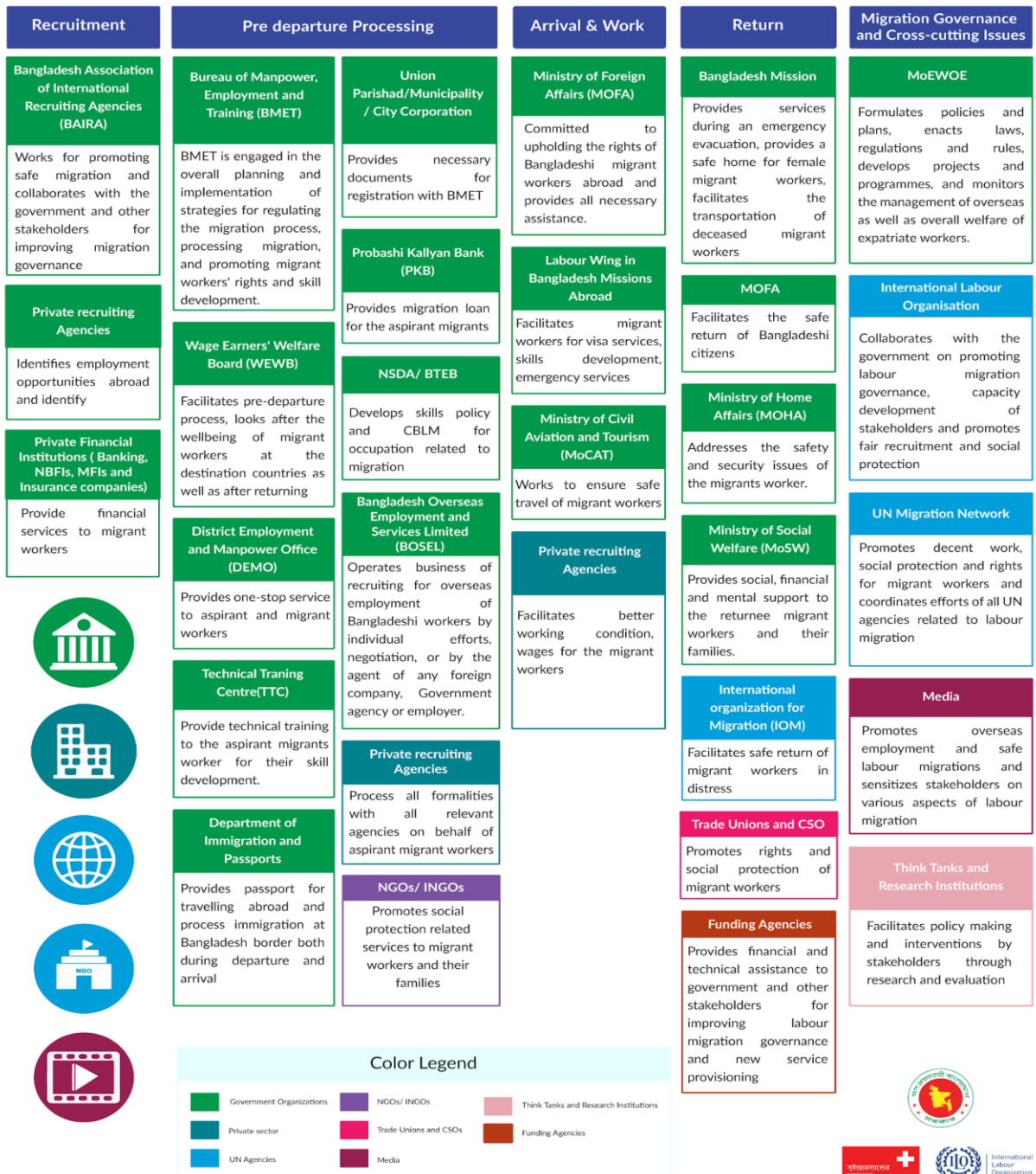


Figure 5.1 Institutional Framework for Labour Migration Governance Migrant Workers

Despite being mentioned in the policy or law, there are some institutional mechanisms, which are yet to be established for ensuring fair recruitment, protection during job and safe return and reintegration. The missing institutional mechanisms are:

Women Labour Wings in Destination Countries: Section 2.4.2 of Expatriate Welfare and Overseas Employment Policy, 2016 stipulates establishment of a dedicated labour wing for women in the destinations countries. However, there is no women labour wing in any of the destination countries.

Upazilla Level Offices of Migration Management: The mobility is a major issue for aspirant women migrant workers. The government in its Eighth Five Year Plan (8FYP) stipulated establishment of Upazilla level Employment and Migration Office. Besides, there is a directive from honourable Prime Minister that from every Upazilla there should be at least 5,000 labour migrants. Although the 8FYP is observing its third year, there is no visible move towards such decentralization of migration governance. Such decentralization would be tremendously helpful for women migrant workers with appropriate information and services close to where they reside.

As per the legal framework, there are multiple government bodies, PRAs, NGOs and service providing institutions. However, these institutions are male dominated and do not effectively address issues of women workers.

Access to Finance

Loan: Probashi Kallyan Bank (PKB) is a dedicated bank for providing comprehensive services for migrant workers and their families. PKB is a state-owned scheduled commercial bank, established in 2010 to provide collateral-free loans to migrant workers going abroad for employment, and to returnees to help them during the re-integration phase, to facilitate transfer of remittances and to encourage the wage earners to invest in the country [MoEWOE 2022]. In 2018, the Wage Earners' Welfare Board provided BDT 3.80 billion to PKB for reserves and it became a commercial bank. Offering of PKB loans are lower for women compared to men. If we look at the sources of loan for migrant workers in general, loans from institutional sources comprise only 24.2%, whereas only 3.7% from all banks including PKB. The data for sources of loan for women migrant workers is not available in Cost of Migration Survey. PKB's role in financial services is very insignificant.

Migration Loan: PKB started providing migration loans in FY2012, However, reach remained low with peak disbursement of loan in FY2022 stands at 19,102 clients, whereas 503,979 citizens migrated in FY 2022, i.e. only 3.79% of the migrant workers availed PKB loan.

Women migration loan was disbursed for the first time in FY 2021-22 with 12 women borrowers and loan amount at BDT 1.8 million. Only 3 women received rehabilitation loan in FY 2021-22 [PKB, 2022]. This is utterly negligible compared to total number of women migrant workers.

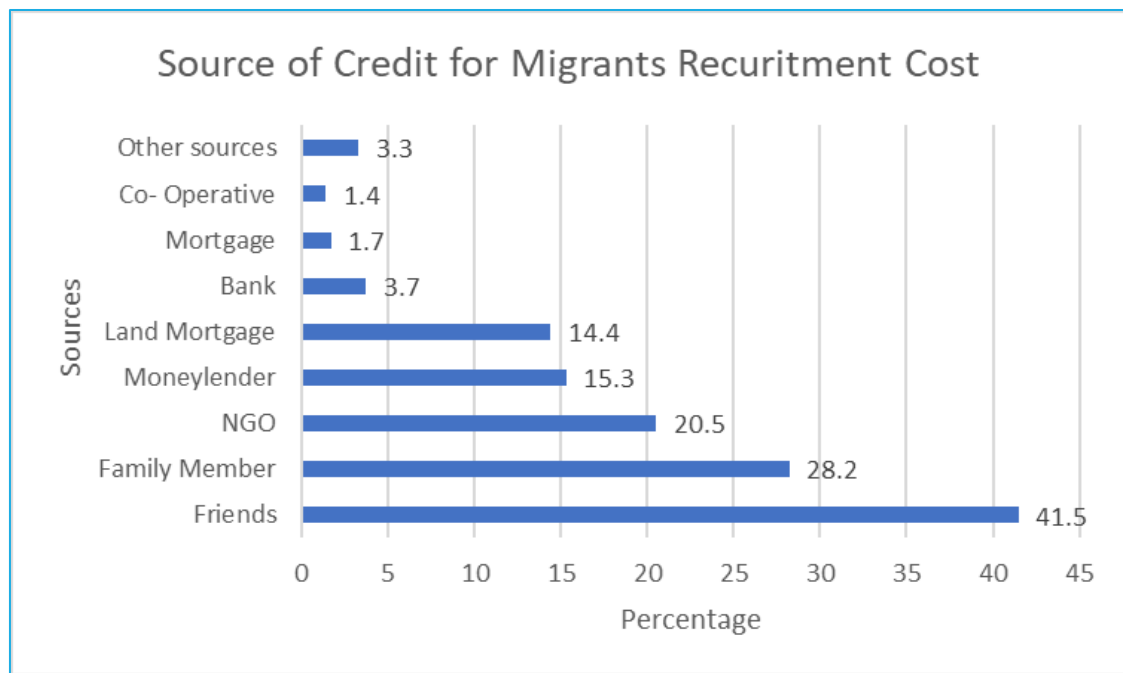


Figure 5.2 Source of Credit for Migrant Workers

Source: BBS, 2021. Cost of Migration Survey.

Rehabilitation Loan: Over last 11 years, total beneficiaries of rehabilitation loan are only 3044, of which 2873 beneficiaries are of FY 2021 and 2022. This indicates that only 171 migrant workers received rehabilitation loan over a period of 9 years since FY 2012.

There are several critical reasons for low performance of PKB vis-à-vis loan services, some of them are systemic and others are design limitation:

- Women from poor families have limited access to assets that can be used as collateral for a loan from the bank. Moreover, as they do not have any credit history, it is all the more challenging to secure loans from formal channels.
- Due to low financial literacy, women find it difficult to navigate the loan application process
- Due to a lack of awareness and reach, many aspiring women migrants are unaware of PKB loan schemes

Remittance Services: Despite being a specialized bank for migrant workers, the whole remittance market is captured by private commercial banks and not PKB. At present, PKB does not have any remittance services. In July 2022, an MOU was signed with NCC Bank for using its source and distribution channel for providing remittance services to the migrant workers and their families. NCC Bank has an agreement with 40 money transfer operators (MTOs) such as MoneyGram. PKB will get the opportunity to bring remittance through the MTOs as partner organizations of NCC Bank [MoEWOE, 2022].

General insurance: The government introduced a mandatory insurance scheme for Bangladeshi migrant workers in 2019. Workers can choose between two policies, with a lower limit of claim of BDT 200,000 and with a higher limit of BDT 500,000 with coverage for death, permanent and partial disability. WEWB collects the premium from the workers.

