

# Make loan process simple for migrant returnees

## Probashi Kallyan Bank must serve the unique needs of our remittance warriors

The life of a migrant worker is fraught with numerous difficulties, from the expensive and complicated recruitment process at home to the precarious work conditions abroad. Unfortunately, these hurdles don't stop once they return – an overwhelming majority of returnees struggle to be reintegrated into society and find productive means to sustain themselves and their families. Although the Probashi Kallyan Bank (PKB), tasked with ensuring a smooth transition for the returnees, introduced a Reintegration Loan in 2011, it has remained grossly underutilised. Despite the huge demand on the returnees' end for financial support, only Tk 2.92 crore has been disbursed in 2011-20 to a total of 111 applicants.

Then Covid-19 hit the world, bringing the global economy to a standstill. Half a million migrants were forced to return home, many empty-handed. The government, in a welcome move, introduced three new categories of loans during the pandemic: Special Integration Loan, Women Reintegration Loan, and Self-Employment Loan. But though the rate of disbursement increased significantly in the last two years compared to the decade before, a recent study published by Ovivashi Karmi Unnayan Program (OKUP) shows that only 6,384 returnees received a total of Tk 169.15 crore under the Special Reintegration Loan, which means only 2.6 percent of the Covid-affected returnees received assistance. Meanwhile, no female returnee migrant workers received a loan under the Women Reintegration Loan or Self-Employment Loan categories, despite the fact that female migrant workers are one of the most vulnerable populations in the country in dire need of guided financial assistance.

The OKUP study found that most migrant workers could not meet the eligibility requirements set by the PKB, and that there were discrepancies between the bank's rule and what its officials practised. For instance, although the rules state that anyone capable of repaying the loan can be a guarantor, a majority of migrant workers reported that the bank officials asked them to find socially influential people or government employees as their guarantors in addition to their family members. Many stated that the numerous documentation needed from the guarantors, including a signed cheque, and physical presence at the bank discouraged many from lending their support to the migrants. Meanwhile, although there were no official requirements of trade licences or records of prior investment, many reported that their applications were rejected because they failed to provide these records.

The PKB must take urgent note of the findings of the study and take immediate steps to simplify the process of loan disbursement. It must remove discrepancies between stated prerequisites and real-life practices, make it easy to avail guarantors, remove the requirements to provide a long and unrealistic number of documents, and consider prior skills and experiences instead of prior investment as an eligibility criterion. Moreover, and most importantly, the PKB, as the specialised bank for migrant workers, must realign itself to better serve the unique needs of the population and offer financial assistance that can ease, not amplify, their sufferings.

# Fishers must have food security

## Govt has to do more to support these vulnerable communities

The government has announced that from October 7 to 22, there will be a ban on hilsa fishing to prevent overfishing during the breeding season, which runs the risk of reducing the fish population for the rest of the year. Last year, too, there was a hilsa ban in October, and a longer ban in May for similar reasons – 65 days of no fishing at sea at all. And while this policy might make sense in a country where people are known to be mad about eating fish all year round, it has a detrimental effect on the livelihoods of fishers – a population that is generally mired in poverty due to insecure incomes.

In fact, 75 percent of fishers are known to suffer from further economic hardship during fishing bans, which can be harsh enough for them to require food aid. And while the government gives food aid to those with fishermen cards, new research from Manusher Jonno Foundation (MJF) has found that not only is this support inadequate, but due to corruption and nepotism, it is reaching the wrong hands. This information was corroborated by the leaders of fisher unions in a recent press conference, who reported that people who have never been fishing are on the government support list due to their connections with local political leaders, and that even those who do have access to the food aid often do not get the promised amount.

These latest findings can now be added to the towering pile of public projects that target the vulnerable, but are failing to have an impact due to inefficiency and poor implementation at best, and deliberate corruption and a complete lack of accountability at worst. The research suggests that, during the bans last year, fishers suffered deeply from food insecurity, and only 40-46 percent received government food aid. Given this situation, are the fishing ministry and the relevant local government offices working together to ensure this doesn't happen again this year? Have they made any efforts to update the current list of fishers? Are they considering providing alternative employment to them during the ban? One of the fundamental flaws of this and many other government policies is that the people they are meant to serve are the ones not having their voices heard.

Leaders of fisher unions have long argued for cash incentives during seasonal bans alongside proper distribution of food aid, as well as a specialised bank or loan system so they don't fall into a debt trap by borrowing money. The relevant authorities must understand how important the roles of fishers are in ensuring food production and security in the country. Their vulnerabilities cannot be an afterthought when formulating policy. Rather, it should be the central concern, and their demands should be heard and met with the utmost urgency.

