

Prospects of Migrant Workers to become Entrepreneurs: A Study on Six Villages of Bangladesh

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Abstract

Bangladesh recently has climbed up a lower middle-income country, however still many people in the rural areas are living under the poverty line due to lack of social amenities and information. To promote the life style of these vulnerable poor family members, a significant number of people work as expatriates in different countries especially in the Middle East and send a lot of remittance in our country. Instead of investing their remittance earning through entrepreneurship development they or their family members invest this remittance in the sector of consumption. In this way returning back after three or four years the remittance earner suffers serious money problem and then he again goes abroad leaving back his wife and children. This article accumulates some basic information of the remittance earners so that we can develop a guideline for developing entrepreneurship among the remittance earner families. Sample has been selected through simple random sampling techniques among the six villages of Dhaka, Chittagong and Sylhet division.

Key Words: *Entrepreneurship, Remittance, Labour, Expatriate.*

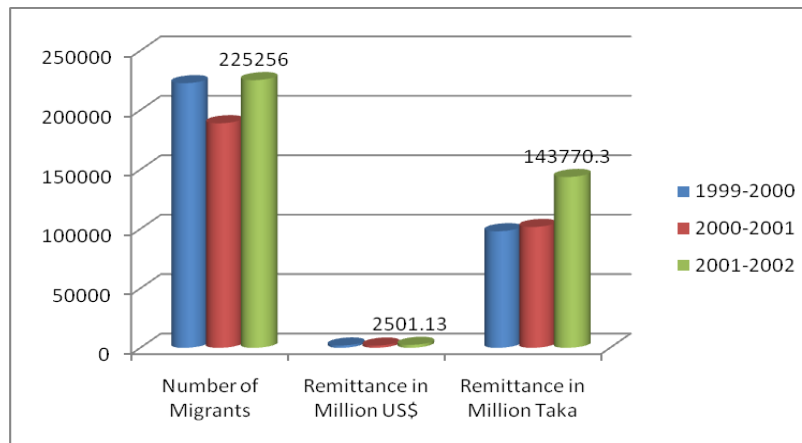
Introduction

Bangladesh, meaning "Bengal nation," is a low-lying country located on the Bay of Bengal between Burma and India, and has a territory of nearly 57,000 square miles (147,570 square kilometers). Bangladesh boasts a population of 158 million people, the seventh most populous country in the world and one of the most densely populated. About 61 percent of the population of Bangladesh is of working age (15 to 64 years), while 34 percent is under the age of 14, indicating a moderate youth bulge. Those who are employed in the formal labor market often work just a few hours a week at low wages. Thus, while the estimated unemployment rate is relatively low at about 5 percent, the problem of underemployment prevails. Widespread poverty, underemployment, and a youthful age structure have all contributed to the predominance of economically

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motivated international migration from Bangladesh. Sociologists have long analyzed migration in terms of the “push-pull” model. This model differentiates between push factors that drive people to leave home, from pull factors that attract migrants to a new location. Push factors occur within sending states, that is, those that send migrants abroad, while pull factors occur within receiving states, that is, states that receive immigrants from sending states abroad. Since the 1980s, Bangladesh has been an increasingly important source country in international flows of contract labor migration. The primary destinations for Bangladeshi migrants have been the Arab Gulf states, particularly members of the Gulf Cooperation Council (GCC). According to the official figures of the Bureau of Manpower, Employment, and Training (BMET) of the Government of Bangladesh, over 5 million Bangladeshis migrated to work in the GCC states between 1976 and 2009, with Saudi Arabia and the United Arab Emirates being the top country destinations. The number of employment abroad and remittance amount is showed below:

Figure 1: Trend in Number of Employment Abroad and Remittance Amount



Source: Bangladesh Bank, 2011

Workers’ remittances are major sources of foreign exchange in Bangladesh. Bangladesh is among the top 20 countries receiving remittance ranging from US\$ 2.8 billion to US\$21.7 billion (IMF. 2005). The majority of Bangladeshi migrants is unskilled and come from rural areas and poor communities. The Bureau of Manpower, Employment and Training (BMET) has classified temporary migrant population into four categories. These are professional, skilled, semi-skilled and unskilled. Laborers are classified as unskilled and Bangladesh is a huge labor abundant country. From 1976 to 2011, about 8 million people migrated temporarily from Bangladesh. In 2010, the total amount of remittance was US\$ 11,004.73 million and in the same year 3 million 90 thousand Bangladeshis have been employed in overseas (Bangladesh Bank, 2011),

which has remarkable contribution in employment and economy of the country. Therefore, it is a prime needs to assess the prospect of remittance earner as entrepreneur as they normally return their own country after staying a certain period of time.

Objectives

The general objective of the study is to assess the utilization of remittance in the arena of rural households. The specific objectives of the study are to:

- analyze the socio- economic condition of remittance earners:
- identify the major sectors of remittance utilization ;
- identify the area of skill based training for developing entrepreneurship

Methodology

In order to collect village level in-depth data from the remittance recipient households, the present study conducted in six villages of six districts under three divisions of Bangladesh. These six villages were project villages of Comprehensive Village Development Programme (CVDP) of Bangladesh Academy for Rural Development (BARD). The villages had been selected due to relatively easy access to the research team. The six districts were Narayanganj, Comilla, Nowakhali, Cox's Bazar, Mowlobibazar, Hobigong covering three divisions.

Table 1: Location of Respondents Remittance Receiving Households

Division	District	Upazila	Union	Village	Total Respondents
Dhaka	Munshiganj	Sirajdikhan	Basail	Char Bishonath	50
	Narayanganj	Sonargaon	Pirojpur	Kandergaon	50
Chittagong	Cox's Bazar	Chokoria	Khutakhali	Bakkumpara	50
	Nowakhali	Begumgonj	Mirowarishpur	Lalpur	50
	Comilla	Burichang	Sholonal	Soigoria	50
Sylhet	Hobigonj	Madhobpur	Cowmohni	Horinkhola	50
3	6	6	6	6	300

These districts represent comparatively the high level or remittance prone area in the south-east Bangladesh (6th Five Year Plan, 2010). Fifty remittance recipient households from each village of each district were considered purposively, where many workers live in abroad and send the remittance regularly. Thus, the study will cover the 300 remittance recipient households from comparatively poor households and those send first generation remittance earners.

Literature Review

Although, there are many studies dealing with various issues such as trends, determinants and impacts on remittances in key recipient's countries (e.g., Turkey, India, Pakistan, Kenya, Jordan, Greece, Egypt, Philippines, Mexico), only a few are available in Bangladesh. There are several studies conducted by the Bangladesh Institute of Development Studies (BIDS), Bangladesh Unnayan Parisad (BUP), The Refugee and Migratory Movements Research Unit of Dhaka University. Siddiqui (2003) presents trend and impacts of remittance in Bangladesh, "Every year some 200,000 or more Bangladeshis leave the country officially to work elsewhere. In the last 29 years, 3.8 million labour migrants have been recorded. Add to this, more than 1 million Bangladesh living permanently outside the country and the extent of emigration becomes apparent. Most of these migrants send part of their earnings at home on a regular/ irregular basis".