It is important to expand the insurance coverage for maternity and healthcare needs of women migrant workers, hospitalization benefits for self and family members, and legal expenses incurred by women migrants in any litigation relating to their employment.

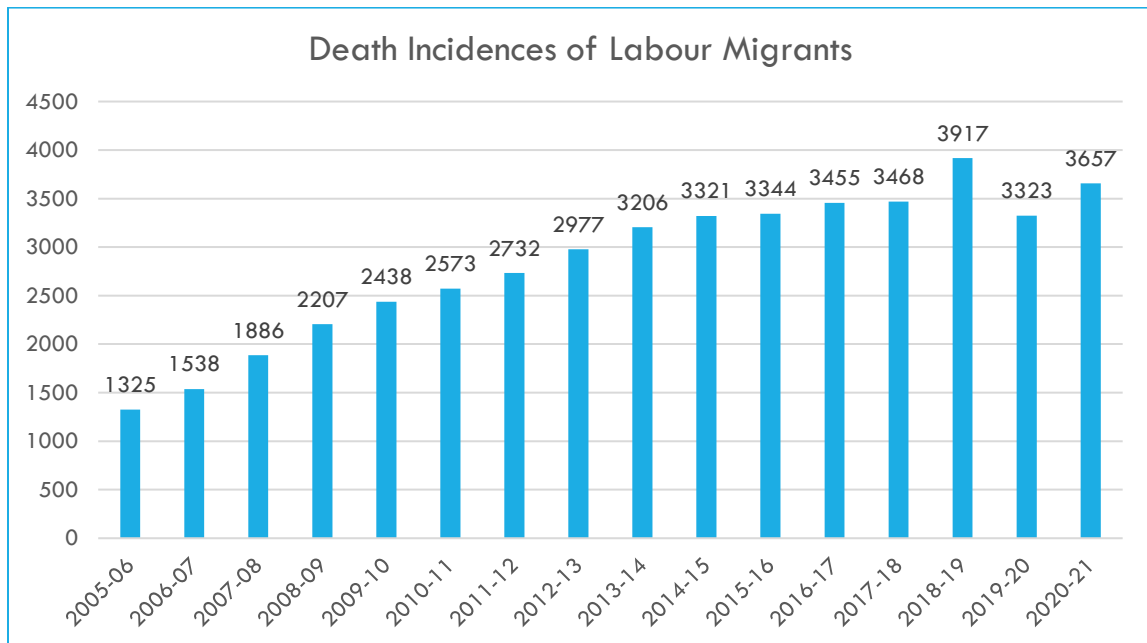


Figure 3 Death incidences of Labour Migrants

Source: WEWB 2023

Table 5. 1 On the Job Death of Women Migrant Workers

Year	Number of deaths Women Migrants
2017	121
2018	135
2019	130
2020	69
2021	130
2022	120

Source: RRMUR 2023

Table 5.2. Performance of Mandatory Insurance, as of June 2022

Number of Policies	9,72,737
Amount of premium collected, BDT.	476,641,130
Number of claims	169
Amount of claim paid, BDT.	55,800,000

Note: *No gender disaggregated data available*

Source: WEWB Annual Report, 2021-22

Investment: There is no appropriate investment products for migrant workers. Savings and investment are two most important instruments to ensure financial security of women migrant workers, as after return they often find themselves in similar situation or worse financial status. The Ministry can work closely with Bangladesh Bank and Security Exchange Commission to launch a new women migrant Bond, which is accessible from anywhere. Financial institutions can be incentivized for designing investment products.

Control over Income: Before going abroad, women are advised to open two bank accounts. One account is used to send remittances to their families back home, while the other is meant to be used as a personal savings account. However, due to lack of financial knowhow, most women migrants rely on intermediaries to send remittances. This results in financial loss to self and dependent family members back home, such as inability to pay for schools, food, loan instalment etc. Women lose control over their own income and on spend of the money. There remain risks on money being misused or spent for unintended purposes.

Access to Information

Women do not have access to information on safe migration, leaving them vulnerable to financial loss and at risk of exploitation after reaching destination countries.

Aspiring women migrant workers are not aware of zero-cost migration and end up paying large sums of money to middlemen.

The journey of unsafe migration is detailed in Annex of Chapter 3 and elaborates on the need of access information at all steps of the migration journey. Institutions such as MOWOE, BMET, WEWB, DEMO, NGOs, PKB, Ministry of Home affairs and Foreign Affairs, Labour Wings at destination countries are all responsible for providing information on migration through formal channel. There is significant scope for innovation and applying new mechanisms to make information easily available to women migrants.

Access to Skills

The current skill development process fails to generate interest in women migrants. Traditional ways of training are not effective for women leaving for overseas work. A coaching and mentoring approach may yield better results.

Currently there are around 70 TTCs and an additional 100 centres are being added. However, TTC's training process is not working well as women workers treat trainings as just another step for getting migration clearance.

Access to Migration Clearance Services

BMET recently introduced a One-Stop service, which is a general service for both men and women with no specific service for women migrants.

Access to Service During Job

Lawful and fair treatment depends on the individual employer and a monitoring mechanism of Missions in those countries.

Bangladeshi missions abroad host Labour Welfare Wings in collaboration with WEWB to provide services to migrant workers abroad. There are presently 30 Labour Wings in the Missions and WEWB plans to add an additional 21 wings in the future. Among other services open to all migrants, two specific services meant for women are repatriation of women in difficult conditions and safe homes in need. But labour wings are understaffed and dedicated labour wings for women are absent.

Women migrant workers in domestic work are particularly vulnerable due to the lack of support and assistance they receive in remote or isolated locations. They may also be restricted from using mobile phones to communicate with their families, leaving them at risk of exploitation and abuse. Recently, the government introduced the Probash Bondhu call centre to provide psychosocial support to migrant workers abroad. However, the centre requires more female staff.

A present, there are safe homes in Saudi Arabia, Oman, and Lebanon which provide food, shelter and medical care to women workers who seek refuge there. But many women workers don't have access to this information.

Access to Justice

Women workers face verbal abuse, physical abuse, serious injuries, and other forms of violence in destination countries. During the period of 2017-2022, 705 women died due to violence and other different causes. Destination countries do not have a standardized format for categorizing the causes of death. [RAMRU 2023]. It is an institutional failure that such violence could not be

prevented. Absence of monitoring of compliance of employment contracts is one of the reasons for such failure.

Access to Services related to Reintegration.

Women migrant workers return home either after the end of their job contracts or earlier. Factors contributing to early return of workers may include mistreatment by employers, poor working conditions, and difficulties adapting to life in a foreign country. Women migrants often experience additional challenges compared to their male counterparts. Women working in domestic or care-giving roles, for example, are particularly susceptible to exploitation and abuse. They often face long working hours, low wages, and poor living conditions. Lack of proper medical facilities and the stress of being away from home can lead to physical and mental health issues for women. As a result, many women return home prematurely.

There is no single institution accountable for women's reintegration. A government project titled RAISE is going to start exclusively for reintegration, both for men and women migrant workers. This project may fill some gaps but there is an acute need for reintegration programs for women who may face lack of support from family and community.

Currently, most reintegration programs for returnee women migrants are run by NGOs with funding from international organizations.

Consultation meetings have revealed the need for comprehensive counselling for women returnees who have experienced trauma abroad.

The Ministry of Social Welfare can enhance its services to include women returnees in safety net programs.

Many women are unaware of the 3-day recognition of prior learning (RPL) training offered by the TTC-s that help in finding employment after return.

5.2 Women's Special Needs and Interest

The women special needs include, inter alia the following:

- a. Care of Left Behind and accompanying Child(ren)
- b. Reproductive Health Care
- c. Maternity Care at any stage of life
- d. Safety and security in the whole migration cycle
- e. Protection from abuse and violence
- f. Legal protection and aid
- g. Assistance for access to finance

- h. Emotional and mental health support.
- i. Challenges of managing family matters by left behind women household heads.

A major precarity of the migrant workers in general, especially for women is care of the left behind children. Existing institutions have no provision for healthy growth and access to opportunities by the children of women migrant's families. Scattered provision of scholarships etc. does not address the root problem.

Women migrants do not have access to healthcare in their work countries. Institutions are completely blind to their reproductive health needs. No provision of health insurance amplifies the problem.

Safety and security of a woman worker in destination countries is wholly dependent on her employer. Gender sensitive bilateral agreements with governments of destination countries are instrumental in ensuring fair work condition and safety of women migrant workers, subject to inclusion of women's needs and interests. Due to acute capacity shortfall of the labour wings abroad, there is no monitoring mechanism for protection of women workers.

In case of dispute or violence, women migrant workers have no or little access to legal aid services abroad. Some labour wings provide shelter home facilities for women in need. However, there are considerable gaps in synchronisation of protection, shelter, justice, repatriation for women in crisis.

5.3 Gender Roles and Division of Labour

Lack of diversity of types of employment for women indicates limited choice and lesser opportunities for women. Almost 85% of women migrants are employed in domestic work, categorised as unskilled labour.

In addition, poor financial condition, gender discrimination and limited livelihood options in rural areas all contribute a continuous supply of women deciding to migrate for domestic work. Upskilling female migrant workers to higher-value jobs remains a challenge as well as a need as domestic workers face additional risks due to working in isolation.

Government needs to do country wise occupation mapping and carry out research on international labour market to find new employment opportunities for women, for example. By closing skills gaps through training, female migrant can fill new demands for workers or supervisors in the garment industry, for nurses and caregivers, and for workers in the electronics sector and in other semiskilled jobs.

5.4 Participation, Voice and Decision Making

There is hardly any direct role played by women workers in the entire migration journey in

- decision making before going abroad for work,
- choice of the migration channel,
- choice of job,
- drawing a fair contract by bargaining and negotiation with employer on wage, work condition, and other benefits,
- refusal to work longer hours than agreed in the contract.
- demanding timely salary
- ask for accountability of services provided by Labour Wing in destination countries.
- right to justice on job and after return
- participation or opinion in design of the reintegration process and so on.

The institutional framework has failed to create a support ecosystem for participation and decision making of women migrant workers. There is a need for a continuum of support, rather than fragmented services that hardly reach women. A well-publicised helpline is not only required in case of emergency, but for making right decision at each step.

5.5 Cultural Norms and Beliefs

Cultural norms and beliefs are a major barrier for any woman to pursue a career, be it at home or abroad. At the decision-making stage and after return, women migrants face many challenges. Male family members play a major role in making decision for a woman to go overseas for work.