# Destination Death



## BLOWIN' IN THE WIND

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SHAMSAD MORTUZA

"4,000 migrants' bodies brought home in eight months." The newspaper that carried the story cited "data available with the Wage Earners' Welfare Board (WEWB)" for the head count (*The Financial Express*, September 21, 2022). Given the previous track record of our official paper trail, this figure, too, is likely to be an underestimate.

Five hundred deaths a month. Is that natural? The official certificates in most cases categorise these deaths as "natural," often to avoid penalties or further litigations that could implicate the employers or their agents. The International Labour Organization (ILO) reports that 400,000 Bangladeshis go abroad in search of work every year. Maybe, when we look at the big picture, the mortality rate seems to be proportionate with the large workforce. Yet, the number of deaths of mostly able-bodied young men and women (almost 17 people a day) is troubling, to say the least. Are we sending our remittance warriors to walk towards their death? While we relish the opportunity to brag about or benefit from the revenue sent home by our migrant workers, there seems to be clear indifference to the lives that matter so much for our national growth and sustenance.

Hostile working conditions in extreme weather, especially in the Middle East, workplace accidents, pre-existing health conditions such as kidney or heart disease aggravated by hard labour, suicide caused by the trauma of dislocation or work pressure, road accidents and murder are reported to be the main causes of death. However, almost 80 percent of these deaths are certified as "natural."

These breadcrumbs led me to visit the WEWB webpage. The first widget after the welcome message blazons a notice for the "Deceased Workers & Families" with "Burial of Dead Body" as the first hyperlink. I clicked on it to read, "A good number of migrants die in abroad every year. WEWB brings their dead body from abroad and hand over them to their deceased family. In some cases, WEWB also



VISUAL: BIPLOB CHAKRORTY

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arranges necessary action to bury dead body locally with the consent of the deceased family [sic]." There was a photo of an airport porter carrying two coffins in a steel trolley. I kept on staring at the page and wondered how insensitive one could be to promise potential workers of their last rites.

Earlier in April, an editorial by *New Age* mentioned that the WEWB brought back bodies of 41,053 migrant workers in 20 years, between 2002 and 2021. The actual figure of casualties abroad could be much higher as many Bangladeshis travel undocumented. Of course, the burial service is a noble one, but one wonders what steps are in place to minimise the death toll. Our missions abroad are often guilty of being indifferent to the misery of our migrant workers.

The irony is most of these workers paid a heavy price to earn their deaths. In 2021, *The Guardian* ran a report on the dark side of the World Cup construction frenzy in Qatar to point out that in the last 10 years following the announcement of Doha as the host city, more than 6,750 migrant

workers from India, Pakistan, Nepal, Bangladesh and Sri Lanka have died in Qatar. Of them, 1,018 were Bangladeshis, securing an unenviable third spot on the death tally. The report adds, "Bangladeshis migrating to the Gulf country are likely to have paid about USD 1.5 billion in fees, and possibly as high as USD 2 billion, between 2011 and 2020."

The UK-based newspaper offers a

stages of their journeys: recruitment, employment, and homecoming. We hear horror stories that employers confiscate passports, demand extra money for their work permits, sell their contracts to third-party employers to strip them of any legal obligations, blackmail them, and treat them as modern-day slaves in the workplace. The situation is even worse in Saudi Arabia, particularly for female workers. Yet, we look for opportunities to send our human resources abroad. These are the people who would send their entire earnings back home hoping their loved ones would pay off the debts or live a decent life. In return, they live on charities.

While researching for this column, I realised there was no shortage of good suggestions and policy documents on the internet. The answers are indeed blowing in the wind. Hence, I shall end by saying the obvious: let's learn to put human faces to all the numbers we are presenting – exported human capital, global supply chain, and overseas currencies. Let's unlearn to view them as commodities and relearn to treat them as humans. Let's give them the legal and official support base so that they know where they can find protection. Let's ease their travel travails with designated immigration booths, with specially

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trained empathetic officers. And most importantly, let's try to improve their skill sets so that they can move up the career ladder. Keeping these workers from the lowest strata of our society ignorant and deprived may help a vested class or an invested coterie for now, but it hampers the country in the long run. People migrate because they want to celebrate life, not death.