Azad (2005) suggests using remittances for the development of micro-enterprises. Sarker (2007) focuses on structural changes of remittance in Bangladesh. Nabi (2007) empirically examines the macroeconomic determinants of remittances inflows in Bangladesh. Sobhan and Hossain (2007) reveal that Bangladesh has potential to tap into huge amount of remittance. Ahmed and Das (2007) cite policy options to promote the remittance inflow of Bangladesh. Alam (2007) mentioned among the top remittance recipient countries, Bangladesh maintained a static position of 13th from 1995 to 1997, and moved to 8th position from 1998 to 2002, attesting to the stability of remittance flows to Bangladesh compared to global flows. He also mentioned that, remittance inflow position was very high and hence likely to be sustainable, the highly country-specific, job-specific and unskilled nature of labour migration showed a very risky scenario which pointed to the danger of un-sustainability in remittance inflows. Any crisis in these countries, especially in the Middle East region or in Saudi Arabia, would lead to reduced remittance balance for Bangladesh. This is also evident from the current global economic meltdown. According to the database of Bureau of Manpower, Employment and Training (BMET), some 38,568 people obtained jobs abroad in June, 2009, a downfall (24%) from 50,632 of January, 2009 (The Financial Express, July 2, 2009).

Remittance could have significant and positive impact on economic growth through enhanced levels of investment. In the context of increasing returns, while there are backward and forward linkages in investment activities, an increase in investment of one household could increase incomes of other households. Some studies (e.g. Stark and Levhari, 1982, Ahlburg, 1991) revealed that the primary use of remittance mostly had on consumption which is followed by home construction, debt repayment and financing of future migration

respectively. According to this view, remittance had raised levels of consumption without creating a firm basis for growth in the domestic economy. Mansard (2004) examined impacts of remittance on Tunisia using a life-cycle model and found that workers who had limited access to the financial market tend to use remittance for investment. Yang (2004) revealed that remittances could lead to improved schooling, reduced child labour, increased education expenditure, and higher investment. Other studies pointed out that there was positive relationship between household investment and workers remittances in developing countries. For instance, Brown (1994) investigated the relationship between remittances, savings and investment in Tonga and Samoa, using a micro-level analysis of the use of remittances by households. It was found that remittances make a significant contribution to savings and investment in the Island economies. Luna Martinez (2005) argued that by establishing new savings and investment instruments for recipient households, a large part of remittance flows could be channeled to productive investments, thus fostering economic growth. Ang (2007) investigated the relationship between remittances and economic growth at the national and at the regional levels in Philippines. He found that at the national level, the use of remittance varied from country to country; the recipients of remittances commonly used these for consumption, education and investments (Carrasco and Ro, 2007).

From the above findings of different studies revealed that a large number of studies focused on the effect of remittance in the economy and make a positive relationship between remittance and economic growth. Some studies assessed the impact of the remittances for the improvement of schooling, reducing child labour, increasing education expenditure and higher investment. Some studies also measured the micro and macro-economic determinants of remittances. Moreover, some studies assessed the facts (exchange rate restrictions, blank market premium, hyperinflation, effect of home Gross Domestic Product) that discourage sending remittances in the formal sector. Therefore it can be concluded that there are very few studies dealing with major sectors of remittance utilization. The study concentrates on the improvement of the socio-economic condition of remittance recipient households considering the issue of entrepreneurship development situation, utilization and potential of remittance uses.

Findings of the Study

Socio- economic condition of remittance earners

Gender and Age Composition of Remittance Earner

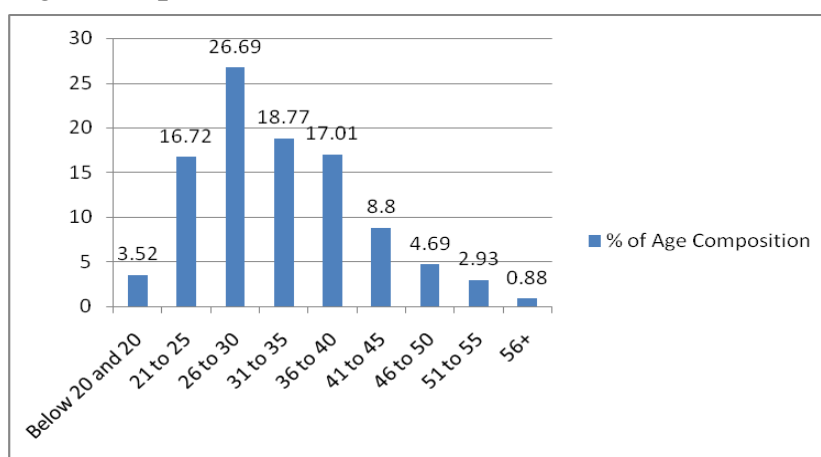
Gender is an important indicator for remittance earning process. Due to patriarchal and Muslims ideoly most of the Bangladeshis think that male of the family should go out for earning. Age and sex composition of expatriates are mentioned below:

Table 2: Sex Composition of the Remittance Earner

o	Dhaka				Chittagong						Sylhet		Grand Total	Total %
	Char Bishonath		Kandergaon		Bakumpara		Lalpur		Soigoria		Horinkhola			
	No	%	No	%	No	%	No	%	No	%	No	%		
Male	55	100.00	56	100.00	52	100.00	59	100.00	63	100.00	56	100.00	341	100.00
Female	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	55	100.00	56	100.00	52	100.00	59	100.00	63	100.00	56	100.00	341	100.00

Source: Field Survey, 2016

It is understood from the above table, that out of 300 households, 341 are expatriates. But all the selected expatriates were male in the study area. No female expatriate was found in that area though few women were taking part in earning remittance in staying many countries in the world. The mentionable aspect from the above table is that out of 341 expatriates, 63 expatriates were from Soigoria of Comilla district under Chittagang Division.

Figure 2: Age Composition

Source: Field Survey, 2016

Age structure of the remittance earners is also important in estimating potential productive human resources. In the present study a bulk number (26.69%) of the family members are young people that is 26 to 30 years of age and these people are very potential to do any type of hard work. According to our National Youth Policy 2002, a significant number of family members that means one fourth of the total family members are youth. 18.77% respondents belong to the age of 31 to 35 years and 17.01% belong to the age of 36 to 40 years. 16.72% remittance earners

are of 21 to 25 years of age. 3.52% remittance earners are of below 20 years of age and 2.93% earners are of 51 to 55 years of age that are not capable to earn more. But the longevity rate among the remittance earners is very poor and it is only 0.88%.

Education, Distination Countries and so on

Education affects almost all aspects of human life. Different studies revealed that educational attainment particularly expatriates education have significant impact on socioeconomic improvement. Education in its general sense is a form of learning in which the knowledge, skills and habits of a group of people are transferred from one generation to the next generation through teaching, training or research. Formal education means systems of schooling involving institutionalized teaching and learning in relation to a curriculum, which itself is established according to a predetermined purpose of the schools in the system. Necessary data regarding formal education of the respondents were collected to highlight the educational status of the expatriates.

Table 3: Educational Status of the Remittance Earner

Levels	Dhaka				Chittagong						Sylhet		Grand Total	Total %
	Char Bishonath		Kandergaon		Bakkumpara		Lalpur		Soigoria		Horinkhola			
	No	%	No	%	No	%	No	%	No	%	No	%		
Not Enrolled	0	0.00	4	7.14	1	1.92	5	8.47	0	0.00	0	0.00	10	2.93
Sign Knowledge	0	0.00	2	3.57	3	5.77	2	3.39	1	1.59	0	0.00	8	2.35
Primary	7	12.73	9	16.07	29	55.77	11	18.64	17	26.98	16	28.57	89	26.10
Class-VI	3	5.45	2	3.57	3	5.77	2	3.39	2	3.17	0	0.00	12	3.52
Class-VII	5	9.09	4	7.14	4	7.69	2	3.39	4	6.35	3	5.36	22	6.45
Class-VIII	12	21.82	25	44.64	2	3.85	17	28.81	9	14.29	11	19.64	76	22.29
Class-IX	19	34.55	4	7.14	7	13.46	13	22.03	17	26.98	6	10.71	66	19.35
Class-X or SSC	6	10.91	4	7.14	1	1.92	3	5.08	10	15.87	18	32.14	42	12.32
HSC	2	3.64	2	3.57	2	3.85	4	6.78	3	4.76	1	1.79	14	4.11
Diploma	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	1.79	1	0.29
BA/Bcom/BSC	1	1.82	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	0.29
Total	55	100.00	56	100.00	52	100.00	59	100.00	63	100.00	56	100.00	341	100.00