Usually, the work women migrants do abroad is not considered dignified by society and they do not get their share of recognition as an earning member of the family. Community often stigmatises women migrant workers, when they return home prematurely or have been victims of violence at work.

Reintegration is tougher for women compared to men. There is no institutional mechanism for taking care of women who are excluded from family and community. Some NGOs provide sporadic support; however, they do not have adequate resources. There is a need for sustained 'de-stigmatization' of women's career abroad and ensuring a dignified stature in the society where the government should play a crucial role, especially in terms of community education and inclusion of family members of women workers.

Chapter 6: Enabling Measures for Transformative Changes

Government

1 Intra and Inter Ministerial Collaboration

Considerable progress has been made by the government in terms of overseas migration by laying down acts, relevant rules and policies with a ministry dedicated towards implementing the legal framework into an effective institutional structure.

Various ministries are involved in the migration journey, and a mechanism of collaboration is essential to make the entire process gender sensitive. Ministry of Expatriates' Welfare and Overseas Employment along with Ministries of Women and Children Affairs, Home Affairs, Foreign Affairs, Social Welfare need to work together in a coordinated fashion to ensure protection of rights and interests, social and financial inclusion, and creation of diverse opportunities for women migrant workers.

An SOP can be developed by MEWOE in discussion with the other relevant ministries which will ensure smooth flow in the migration journey, emergencies when women are more vulnerable compared to others, providing legal aid in COO/COD, linking reintegration with social welfare programs, education, and health of the worker as well as their family members and more.

2 Collect and Update Data of Migrant Women

Improving capacity to collect and update gender segregated data from all relevant sources will lead to better monitoring and protection of women workers in COD as well as focused service design and delivery throughout the entire span of employment. Keeping record of regularly updated data would help identifying the gaps and direct efforts where needed.

3 Gender Responsive Bilateral Agreements

It is imperative for the government to negotiate, improve and implement gender responsive bilateral agreements and memorandum of understandings (MOU) with governments of destination countries, especially in countries where women migration is high. Given that the majority share of women migrants is employed in domestic work which is categorised as unskilled work and tend to fall outside labours' legal regimes, it is all the more important to agree on terms and conditions that assure safety, fair working

condition, wage protection, rest periods, leaves, working hours, privacy, healthcare, right to communication, complaints mechanisms, and prohibition of passport confiscation. NGO-s, civil society organisations and women migrants should be involved in this process and the agreements could be made available in the public domain so that they can be improved with evolving needs.

4 Access to Information

Throughout the course of this study, time and again, it has come up as a crucial gender gap that migrant women workers do not know the formal channels of migration for employment. Massive awareness-raising and publicity campaigns by Ministry of Expatriates' Welfare and Overseas Employment (MEWOE) are needed to promote legal migration channels among potential migrant women workers. These campaigns can have deeper penetration in migration heavy areas. MEWOE, in collaboration with Ministry of Health, can deliver information on safe migration to women through frontline health workers. MEWOE can work with Ministry of Women and Child Affairs to have courtyard discussions on precarities of informal migration. MEWOE can hold 'Overseas Migration' mela (fairs) on occasions of festivals which are celebrated by women. Most importantly the local governance structure at Upazilla and Union Parishad levels need to be fully utilised in reaching formal migration related material to aspiring women migrants.

Promoting women focused safe migration information can be significantly enhanced through media including print, electronic and social media, and other digital tools.

5 Effective Training for Women Migrants

This study found two opposing aspects of training given to women migrants before departure, with NGO partners saying the training should be longer and more detail oriented on one hand, and migrants not having interest in the training process on the other. Rethinking training design is important in order to make it more effective and interesting, conveying the fact that it is crucial for the employment they are going for.

Residential training programs can provide accommodation, food, and other basic facilities, which can reduce the travel cost of women migrants and allow them to focus on their training.

Training programs should provide a safe and conducive environment for women to learn and acquire new skills which convinces them of the added value it brings in the long run.

6 Ensure Improved Access to Finance

Financial literacy: is important at all stages of the migration journey, during the decision-making process whether the overseas job is financially viable, remittance during work, and economic solvency on return. If aspiring women migrants are aware of the true cost of formal migration, they can be careful about exploitation by middlemen and thereby avoid potential unsafe or illegal migration.

Loan for Women Migrant Workers: Financial literacy tend to be lower in rural and semi-rural women. Access to loans while leaving for overseas employment should include basic financial literacy and advice. MEWOE can work with Bangladesh Bank on a special refinancing scheme that includes financial advisory for migrant women. This scheme can engage various financial institutions under Bangladesh Bank and the Microfinance Regulatory Authority.

Given that the performance of PKB has not been satisfactory, making PKB commercially viable is important, following examples of other public scheduled banks. PKB should offer women specific loan products with easier terms and conditions, unlike current schemes where loans offered are not practical for women.

Special Savings Instruments for Women Migrant Workers: MOEWOE may work with Bangladesh Bank and other financial institutions and digital financial service providers to launch special savings schemes for women workers, easily accessible from destination countries. Besides allocating public resources, ideas can be invited from a range of finance and digital service providers which can help in getting funding from partners and accelerate the process.

Reproductive Health and Maternity Insurance: Following the example of health insurance scheme of India for women migrants, WEWB may take initiative to launch reproductive health and maternity insurance from Shadharan Bima Corporation for eligible women migrant workers irrespective of whether they are in COO or COD.

All the above was included in the GOB Action Plan based on 8FYP and time bound for implementation.

7 Explore and Expand Overseas Opportunities for Women

The need for skilled labour in overseas countries is increasing day by day, and in this background of ever-increasing need in various sectors, MEWOE is required to explore markets to expand opportunities for women. Accordingly, skills development training programmes for women workers should be adapted to respond to the needs of the overseas labour market. Besides creation of varied employment opportunities, proficiency in language, life-skills, culture adjustment of potential women migrants also need to be improved.

Dedicated Women Labour Wing

It is of utmost importance to expand/set up a dedicated woman labour wing in all countries of destination, as directed in the Migration Policy 2016. Adequate financial resources and staff need to be assigned who are aware of the gender specific vulnerabilities and trained to address women workers' problems, needs and complaints. This should include a 24-hour helpline that can quickly respond and have local points of contact in areas far from the Mission. The wing should have mechanism to reach out to women migrant domestic workers employed in isolated places through close contacts and periodic visits to monitor workplaces.

This wing needs to put in place a system of coordination with foreign employers, and recruitment agencies located in the countries of destination.

The effective functioning of this wing can be possible if women migrants' data is available and updated regularly from all sources in COO and COD such as DEMO, BMET, recruitment agencies, immigration, employers/agencies in destination countries and missions.

9 Recruitment Agencies

Strengthening Legal Framework

Legal instruments pertaining to responsibilities of Recruitment Agents should include specifics on protection of women migrants from trafficking and irregular migration, failing which appropriate action to be taken which are in line with legal framework of human trafficking.

It is important to address the gaps in the legal framework to ensure that the way recruitment agents are obligated to follow the recruitment and pre-departure process, similarly they would be responsible for protection of migrant workers throughout the span of work in the destination country.

The Rules of code of conduct of RA-s should be strictly implemented such as keeping updated databases on migrant workers. The code of conduct needs to be strengthened with directives to provide regular status reports to BMET and Mission of women migrants (name, home address, COD address, employer detail, contract document etc.) during the process of recruitment, pre-departure, arrival, work, and return.

The Classification Rules must be updated to include additional gender sensitive grading criteria focused on needs and rights of women, provide higher grades for safe migration, good working condition, fair wages, fair contract, and based on feedback of women migrant workers.

BMET and BAIRA need to work together to put in place a governing mechanism to closely monitor and supervise activities of recruitment agencies.

10 Civil Society Organisations

Support for families left behind.

The non-government organizations (NGOs) and civil society organizations have a wealth of experience of working with migrant workers, however they are often resource strapped. Women become family heads when their husbands/brothers migrate overseas for work the women suddenly find themselves managing household as well as doing income generating work in the face of unpredictability of remittances or paying off debts incurred for meeting migration cost. NGO-s can play an important role in supporting family members left behind.

11 Collaboration with Government and Recruitment Agencies

Strengthening 3-way collaboration among civil society organizations, recruitment agencies and the Government is crucial in protecting the rights of women migrant workers. The experience of these partners in designing capacity-building programmes can be used to develop rights based and gender-responsive information and dialogue sessions in the communities for women before taking decision to migrate and afterwards.

12 Development Partners

Development partners such as SDC, EU, USAID ILO, IOM, and others have been playing an important role in supporting the government to build an overseas migration framework through developing gender responsive policies and implementing programmes for safe migration. Continued support will be crucial to expand the legal framework to include gender focused migration clearance process, safe contracts, and post departure governance.

Development partners support NGO-s and civil society organisations to provide various services to women migrants throughout the span of their migration journey. The resources needed to fully utilise the potential of the non-government partners remains low. Support for strategic programs that build evidence and replicable practices can be helpful including reintegration programmes, legal aid projects, awareness building, support to family members of women migrants and other projects as NGO-s have adequate skills and experience.

It is imperative to work with the governments of destination countries to improve safety, protection and gender rights of women workers employed in those countries. These can include establishing guiding principles for the rights of domestic workers and working mechanism with the missions.

Development partners can work the government and destination country's' governments in facilitating fair and gender focused bilateral agreements that protect rights of women labourers and ensure safety at work.

They need to continue advocacy with the governments about the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), United Nations Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families (ICRMW) and other related international instruments that can serve as strong tools for protecting the rights of migrant women workers.