# The 77th UNGA and Rohingya Crisis



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The 77th session of the United Nations General Assembly (UNGA), which commenced last week, would certainly reflect on the critical issues the world is currently faced with: the Ukraine crisis, global energy prices, widening trade deficits, and challenges in post-Covid recovery. However, it is necessary for the UNGA to attach priority to the Rohingya issue, too. The current session needs to build up on previous discussions and resolutions on the Rohingya crisis over the last few years, and undertake strengthened initiatives for implementation.

According to concrete evidence and findings of the International Criminal Court (ICC), the Myanmar authorities have been committing genocide and ethnic cleansing in Rakhine in gross violation of human rights. The crisis has deepened further during the past couple of years. In this context, the 77th UNGA needs to reflect on the imperativeness and urgency in implementing ICC decisions and provisions of international law. The Myanmar military government has been ignoring all concerns and appeals by the international community (both at bilateral and multilateral levels) to stop repression in Rakhine. Myanmar has not demonstrated minimum efforts on its part to cushion this crisis. The UNGA needs to incorporate provisions that would expose intransigence, lapses and deficiencies in compliance of UN decisions. Furthermore, this session should consider creating a "review mechanism" to hold Myanmar's military government accountable and make them face penalties accordingly.

The instability and chaos in some

regions of Myanmar for the past two years may trigger further violence, and escalate breach of peace and security in the region and beyond. Unless the UN expands the level of policy intervention through effective coordination by all stakeholders in ensuring the return of displaced Rohingyas to their homeland, the critical humanitarian crisis may further aggravate. This will impede peace, stability, and development in the region.

Based on the resolutions previously adopted, the UN may consider adopting a new resolution incorporating a programme of action, asking Myanmar to stop genocide and all repressive actions in Rakhine and adjoining areas with immediate effect. Special provisions could be incorporated stating that further delay or failure in compliance of UN resolutions should lead not only to renewed sanctions, but also suspension of Myanmar from the UN membership. In the past, there have been instances of suspension of membership by the UN for similar violations of its charter.

A special session of the UN Security Council during the current UNGA session should be convened with a view to endorsing the proposed UNGA resolution that would ask Myanmar to take back the displaced Rohingyas after ensuring a congenial atmosphere for their return. The UNGA should consider deploying UN peacekeeping forces and multinational peace observers in Myanmar's Rakhine state and in bordering areas as well. The UN peacekeepers should be mandated to review and monitor the situation and recommend, if the situation warrants,

UN-guided multinational intervention.

The proposed UN resolution during the current session should also have provisions for comprehensive sanctions against Myanmar, should the influx of Rohingyas from Myanmar continue. The UNGA may also ask the United Nations High Commissioner for Refugees (UNHCR) to set up a consortium to coordinate with all parties and

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stakeholders concerned for meeting necessary financial, operational and functional requirements related to Rohingya repatriation.

The 77th UNGA should also consider adopting a new convention (as a subsidiary to its human rights convention), titled "Security and Rehabilitation of Displaced and Stateless People," which would ensure binding provisions on Myanmar to take the Rohingyas back and ensure their safe and smooth settling down in their homeland. Based on the scale, magnitude and effectiveness of the UN's urgent intervention on the Rohingya crisis, the proposed convention will also operate as a mechanism for fast-track solutions on handling similar issues in any region in the future, should the

need arise.

The proposed UN convention should include a legal provision to assess whether Myanmar's economic zone in the Rakhine state is contrary to international law. There is specific evidence that these projects have been planned and implemented by Myanmar without taking environmental, social and security safeguards into account. There needs to be UN-driven neutral investigations to assess and uncover the destructive impact of these projects in Rakhine on the interests of local residents, and on the bordering areas of neighbouring countries.

There is also a need to implement, on an urgent basis, the recommendation of the Kofi Annan Commission. In this respect, the UN may set up an implementation task force with specific guidelines and timeframe for implementation. The core strategies suggested by Bangladesh to implement the Kofi Annan Commission recommendation would lead to effective outcomes.

The UN may request its specialised agencies and multilateral development institutions to ensure Myanmar's compliance with UN resolutions, failing which comprehensive sanctions could be in force. The UNGA may consider proposing an interregional framework (comprising members of Saarc and Asean) with a view to facilitating inter and intraregional dialogues to ease the current impediments in Rohingya repatriation.

To facilitate and implement the above, the UN secretary-general should take into account the proposals on resolving the Rohingya crisis, submitted by Bangladesh, the OIC Secretariat and Asean, during the UNGA sessions since 2017, including the ongoing one. The 77th UNGA may also propose an Arbitration and Crisis Resolution Forum that would include non-government organisations, civil society, and private sector representatives to supplement government efforts and initiatives.