Source: Field Survey, 2016

The above table highlights that nearly 2.93% expatriates are not enrolled people. Literacy status plays a vital role in an efficient participation and operational skill in technical activities of the expatriates. Education of expatriates helps to better access to the relevant technical information and to make rational economic decisions. It reveals that out of total respondents 2.35 % have sign knowledge. Only 4.11% people completed their Higher Secondary education. 26.10% have primary education and 63.93% have secondary education. The involvement of S.S.C and above education is very rare. Mentionable that only one BA/Bcom/BSC expatriate was found in Char Bishonath of Dhaka division.

Table 4: Destination Countries of Remittance Earner

Country	Dhaka				Chittagong						Sylhet		Grand Total	Total %
	Char Bishonath		Kandergaon		Bakkumpara		Lalpur		Soigoria		Horinkhola			
	No	%	No	%	No	%	No	%	No	%	No	%		
Saudi Arab	18	32.73	24	42.86	10	19.23	16	27.12	13	20.63	12	21.43	93	27.27
Malaysia	3	5.45	11	19.64	25	48.08	1	1.69	1	1.59	9	16.07	50	14.66
Kuwait	4	7.27	0	0.00	0	0.00	6	10.17	0	0.00	0	0.00	10	2.93
Bahrain	4	7.27	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4	1.17
Arab Emirate	5	9.09	0	0.00	4	7.69	20	33.90	0	0.00	0	0.00	29	8.50
Italy	2	3.64	0	0.00	0	0.00	1	1.69	1	1.59	0	0.00	4	1.17
Singapore	6	10.91	2	3.57	0	0.00	0	0.00	0	0.00	0	0.00	8	2.35
South Africa	1	1.82	0	0.00	0	0.00	3	5.08	1	1.59	0	0.00	5	1.47

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Korea	1	1.82	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	0.29
Maldives	3	5.45	3	5.36	0	0.00	0	0.00	33	52.38	2	3.57	41	12.02
Dubai	2	3.64	12	21.43	11	21.15	1	1.69	9	14.29	25	44.64	60	17.60
Katar	4	7.27	4	7.14	0	0.00	2	3.39	4	6.35	1	1.79	15	4.40
Oman	1	1.82	0	0.00	2	3.85	7	11.86	1	1.59	3	5.36	14	4.11
Germany	1	1.82	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	0.29
Libya	0	0.00	0	0.00	0	0.00	2	3.39	0	0.00	0	0.00	2	0.59
Iraq	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	3.57	2	0.59
Sudan	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	1.79	1	0.29
Turkey	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	1.79	1	0.29
Total	55	100.00	56	100.00	52	100.00	59	100.00	63	100.00	56	100.00	341	100.00

Source: Field Survey , 2016

From Bangladesh people go to many countries of the world and the Middle East countries are the priority market for Bangladeshi manpower. The above table 4 shows that Saudi Arabia, Dubai, Arab-Emirate, Qatar, Dubai, Oman, Kuwait are the Big market of Bangladeshi manpower and the rate is highest in Saudi Arabia that is 27.27%. About 14.66% respondents are in Malaysia as it is an up-growing country. 12.02% expatriates are staying in Maldives as it is our neighboring country and easy to excess. Singapore is a country of growing economy and import manpower and about 2.35% respondents stay in Singapore. There is also a manpower market in South Africa and the rate in 1.47% in this finding.