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Annexes

Annex A: Analytical Framework

The study has reviewed the SDC Gender Analysis Framework and other relevant analytical frameworks considering the nature of the study. The other frameworks include the Social Relations framework, Harvard Analytical Framework, and Empowerment Framework. After reviewing all these frameworks, the study team has decided to focus on Five Domains for this study. The domains are as follows:

1. **Laws, Policies, Regulations, and Institutional Practices:** The study should identify the extent to which laws, policies, regulations, and institutional practices related to migration contain explicit gender biases (e.g., explicit provisions that treat males and females differently; laws and regulations that criminalize or restrict individuals on the basis of their gender identity or expression) or implicit gender biases (e.g., the different impacts of laws, policies, regulations, and practices on men and women because of different social arrangements and economic behaviour) for the migration process. The analysis should also identify when key gender-related legislation (e.g., laws on non-discrimination, gender equality, gender-based violence, and sexual harassment) is absent (USAID ADS 2005).
2. **Cultural Norms & Beliefs:** Every society has cultural norms and beliefs (often expressed as gender stereotypes) about what are appropriate qualities, life goals, and aspirations for males and females. When it is a question of migration, especially female migration, gender norms may have an influence on the decision-making process. Gender norms and beliefs are influenced by perceptions of gender identity and expression and are often supported by and embedded in laws, policies, and institutional practices.
3. **Women's' Needs and Interest:** The most fundamental division of labour within all societies is between productive (market) economic activity and reproductive (non-market) activity. This is the central social structure that characterizes male and female activity. Gender analysis should examine what males and females do in these spheres, especially in the context of migration, including roles, responsibilities, and time use during paid work, unpaid work (including care and other work in the home), and community service to get an accurate portrait of how people lead their lives and to anticipate potential constraints to the migration process.
4. **Access to and Control over services and resources:** A key component of gender analysis is an examination of whether females and males own or have access to and the capacity to use productive resources – assets (land, housing), income, social benefits (social insurance, pensions), public services (health, water), technology – and information necessary to be a fully active and productive participant in society. Analysis of this domain may also include an examination of how a society's acceptance (or lack thereof) of individuals' gender identity and expression may influence their ability to access and control resources. While gender gaps in access to resources can be identified at the country level, they are especially important at the project and activity levels.
5. **Participation, voice, and decision-making:** This domain demonstrates the extent of women's empowerment. This also examines the ability of women and men to decide, influence, and exercise control over the material, human, intellectual, and financial resources, in the family, community, and

country within the context of migration. It also includes the capacity to vote and run for office at all levels of government. Analyses should examine to what extent males and females are represented in senior-level decision-making positions and exercise voice in decisions made by public, private, and civil society organizations. Issues of power often crosscut the other domains of gender analysis as well.

In addition to the above-mentioned analytical framework, the study will also consider ILO Principles and Framework related to Labour Migration and GSE and Bangladesh Migration Governance Framework [Legal and Institutional]. Furthermore, considering the prevalence of sexual harassment and gender-based violence (GBV) in Bangladesh, the team will make an effort to understand whether sexual harassment or GBV affects the migration process.

This is a qualitative study encompassing the following methods:

- a. Desk review: The study team will review necessary secondary sources of information using a desk review of selected relevant documents in consultation with Helvetas. These will include the legal framework, policies, and regulations of government agencies, such as ILO, RMMRU, IOM, CPD, etc. Additionally, previous reports and documents, such as annual reports, and survey reports of relevant organizations, will be reviewed to have clarity on Institutional Practices domain.
- b. Key informant Interview (KII): For Key Informant Interviews (KIIs), develop questionnaires for interviews with selected stakeholders (covering the representativeness of government officials, civil society actors, and development partners) and conduct interviews. The KIIs will be conducted by the research team of DataSense and while conducting the KIIs, the data will be collected in digital and audio formats, where relevant notes will also be taken in case the responses do not fall within the area of the questionnaire.
- c. Stakeholders Consultation Meeting: Drafting a list of relevant actors for a consultation about hearing their perspective on the gendered aspect of the labour migration sector. The research team will consult relevant stakeholders from the government, civil society, think tanks, and other organizations who can shed further insight into the gendered perspective of the labour migration governance framework and its implementation.
- d. Review the Journey of Migrant Workers' 'Recruitment – Work – Return'. We will develop journey mapping for the two segments [work and return]. This journey mapping will help identify the gender gap and define specific policies and interventions for each stakeholder group.

Annex B: List of participants in the consultation meeting

Participants Name	Organization
Laetitia Weibel Roberts	ILO
Md Mazharul Islam	ILO
Nigar Ahmed	BNSK
Sumaiya Islam	BNSK
Shaila Sharmin	BRAC
Tajmary Akter	Helvetas
Jannatunessa Toma	WARBE DF
Prabir Kumar Biswas	BOMSA
Nazma Yesmin	BILS
Mahmuda Rahman Khan	iSocial DataSense
Shamarukh Alam	iSocial DataSense
Nahin Mahfuz Seam	iSocial DataSense
Monsura Begum	Migrant worker
Shahnaz Akter	Migrant worker

Annex C List of Key Informant Interview

Name	Designation	Organization
Syed Saiful Haque	Chairman & Founder Member	WARBE
Md. Masud Rana	Sr. Statistician	BMET
Tapati Saha	Programme Manager, Women's Economic Empowerment Programme	UN Women
Sumaiya Islam	Executive Director	BNSK
Shariful Hasan	Programme Head	BRAC Migration Programme

Annex D: Key Interview Transcription

D.1 Masud Rana, BMET

- **How does a female migrant take the decision to migrate abroad? What are the key factors that affect this decision?**
 - A large portion of our female labour migrants have little to no education, and rather than getting information from official and authentic sources, they are most likely to get this information from the middlemen.
 - The recruitment agency gets about \$2500-\$3000 for migrating female labours abroad. So, in order to have a profitable business, the recruitment agencies pay a hefty amount ranging from BDT 70000-120,000 to the middlemen for recruiting female labour migrants.
 - As a result, the middlemen use coercion, and fabricate information to convince female labourers to take the decision to migrate abroad.
 - As for the female labours, poverty also plays a big factor in their decision. Facing with the lack of employment opportunities in Bangladesh, they seek out alternative in abroad.
- **What can the government do to mitigate the current information gap and spread awareness regarding the zero-cost policy of migrating abroad through official channels (Demo, TTC)?**
 - The information about the zero-cost policy is already widespread, and the female migrants do not incur any cost on their own to migrate abroad. It is the recruitment agencies that pay the middlemen a hefty amount to have a profitable business.
 - Aside from the regular promotion and awareness by the government, TTC hosts a 1-month training programme to disseminate this necessary information.
- **TTC has a fee of 12000 taka for this training programme, who pays this fee?**
 - It is the recruitment agency that bears this cost. They do not take any fee from the female migrants. They even cover the medical fees, passport fees, etc. of the female labour migrants.
- **Is it easier for women to migrate abroad than men?**
 - Because of the zero-cost incurred by female labour migrants, and the excess demand compared to the supply of female labour migrants, it is comparatively easier for women to migrate abroad. However, women face more challenges compared to men in the destination countries.
- **When a female labour migrant gets final clearance, are there any terms & conditions in their contract?**
 - Aspiring female labour migrants wanting to go to Saudi Arabia need to sign an online contract and upload necessary documents online.
 - The contract then needs to have the final approval of BMET for the approval of VISA.

- **Does BMET impose any terms & conditions in their contract?**
 - BMET checks the following as a prerequisite for the approval of contract.
 - Valid visa
 - Valid passport
 - Completion of training programme
 - Medical fitness
 - Valid contract paper
 - Valid bank account

- **Is there any other scope of work for the female labour migrants? Or can they not avail themselves of these opportunities despite having other scope of work being present?**
 - There is a demand for decent work. However, from the supply side there are not enough skilled labour.
 - We are not being able to compete with countries like the Philippines, Sri Lanka etc. for the supply of labour in decent work.

- **Is BMET or the ministry working to improve/increase the supply of this skilled labour?**
 - There are already training programme facilitation for the caregiving profession. However, there are very few admissions into these programmes compared to the capacity.
 - Additionally, there is also a negative stigma about TVET in Bangladesh. That also plays a role in the limited supply of skilled labour in these professions.

- **What can be done to overcome these barriers of social stigma about TVET?**
 - Spread awareness among the local elites and officials at the grassroots level about the benefits of TVET.
 - According to the Eighth Five Year Plan, there is a plan to improve the mass skill level by 50%. However, there have not been any significant changes so far.

- **What kind of problems arise when providing pre-departure training to migrants?**
 - The female migrant training programme is 2 months long while in the case of males, it is only 3 days, so there should be no comparison between the two.

- **Are the female labour migrants interested in these training programmes?**
 - The female labour migrants are not really interested in these programmes, they are more interested in leaving the country as soon as possible.

- **Are there any differences in the challenges faced by men and women after arrival at the destination country.**
 - Women face the same challenges that men do. On top of that they are also victims of
 - Physical abuse
 - Mental abuse
 - Sexual abuse
 - Often times they are unable to complain to authorities because they stay inside the employer's house and also because of the social stigmas involved.

- **Does Labour Wing keep track of the migrants after they arrive at the destination countries?**
 - Labour wing has access to the database of migrants. However, it is not realistically possible to keep track of 4-5 lakh migrants.
 - The conservative mindset of the gulf countries also acts as barrier.

- **Is Labour Wing efficient in supporting the victims of abuse.**
 - They are inefficient because there is limited manpower in the Labour Wing compared to the huge number of migrants working in a big country.

- **Is there any initiative taken to increase the manpower in the Labour Wing?**
 - It is always discussed in both the government and civil society level. However, it has still not happened due to several constraints.

- **Are the migrants aware of the services given by the Labour Wing?**
 - The migrants are provided with information and manuals with hotlines during the training programmes.
 - However, many migrants are not able to capture this information in the training sessions.

- **Can the Labour Wing collaborate with the private sector (recruitment agencies) in providing their service?**
 - **Overseas Employment and Migrants Act 2013, section 22:** Recruiting agencies and foreign employers are both jointly and separately responsible for the welfare of the labour migrants for the entirety of their contract.

- **What steps should be undertaken to hold the recruiting agencies accountable for violating this agreement?**
 - Restructure the Complaint Mechanism Cell by recruiting more people and facilitating training sessions.

- **Are there any terms & conditions for the minimum wage of the female labour migrants?**
 - There has been contract with Saudi Arabia to set the minimum wage to 800 Riyal which has increased up to 2000 Riyal.
 - In the revised insurance policy (December 2022), there is a 5 year coverage plan for BDT 10,000,00. Additionally, if someone returns to the country within 6 months, they get BDT 50000 insurance coverage. However, it is not confirmed whether the latter insurance plan is eligible for female migrants as well.
 - Currently, the recruiting agency bears the insurance premium. (1000 taka)

- **Should there be any additional service for female labour migrants?**
 - The security of the children of the female labour migrants should be ensured.

- Their schooling/education should be ensured. A quota system for these children should be introduced.
- One stop crisis center.
- **Does the government provide any support to returnee female labour migrants if their family do not accept them?**
 - No significant support.
 - A reintegration policy is currently being developed.
 - ILO is also currently working on a reintegration policy.
- **To what extent Probashi Kallyan Bank play a role in this?**
 - Although PKB plays an active role in providing loans to aspiring labour migrants before their departure, it has not been active in supporting returnee migrants for their economic reintegration.
 - There should be research on why PKB is not supporting returnee migrants for their economic reintegration even when they are supposed to.
 - Terms and Conditions for granting loans should be easier
- **What is the most important aspect in the migration of a female labour migrant?**
 - There should be a minimum standard/requirement for female labour migrants going abroad.
 - Middlemen should be removed.
 - A proper database should be maintained for the recruitment process.
 - Special protection should be ensured in case of seize of property in homeland while the migrant is abroad.
 - Social safety programme should have special provision/quota for returnee migrants.
 - One stop crisis center in country of destinations.
- **Do the returnee labour migrants get any support in case they have been victim of fraud in the country of destination?**
 - Complaints should be placed at the place of occurrence.
 - When a migrant returns to Bangladesh, they are no longer eligible to get any justice if the fraud took place abroad.
- **Is BMET satisfied with the service they are providing?**
 - Understaffed/Limited manpower.
- **What is the rate of complaints issued by men and women migrants?**
 - Since male migrants are higher compared to female migrants, the complaints issued by male migrants are also higher.
 - 50% of the female complaints are an appeal to return home.

- **What can be done from an institutional and legal perspective for the prevailing information gap in female labour migration?**
 - There needs to be a change in the social norm and mindset to overcome the stigma of female labour migration.
 - There needs to be a thorough analysis of the key factors that drive women labours to migrate abroad despite unfavorable circumstances.
 - It is the responsibility of the government and the stakeholders to ensure the safety of female labour migrants.
 - Sometimes, incentives can negatively affect the development process. For example, as an effect of reducing the information gap, oftentimes the family of the female labour migrants pushes them to migrate abroad where the decision is not up to the female migrants.
 - There should be a gender analysis of the effect/consequences of implementing incentives on an individual level.
- **What are the barriers for Bangladeshi female labour migrants to work in other professions other than domestic housework?**
 - There is no specific target set by the government to improve the skill level of the female labour migrants.
- **Should there be a change in legal framework to make the recruitment agency or other concerned bodies to recruit labours with diversified skillset?**
 - ILO and UNWOMEN are working together on how to make the recruitment process by sub-agents more ethical.
 - UNWOMEN is working on bilateral agreement, standard development contracts, ethical recruitment, etc. However, there should be a long-term commitment/follow-up for these projects.
 - There has been development of SOPs. However, there has not been any implementation of it because of lack of accountability.
- **Are the donor investments in the development projects for the gender and social equity of female labour migrants sufficient? How to increase this investment?**
 - The resource in this sector is very low.
 - There should be legal measures undertaken to increase the resources from the government perspective.
- **What are the current gaps in the gender and social equity of female labour migrants and what can be done to mitigate it?**
 - There is a huge gap in the bilateral agreement. There should be a focus on gender, inclusion, and legal aspects in our bilateral agreement.
 - Lack of strong negotiations due to strategic reasons.
 - Not being able to capitalize the demand for migrant labour in our favor.
 - There should be more incentive and investments in the skill development of female labour migrants.
 - There should be designated/specific targets and plans for the skill development of female labour migrants.

- The gender and social equity issue of female labour migrants are not taken seriously as an economic agent.
 - The current training system is not sufficient.
 - There should be systematic financial literacy training for the female labour migrants.
 - There is a disinterest in female labour migrants to participate in the training sessions, they are more interested in getting a certificate by any means to go abroad.
 - 80% of the women are not interested in participating in the trainings.
 - It is difficult for women to commute to the training sessions.
 - The inherent care role for women acts as a barrier for women to participate in the training sessions.
 - The training centers are not residential. As a result, it acts as a barrier because the women do not have a place to stay after long commute.
 - Government should facilitate residential facilities in the TTCs for aspiring female labour migrants.
 - Strongly needs human resource development ministry independent of the education ministry.
 - There should be coordination among the ministries.
- **How to increase accountability in the private sector? (Recruiting agency)**
 - Self-assessment tools should be made mandatory by the government in the selection criteria.
 - **How effective are the government institutions in implementing the plans and strategies?**
 - Government is very efficient and supportive and very receptive to the stakeholders.
 - There is a limitation in human resources.

D.3 Sumaiya Islam, BNSK

Can female labour migrants make their own decisions regarding their recruitment?

- According to field reports, the female labour migrants make their own decision regarding their departure abroad.
- Then they contact the middlemen for their departure process.

Do the families of the aspirant female labour migrants support this decision or are they against it?

- The families are not against notion of the female migrants going abroad.

What are the major gender gaps in the current policy framework?

- There should be more focus on gender equity

Should there be more precaution taken for the female labour migrants during the predeparture process?

- There are no additional steps necessary. The government is taking the right steps.

How does BNSK handle the complaints/cases of the female labour migrants?

- There used to be 7-8 complaints daily 2-3 years back. However, now the complaints have been reduced to 1-2 complaints per month and the complaints are not of any big magnitude.

What kind of complaints are received nowadays?

- Medical illness
- Not being able to cope with the different food habits.
- Miss their family.

How does BNSK know about the complaints of the female labour migrants while they are abroad?

- BNSK has their partner organization in the destination countries.
- BNSK does not receive any complaints through Bangladesh Mission

Are the labour wings playing an effective role in the labour migration sector?

- There should be an analysis of the total population, budget, support service, etc. To reach a concluding remark.

Are the female labour migrants getting equal opportunities as male labour migrants?

- The female labour migrants do not get any equal opportunities as the male labour migrants.

D.4 Syed Saiful Haque, WARBE DF

- A lot of times the family members themselves work as the middlemen e.g. - husband, brother, etc.
- There was an information gap among female labour migrants that they would not have to incur any cost for migration, or that there are training facilities for labour migrants in their pre-departure process.
- There is reluctance in sending skilled or semi-skilled labour abroad.
- According to the 2012 agreement between Bangladesh and Saudi Arabia:
 - Women do not have to bear any cost for migration abroad.
 - There is mandatory training that needs to be done before migration.
- WARBE facilitates these trainings through TTC.
- The Saudi Arab agreement is an unfair agreement because it does not offer any protection to female labour migrants in terms of wages and facilities.
- Female labour migrants has not been empowered yet, a lot of them still rely on information from middlemen in regards to labour migration.
- So there are still gaps in the government's policy framework in that regard.
- **Is the information gap more prevalent among women than men?**
 - Women labour migrants are still lacking behind men in regard to the information.
 - Widow and destitute women are more susceptible to exploitation by the middlemen.
 - As a result they are not only exploited financially, but also physically and mentally abused.

- **According to the Saudi Arab agreement, is the wage for female labour migrants lower than their male counterpart?**
 - Female labour migrant wage is very low compared to their male counterpart.
 - In 2010, Saudi Arab stopped intaking male labour migrants from Bangladesh due to the huge influx of them.
 - However, a vacuum of female labour migrants was created in Saudi Arab because:
 - Philippines mandated a \$400 minimum wage for its female labour migrants in Saudi Arabia.
 - Sri Lankan female labour migrants were also facing problems in Saudi Arab.
 - Some Indonesian women were hung at Saudi Arabia, as a result Indonesia banned the migration of Indonesian female labour migrants to Saudi Arab.
 - As a result, Saudi Arab approached Bangladesh to send Bangladeshi female labour migrants to Saudi Arab, and in return Saudi Arab would resume the intake of male labour migrants as well.
 - Subsequently, Bangladesh government could not secure a strong agreement with Saudi Arab in this regard. 300-500 Riyal of minimum wage was set according to this agreement.
 - Bangladesh do not have any bilateral agreement with any country's government regarding labour migration.
 - However, Bangladesh has task force committees with multiple countries where both parties can discuss various issues.
 - Employers in the country of destination have to spend \$2000-2500 to hire a domestic labour migration. That is how the zero cost policy is formed because the recruitment agencies get the funds directly from the employers.
 - This agreement between the employer and the recruiting agency is called "Hosanat" in Arabic. In this system, the employment of the labour migrants is random. Thus, there is no data about where a particular migrant worker is working at the country of destination.
 - Before there was a requirement that all the documents of the female labour migrants need to be attested to help keep track of their whereabouts. However, under the Hosanat system, attestation system is no longer required.
 - According to the contract, the recruitment agency has to take care of the female labour migrants for the entirety of their tenure. However, the Bangladeshi recruiting agency do not take any responsibility in this period.

- **What are the gender gaps in the current policy and act?**
 - When the Overseas Employment and Migrants Act 2013 was created, it was based on the United Nations Convention. However, it has not been fully reflected by the act. So, initially there has not been any gender specific policy on the act.
 - There should be stronger implementation of the zero-cost policy in the amendments.

- **Are the migrant workers aware of the labour wing at the country of destinations?**
 - The migrant workers are not aware of the labour wings.
 - On top of that the labour wing has very limited manpower and they are stationed in the rural areas of the destination country. So even if a migrant worker is aware of the labour wing, it is very difficult to avail services from them for these issues.
 - Currently there are advocacies happening for domestic migrant workers to allow their use of cell phones so they could seek out for help if necessary.
 - There is no database for the migrant workers working in the destination countries.

- There is an attempt to maintain database at the immigration at airport. But it is under the Home Ministry so a lot of times it does not get correctly implemented.
 - There is no coordination between the Bangladesh government and the Saudi Arab immigration to maintain a proper database either.
 - It is not only female migrant workers, there is no database for male migrant workers as well. Data collection approach by UNWOMEN, ION has been largely unsuccessful.
- **Is there something called safe return?**
 - A lot of times the abuse of women are downplayed by saying only a minimal percentage of women are getting abused. But the focus should not be on the minimal percentage, it should be focused on that no one faces abuse at all when they are abroad. Investigation needs to be done to find out the causes of suicide, abuse, etc. Of migrant workers.
 - Male migrant workers die at the destination countries more than female migrant workers. However, there are no data on the exact number of the deaths of male and female migrant workers.
 - Recently RMMRU made a list of deceased migrant workers. The airport also has a list of deceased migrant workers that come through the airport. The port also has a list of deceased migrant workers segregated by male and female data.
- **What is the social condition of the returnee female migrant workers?**
 - Despite the recent development in women empowerment, there is still a stigma regarding the returnee female labour migrants.
 - However, there has been positive news as well. There are instances of returnee female migrant' workers having their own house and leading a well-established life upon returning.
 - Returnee female labour migrants hardly get any access to legal justice.
 - WARBE has an office at BMET to handle the cases for returnee female labour migrants. BMET also receives these cases online.
 - However, it is very difficult to have access to legal support in the destination countries.
- **Are the female labour migrants financially independent to have access to their own income?**
 - A lot of female labour migrants do not even get their wage during the first 2-3 months.
 - They cannot send remittances to Bangladesh under their own name because they cannot have access to banks. In that case their employers send the money on their behalf. For this reason, there is no segregated data on gender-based remittance, because most of the time a man is sending the remittance on behalf of the female labour migrant.
 - There is a huge gender gap in access to finance.
 - There have been cases where employer's family steal the wages from the female labour migrants.
 - Very few female labour migrants spend their finances for themselves.

Annex E: Consultation Meeting Keynotes

E.1 Shahnaz (Migrant Worker):

- Family turbulence was the main incentive for her to migrate to Saudi Arabia to work as a domestic worker.
- She first got the idea of migration from her neighbor where the neighbor even persuaded her to go abroad. She saw many other people from her locality migrating abroad for work and she was influenced by that as well.
- The recruitment agency S. Anwar was in charge of her departure, she deposited 40000 taka and submitted all her documents to the agency. However, she did not get any document from the government, nor did get any assistance.
- Upon arriving in Saudi Arabia, she stayed 5 days in quarantine.
- She was met with physical abuse from the employer family, they did not give her proper wages and she was left without food. They treated her like a slave with the narrative that she was “bought” by them for BDT 20000.
- The recruitment agency S. Anwar promised her that if there was any problem within 3 months of her arrival, they would take care of it. However, after facing abuse when Shahnaz called S. Anwar, they ignored her pleas.
- The employers did not want to give her wage to her personally, they took her to a representative office to pay her wage. However, even the office did not give her wage. She was even physically beaten at the office when she demanded her wage. She was not notified when representatives from Bangladesh embassy came to Saudi Arabia.
- 24 female labour migrants were locked in the representative office in Saudi Arabia. They were left without food and were physically abused even in public on the streets.
- Upon hearing the news, the police came and they were under police protection for 16 days. Afterward, they were escorted to the Riyadh embassy. However, the embassy did not care about their conditions and ignored their requests. The embassy even framed them as involved in criminal activity on social media.
- Shahnaz returned to Bangladesh after 28 days with no money.
- She had two tenures of migrating abroad for domestic work. Before her first tenure, she had a 21-day language training workshop in the predeparture phase, and she had a successful first tenure. However, she did not get any training before her second tenure, and it was during her second tenure that she was faced with abuse.
- During her first tenure, she regularly sent remittances to Bangladesh through Bkash. She even covered the cost of her mother’s treatment through her remittance. However, after the second tenure and upon returning to Bangladesh, she has no money at all under her name.

E.2 Monsura (Migrant Worker)

- Monsura got her predeparture training in Arabic language, cooking, and using home appliances at Mirpur Technical School.
- Monsura incurred a cost of about BDT 40,000-50,000 for her departure to Oman. On top of that, the recruitment agency lost her passport, and she had to deposit an additional 18 18,000 taka to get her passport back.
- She was in charge of taking care of a sick person (hospice service). However, she was met with physical abuse from the other members of the family, she went without food for 7 days. The employer took her

phone away and did not allow her to communicate to Bangladesh. They locked her inside the toilet and physically abused her. They even threatened to kill her.

- After 3 months of abuse, she managed to escape. After walking for hours at night, she met a Bangladeshi person, and the Bangladeshi person took her to an office. He contacted her employer. The employer came to the office and told her that they will give her passport and will send her to the airport for her to return to Bangladesh. Monsura did not believe them and refused to go with them, but they forced her into a microvan and took her to the Muscat office, where she was physically abused.
- She was told she will need 2.5 lakh taka for her to return to Bangladesh, however neither Monsura nor her family could afford that amount of money. Her daughter managed to collect 50000 takas for her return.

E.3 Nazma Yesmin (BILS)

- Since 1971, almost 1.5 crore migrant workers have migrated abroad. However, female labours started migrating since 1991. And so far, only almost 11 lakh females have migrated since 1991. So, there is a prevalent gender gap in the migration of workers.
- Most of the time, the decision for female workers to migrate abroad is made out of necessity where poverty and family needs play a big factor. Most female workers migrate for housekeeping or other low skill work.
- The migration act 2013 has laws for migrant workers but it needs to be implemented.
- She proposed several measures to be taken to improve gender and social equity for the female labour migrants:
 - There is a need to introduce bilateral policy that focuses on female labour migrant's rights.
 - ILO convention 189, "Decent Work for Domestic Workers" needs to be implemented by the government to prevent the abuse of female labour migrants.
 - Need to establish one stop crisis centers in destination countries.
 - Bangladesh embassy needs to be more proactive.
 - Migrant labours need to be provided adequate data about their destination countries.
 - Probashi Kallayan Bank needs to be more proactive.
 - Skill development programmes need to be developed for the migrant workers.
 - Concern bodies need to work for ensuring migrant workers dignity and social security without solely focusing on the remittance.
- Additionally, Nazma Yesmin proposed these measures for the reintegration phase of the migrant workers:
 - A proper database of returnee migrants needs to be developed.
 - Returnee migrants do not have proper money management skills and can't establish themselves in Bangladesh upon return because of various social stigma, the government needs to work to overcome these stigmas.

E.4 Shaila Sharmin (BRAC)

- When a returnee migrant wants to file a case regarding their situation, law enforcement institutions get confused whether to file the case under human trafficking act or the migrant act.
- There is no collaboration between the Home Ministry, and the Ministry of Expatriates Welfare and Overseas Employment.
- Returnee migrants do not have skills other than domestic housework; steps need to be undertaken for the development of various other skills to make them more versatile.
- Bangladesh government and other concerned bodies should take steps to facilitate psychosocial counseling for the returnee migrants who had been victims of abuse.
- There is no policy framework for the returnee migrants who have been sexually exploited, who return home being pregnant or with children. Policies need to be developed for the future of these children.

E.5 Tajmary Akter (Helvetas Bangladesh)

- There needs to be more awareness about the facilitation of training programmes.
- The female migrants need to be made aware of cultural shocks.
- There needs to be a database of behavioral data.
- Macro level analysis is important for policy analysis.

E.5 Prodip Kumar (BOMSA)

- After analyzing 400 cases of grievances by female migrant labours, the prime complaints are:
 - Employers do not let the female migrants return to Bangladesh.
 - They do not have their proper wage.
 - Sexual harassment (Not reported by victims due to social stigma)
 - Physical abuse.
- There is a huge information gap. Female migrant labours do not receive any pre-departure contracts. However, officials deny these accusations. So, the plausible reasons are, either the middlemen scam the female migrants in regard to their predeparture contracts, or the recruitment agency themselves do not provide the contracts.
- There is no awareness or promotion made despite the government taking initiatives.
- Recruitment phase is the most important phase. Majority of the problems will be solved if the problems in the recruitment phase are addressed,
- Female migrants mainly complain about lack of food because of cultural difference. They may not get to eat rice 3 times a day as they used to in Bangladesh, but they can eat regular Arabian food like Khobuj.
- Female migrants get physically abused mainly due to language barrier.
- A lot of times the female workers are ordered to do things outside of their contracts, mainly catering to the sexual advances made by employers.
- Human trafficking no longer happens through illegal routes. It happens through legal routes and legal immigrations. So, the laws for human trafficking act and migrant act gets integrated and there is confusion when a returnee migrant wants to file for a case. On top of that, female returnee migrants often do not have enough money to file for a case.
- There is zero cost involved in female migration in terms of domestic work, so the employers get a sense of ownership over these migrants which contributes to their abuse. Also, domestic workers live in employers' homes so they are more vulnerable to abuse compared to nursing workers who stay together.

- Prodip Kumar advised female migrants not to flee from the employers because it is against the law of the destination countries. And once they break the law, it becomes difficult to bring them back to Bangladesh. In case of abuse, he advised the female migrants to contact the hotline for BNSK and other institutions.
- Saudi Arabia does not allow any NGO to work for migrant workers' rights, so it is comparatively more difficult to work for the female migrant labour rights there compared to other countries such as Lebanon, Jordan, etc.

E.6 Jannatunnesa Toma (WARBE DF)

- There is a gender gap in the decision-making capability between men and women, men often take their own decision for migrating to another country. However, women often do not have that privilege.
- Men are eligible to migrate only if they pass the medical fitness test. However, many women migrate even when they are physically unfit. Often times, the middlemen or dalals contact the medical personnels make fake fitness certificates for female labour migrants.
- The female labour migrants also do not have any financial freedom, all their incomes are given to the male patriarch (Father, Husband, Brother, etc.). They often go empty handed, and also return empty handed.
- Often times the returnee female migrants cannot reintegrate with their families due to the social stigmas involved. Such as:
 - One woman returned to Bangladesh with a broken hand due to abuse, and her family refused to accept just for the sole reason that she was abused abroad.
- Overseas Employment and Migrants Act 2013, section 25-38: There is legal punishment for the recruitment agents to go against the government. However, there is no punishment involved for taking fraudulent means to migrate women. There is a huge policy framework gap.
- When one migrant is brought back, another worker needs to be replaced with more cost involved. So, there is negligence among recruitment agency to bring a migrant back.

E.7 Mazharul Islam (ILO)

- In order to establish gender and social equity for female labour migrants, measures need to be taken in three aspects:
 - Macro Level
 - Mesa Level
 - Micro Level
- **Macro Level:**
 - The migration act 2013 has multiple amendments in the current policy framework.
 - ILO is jointly working with UNWOMEN and IOM to establish policy for gender and social equity.
- **Mesa Level:** Local government needs to be involved as well.
- **Micro Level:** This level includes economic reintegration, social reintegration, family reintegration, etc. for returnee female labour migrants.

E.8 Laetitia Weibel Roberts (ILO)

- Main problems in the gender and social equity for female labour migrants are in the macro level.
- ILO is currently working on the reintegration policy analysis.
- Government stakeholders need to look at predeparture process and work process in the destination country.

E.9 Nigar Ahammad (BNSK)

- Women do not have any rights in the migration policy framework.
- Although DEMO and TTC work for the dissemination of information regarding migration, it still has not reached the grassroot level. Service, policy and laws need to be easily understandable.
- Although there are medical training, mental training, and other miscellaneous training for the female labour migrants, the trainings need to be more robust.
- Female migrants often do not partake in trainings, which makes them vulnerable for abuse.

E.10 Mahmuda Rahman Khan (DataSense)

- Many of the policymakers are not sensitive to gender gap analysis, or transgender rights.
- Institutions often do not take accountability, and there is no coordination among the ministries. However, the Action Plan 2030 by the Bangladesh government focuses on this coordination.
- She also added that we have been unable to facilitate robust training to turn labour into actual human resources due to institutional gap and gender gap.
- There is a gap in focusing on the mental health, physical health, reproductive health, etc. of female labour migrants.
- Every institution that are involved in the policy framework are male dominated and as a result there is an inherent gender bias. And the patriarchal mindset is integrated in our subconscious.
- She raised some questions regarding the gender and social equity of female labour migrants:
 - Are men and women getting the same amount of information? Or do men migrants get better information?
- To this Prodip Kumar (BOMSA) replied, the information gap is uniform across both men and women.
 - Are we considering the migrants as Human Resource or as mere manpower?
 - Females have different biological needs, are we considerate of that?
 - Males and females can't be thought of as equal, because females have different needs, are we taking measures in establishing that equity?

Annex F Journey of a Women Migrant Worker: Issues, Risks, and Challenges

Labour migration from Bangladesh takes several different paths depending on the channels availed by an aspirant woman migrant. This chapter presents various possible combinations of choices by a woman migrant worker in the whole journey from making decision to migrate up to return and reintegration, and associated issues, risks and challenges they may face, mapped with GSE pillars. Key informant interview and consultation meeting with key stakeholders provided insights as regards the risks and challenges of men and women migrant workers, presented below.

Thanks to special arrangements for the women migrant workers with a few designated countries through bilateral agreements, fair contract and safe migration has largely been ensured [see deep green cells in each step of the journey in Figure 1,2. However, after arrival in destination country, women fall into various risks and face various challenges and issues, which depend on the act of individual employer, despite the fact that bilateral agreements stipulate certain procedure and there are provisions of punishment in the bilateral agreements [Figure 2].

There are fourteen broad steps in a labour migration journey for a woman. [Figure 1,2 and, Figure 3]. There are multiple scenarios in each step of the labour migration journey by a woman. Each scenario poses various degrees of risks: starting from 'safe' [deep green] to 'high risks' [red], which are presented in Figure 1 and Figure 2. There are also two other risk levels namely 'low risk' [deep blue] and moderate risk [brown]. Thus, a journey of a woman migrant worker may be a combination of all risk level depending on the scenario in each step she falls in.

Step 1. Getting Information and Decision Making

Getting information and decision making largely determines the subsequent risks and challenges a woman migrant worker may face. The access to information at various stages of decision making plays a very important role, which is connected to the GSE pillar titled 'Access to and control over services' [see step 1 of the Figure 1]. All starts with a discussion within the family and then getting more specific information about specific scope becomes available through one of the many channels: newspaper, website, family members, relatives and acquaintances, other migrant workers' families. In certain cases, decision making happens within family or solely by the aspirant woman migrant workers themselves. In the majority of cases, informal intermediaries (which are both connected to a private recruitment agency and independent ones) play a major role, as they are known within community and familiar with the good practices or bad practices, depending on their interest. NGOs play an important role in making information available; however, their spread and consistency vary [Column 1 of Figure 3]. The GSE pillar 'Access to and control over resources' is relevant in this case.

Column 1 of Figure 1.a also presented the associated risks and challenges for the migrant workers. In step 1 [getting information and decision making]: there is pervasive inability of a woman migrant worker to exercise needs and interests due to lack of proper information. Often, they fall prey to unscrupulous independent intermediaries, who are well trusted in the community and information provided by them takes them in the wrong direction.

Family plays a particularly important role in making the choice of going abroad. Often, women decide to go abroad for a job due to the push factor within family. This spans from feeling unwanted to physical and verbal abuse within the family. The more vulnerable a woman within family, the higher chances that they end up with wrong information and allured to a rosy picture abroad. They even agree to go as girlfriend or wife. This particular role of family falls in the GSE pillar titled ‘cultural norms and beliefs’ and, ‘participation, voice and decision making.’

Step 2. Choice of Channel for Labour Migration

Generally, the combination of choices for women migrant workers in terms channels are self, family and friends and DEMO. This is the safest channel combination. However, the choice is also made for informal intermediary (both connected to a PRA and independent). The independent intermediary channel is the riskiest channel, however, remain lucrative as it appears as the biggest support for a woman, who is distressed for push factors within family.

The associated risks, issues and challenges are Extortion/ Cost escalation and ground for unscrupulous recruitment [see Section A of Figure 1.a]. Such issues arise when a woman migrant worker chooses the riskiest channel, the independent informal intermediary. This is connected to the GSE pillar ‘Access to and control over services and resources. When, DEMO or NGOs fail to reach to this category of women effectively, such challenges emerge. It is also about lack of “Participation, Voice and Decision Making’.

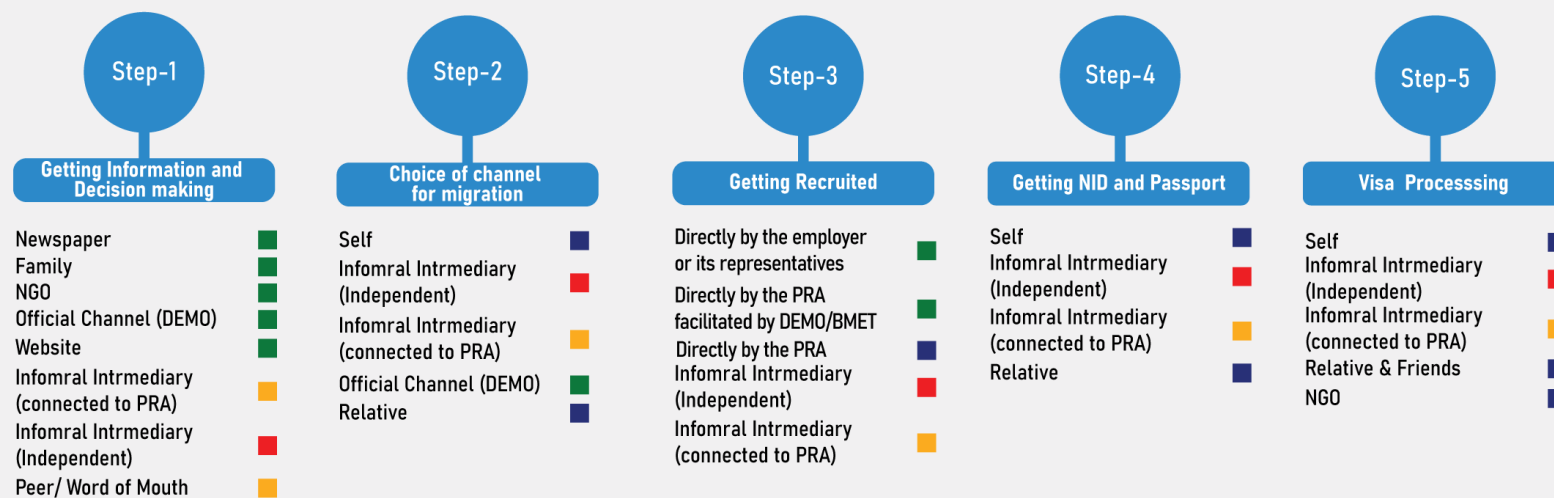
Step 3. Getting Recruited

This is the most important step in the whole labour migration journey of a woman. There are three safe or low risk ways to be recruited: directly by the employer or its representatives, directly by the PRA facilitated by DEMO/BMET/NGO, and, directly by a PRA. The two risky channels are: informal intermediary (connected to PRA) with moderate risk and independent informal intermediary.

Due to choose of wrong channel, a woman migrant worker becomes subject to having false recruitment papers leading to being forcibly in unscrupulous jobs with no minimum wage guaranteed or benefits ensured. In many cases, the woman migrant worker chooses to go as wife or girlfriend with a visit visa.

The associated GSE pillars for this step are: gender roles and division of labour, and, participation, voice and decision making

STEPS OF JOURNEY OF A WOMAN MIGRANT WORKER: GETTING INFORMATION – VISA PROCESSING



Associated Risks and Challenges in Migration Journey for Women Migrant Workers

- | | | | | |
|---|--|----------------------------|--------------------|------------------------|
| !! Inability to exercise needs and interests | !! Extortion/Cost Escalation | !! False recruitment paper | !! False Documents | !! Cost Escalation |
| !! Getting false information leading to wrong | !! Ground for unscrupulous Recruitment | !! No Minimum Wage Ensured | !! Cost Escalation | !! False Documentation |
| | !! Risk of being victim of trafficking | | | |

Associated GSE Pillar(s) in Migration Journey

- | | | | | |
|---|---|---|---|---|
| » Cultural norms and beliefs | » Access to and control over services and resources | » Gender roles & division of labour | » Access to and control over services and resources | » Access to and control over services and resources |
| » Access to and control over services and resources | » Participation, voice, and decision making | » Participation, voice, and decision making | » Participation, voice, and decision making | » Participation, voice, and decision making |
| » Participation, voice, and decision making | | | | |

■ Safe ■ Low risk ■ Moderate Risk ■ High Risk

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Figure1: Steps of Journey

Step 4. Getting NID and Passport

It is rare when women migrant worker herself choose to get NID and passport. The low-risk mediums are self and Family and Friends. The moderately risky medium is an informal intermediary connected to a PRA and high-risk medium is the independent informal intermediary. There is no 'safe' medium here as in overwhelming majority of cases, the woman migrant workers are forced to pay to other intermediaries connected to passport office. In certain cases, they receive a false NID or passport.

Associated risk, issues and challenges are receiving false documents, and cost escalation.

The associated GSE pillars for this step are gender roles and division of labour, and participation, voice and decision making.

Step 5. Visa Processing

Generally, a combination of any two of the mediums are used with direct presence of the aspirant woman migrant worker: family and friends with low risk and informal intermediary connected to a PRA with moderate risk, associated with cost escalation. Sometimes, NGOs also provide assistance in getting visa. By choosing riskiest medium, the independent informal intermediary, there is chance of getting false visa document, which may lead to arrest, jail and deportation.

The associated GSE pillars for this step is: Access to and control over services and resources, and, participation, voice and decision making.

Step 6. Medical Check-up

Generally, the medical check-up is a less complicated step, where the women migrant workers need to go to a designated medical centre, approved by the employer in destination country. The women migrant workers become victim of extortion by unscrupulous independent migration intermediary or intermediary connected to medical centre in case when the medical report is not acceptable for visa processing. In some cases, leveraging the ignorance of women migrant workers extortion happens even when all medical parameters are alright. Sometimes, the informal intermediary connected to the PRAs also extort leveraging ignorance of a woman migrant worker. Such instances lead to travelling with false medical report, which may subsequently lead to deportation from the destination country and cost escalation. Generally, the employer pays for the medical check-up under bilateral agreement with Saudi Arabia. However, due to lack of information about this provision, some women migrant workers end up paying for medical check-up.

The associated GSE pillar is 'Access to and control over service and resources.

Step 7. Skills and Pre-departure Training

Skills acquiring, and pre-departure training are two important components for migration clearance. Generally, BMET or DEMO designate a TTC to a woman migrant worker for a two-month long pre-departure training, mostly for domestic works. For job specific skills acquiring, women migrant workers also go for training to a private training institute. These training institutes are owned by PRAs of Bangladesh Association for International recruiting Agencies (BAIRA). Some NGOs like BRAC also provide training, which is approved by BMET and or NSDA/BTEB.

Despite the fact that the training is a mandatory requirement, through collusion of informal intermediaries and the training facilities, many women migrant workers get certification without or partial training. This leads to the incidence of losing a job at the destination country due to lack of skills. It also leads to cost escalation due to unofficial charges for certification. In such cases, the training facilities receive money both from the employer and the women migrant workers.

These risks arise within the pillar of 'Access to and control over resources. NGOs, BMET need to warn the women migrant workers that false certification may lead to deportation. They also need to make sure that women migrant workers know that there is no fee for such training.

The associated GSE pillar is 'Access to and control over service and resources.

Step 8. BMET Related Formalities [Migration Clearance]

Given that a woman migrant worker is confident and has adequate information and knowledge, she is able to complete the procedure at BMET without any trouble. However, lack of confidence and incomplete or wrong information lead to relying on intermediary at BMET, which leads to cost escalation due to extortion.

The associated GSE pillar is 'Access to and control over service and resources.'

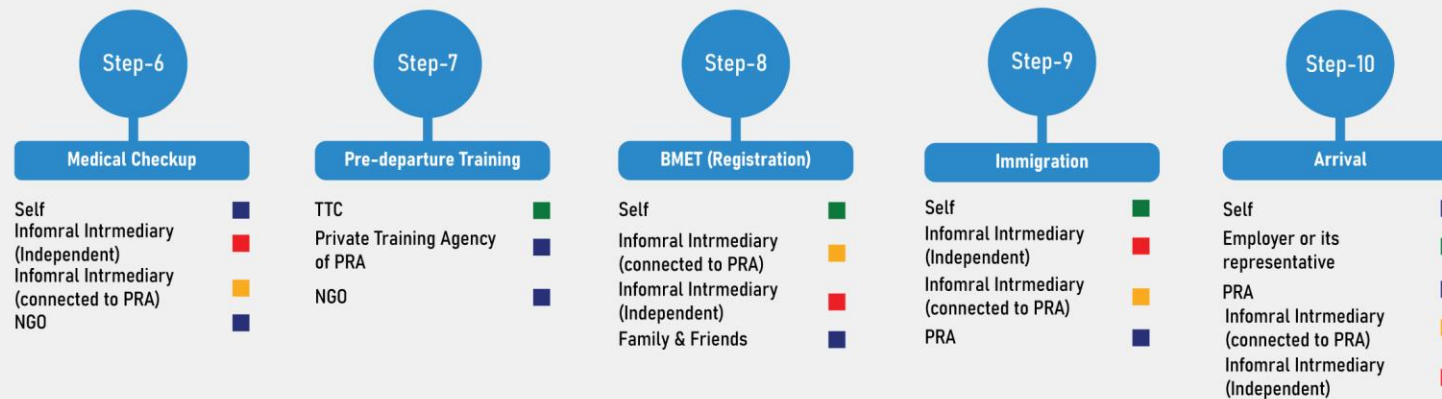
Step 9. Immigration

After completion of all procedures and documentation, a woman migrant worker starts her journey out of the country being nervous, which is, except for repeated travel, for the first time. Knowing such vulnerability, an unscrupulous intermediary takes advantage and extort her. Sometimes, having false documentation provided by the intermediaries in earlier steps (NID, work permit, visa) lead to cancellation of journey and arrest.

Falling prey to intermediary at the immigration point leads to extortion and harassment.

The associated GSE pillar is 'Access to and control over service and resources'.

STEPS OF JOURNEY : MEDICAL CHECK-UP – ARRIVAL IN DESTINATION COUNTRY



Associated Risks and Challenges in Migration Journey for Women Migrant Workers



Associated GSE Pillar(s) in Migration Journey



■ Safe ■ Low risk ■ Moderate Risk ■ High Risk

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Figure 2: Steps of Journey

Step 10. Arrival

Generally, a representative of employer receives the women migrant worker at the airport. However, in certain cases, due to false documentation, a woman migrant worker may strand in the no man's land barred from entry to the destination country. Depending on the type of false document, she may be arrested and subsequently is be 'rescued' from the no man's land and taken to 'possession'. A woman migrant worker may end up working for the traffickers in unscrupulous job in the destination country and any other country. Such capture may also threaten their lives.

Step 11. Work

If a woman migrant worker is lucky, she is well received by an employer and facilitated for settling down with accommodation, registration, and proper job orientation. She may start working for the job she signed for as per contract with decent wage and benefits. However, there are other scenarios, where a woman migrant worker may be with lesser luck or no luck. Sometimes, the employer may change the location of work, which is different than mentioned in the contract, with partial fulfilment of contractual obligations. This may fall into the category of moderate risk. It may also happen that the employer as per contract does not exist or did not send the work permit, the intermediary hands her over to a different employer with or without contract. This is a high-risk situation, which may result on low wage, unsafe working conditions, unpaid overtime and so on. It may also happen that the woman migrant is forced to work illegally as her documents are not genuine with a risk being caught, arrested and deported. A woman migrant worker may be forced to do job which is illicit in nature. The low wage may lead to severe debt burden and financial bankruptcy.

The worst-case scenarios are examples of how women's voice and decision making may be undermined. This also manifests no access and control of services and resources.

Step 12. Services and Facilities during work

'Access to and control over services and resources' is the GSE pillar, elements of which determine how responsive and effective of the legal and institutional framework of labour migration for women. The step 12 in Figure 3 depict possible scenarios, where things may go right or wrong, depending on the ability and efficiency of the institutional mechanism. Starting with standard working hours, it allows women migrant workers live a life where she can experience a good family and social life. It also allows her to replenish her energy for work. However, overtime is a common phenomenon for women migrant workers. Paid overtime with hours within limit of law at least compensate her sacrifice, it poses low risk of being exploited. There are instances when the women migrant workers are forced to work extra hours without any pay.

STEPS IN THE JOURNEY: WORK - REINTEGRATION



Associated Risks and Challenges in Migration Journey for Women Migrant Workers

- !! Risk of being arrested and in jail
- !! Risk of being deported
- !! Risk of being killed
- !! Severe debt burden

- !! Wage Theft
- !! Violation of BLA
- !! Scope of unreported violence
- !! Deterioration of mental wellbeing
- !! Financial fraudulence
- !! Risk of being injury and being killed
- !! Victim of verbal, physical and sexual violence
- !! Financial bankruptcy

- !! Financial Bankruptcy
- !! Victim of verbal, physical and sexual violence

- !! Jobless
- !! Mental distress
- !! Victim of verbal, physical and sexual violence
- !! Lack of place to stay

- !! Cost Escalation
- !! Financial Bankruptcy
- !! Loan burden making foreign job unfeasible

Associated GSE Pillar(s) in Migration Journey

- Access to and control over services and resources
- Women's needs and interests
- Participation, voice, and decision making

- Access to and control over services and resources
- Gender roles & division of labour
- Participation, voice, and decision making

- Access to and control over services and resources

- Access to and control over services and resources
- Cultural norms and beliefs

- Access to and control over services and resources
- Participation, voice, and decision making

■ Safe ■ Low risk ■ Moderate Risk ■ High Risk

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Figure 3: Steps of Journey

It is important that a woman migrant worker have the following facilities and benefits at work:

- a. Possession of employment documents.
- b. Possession of phone for keeping connection with family and her safety network.
- c. Mobility outside workspace for building and maintaining her own social network.
- d. Access to Bangladesh Mission and Labour Wing for accessing services and emergency.
- e. Paid sick leave.
- f. Paid annual leave.
- g. Health Insurance and access to healthcare.
- h. Access to reproductive health services.
- i. Maternity insurance.
- j. Access to legal aid and justice.
- k. Access to mental wellbeing support and service.

Such dire situations fall in multiple pillars of GSE framework: Access to and control over services and resources, Participation, voice, and decision making, Cultural norms and beliefs, Women's needs and interests.

Step 13. Return

Women migrant workers may return home prematurely or after completion of her contract. It is important that they receive full payment of salary and other payables before leaving the job. Not all departure of the women migrant workers is happy. They often return being victim of violence. They often have to pay for their return causing financial bankruptcy.

Proper design and enforcement of provisions under law may lead to address challenges during return, which is connected to GSE pillar of 'Access to and control over services and resources.

Step 14. Reintegration.

Most of the women migrant workers, irrespective of the circumstances of return, are subject to stigmatization. Many women are not well accepted by family and relatives. The community also excludes them in one or another way. This is a traumatic experience for them. The burden multiplies for those, who return empty handed and being victim of violence. Lack of access to productive opportunities aggravates situation for them. They require a place to stay with dignity when the family refuses to accept them.

Cultural norms and beliefs lead to such stigmatization. A strong reintegration programme for women migrant workers is essential for addressing these inhuman conditions [Access to and control over services and resources].

Access to finance throughout the migration journey

Access to finance an over encompassing and important matter for women migrant workers. It includes financial literacy for understanding feasibility of foreign job offered, access to loan, access to savings instruments, access to appropriate investment opportunities, access to comprehensive insurance facilities, covering health, reproductive and maternity, hospitalization, protection of remittance income and so on. There is significant institutional in efficiency in financial services, except remittance, especially for women migrant workers.

A woman migrant worker needs to apply her financial literacy in the whole migration journey, starting from the making decision about going abroad, during her stay in the destination country and after return, when she tries to be reintegrated in her family and community.

Other than remittance service offered by foreign service providers and some digital financial services providers in Bangladesh, the women migrant workers have no access to institutional services like loan, savings, and insurance.