Table 5: Type of Work of Remittance Earner

Type of work	Number	Percentage
Shop Worker	39	9.18
Plumbing Worker	27	6.35
Workshop Worker	32	7.53
Park/Resort Worker	14	3.29
Mason	37	8.71
Electric Worker	29	6.82
Painting Worker	38	8.94
Official Job	18	4.24
Hotel Worker	44	10.35
Cleaner	22	5.18
Peace Mission Worker	1	0.24
Business	11	2.59
Laborer	21	4.94
Security Worker	8	1.88
Patrol Pump Worker	9	2.12
Driver	19	4.47
Agriculture Labourer	5	1.18
Fishing	6	1.41
Wood Carpenter	16	3.76
Tailoring	12	2.82
Gardener	6	1.41
Holding Worker	11	2.59
Total	425	100.00

Source: Field Survy, 2016

Note: Respondents were found to be engaged in more than one work,

The expatriates have to do many works for earning money and engage themselves in that work. In different countries they do different types of works for their livelihood as well as the betterment of their family who are in Bangladesh. The above table 4 shows that 9.18% expatriates are doing their job as shop keeper and 8.94% expatriates as painting workers. Only one expatriate is found as a peace mission worker in this study. All

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villages have a similar type of village community based organization named Comprehensive Village Development Programme (CVDP) - 2nd phase. This programme provide short term (21 days) electrical, plumbing and pipe fitting training to the rural youth those are economically poor family members of the village. Besides CVDP has small training course on agriculture development, poultry, fishery, livestock, and accounts keeping and leadership management. CVDP also introduces Nation Building Departments (NBDs) to the villagers for providing services and networking. These efforts directly and indirectly help the rural people to build up confidence to take initiative for income generation both home and abroad. In this view CVDP organize 21 days technical training at Technical Training Centre (TTC) of the Government. However, the training course was limited in respect of huge demand due to financial constraints. The villagers want more skilled training and smooth foreign going procedures for remittance earning.

Table 6: Amount of Money Sent (In Lac) Per Year

Amount	Dhaka				Chittagong						Sylhet		Grand Total	Total %
	Char Bishonath		Kandergaon		Bakkumpara		Lalpur		Soigoria		Horinkhola			
	No	%	No	%	No	%	No	%	No	%	No	%		
Below 1	8	16.33	1	1.85	3	6.98	11	22.92	0	0.00	0	0.00	23	7.32
1 to 2	14	28.57	19	35.19	34	79.07	31	64.58	18	29.51	11	18.64	127	40.45
2 to 3	9	18.37	23	42.59	2	4.65	5	10.42	23	37.70	29	49.15	91	28.98
3 to 4	9	18.37	9	16.67	2	4.65	0	0.00	10	16.39	9	15.25	39	12.42
4 to 5	7	14.29	2	3.70	2	4.65	0	0.00	7	11.48	3	5.08	21	6.69
5 to 6	1	2.04	0	0.00	0	0.00	1	2.08	1	1.64	3	5.08	6	1.91
6 to 7	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3	5.08	3	0.96
7 +	1	2.04	0	0.00	0	0.00	0	0.00	2	3.28	1	1.69	4	1.27
Total	49	100.00	54	100.00	43	100.00	48	100.00	61	100.00	59	100.00	314	100.00

Source: Field Survey, 2016

From the above table 6 it is found that 40.45% of expatriates sent 1 to 2 lac taka in a year and 28.98% of expatriates send 2 to 3 lac taka per year. In the case of comparatively new expatriates they send below one lac taka. Some expatriated send 3 to 7 lac taka in a year. In case of respondents with 7+ lac taka they were found to be the dwellers of Sylhet division.

Remittance Uses of Receiving Households

The expatriates send money to the family members in the native land and through this money they try to improve their position as well as the socio-economic condition of the family. The family members do not use the money in a single sector. The use the money for multiple purposes and from this money they try to invest some money for further development of the

country. They use remittance for consuming various durables and assets, investing sectors, savings and others. This chapter describes the different use of remittance in the study area.

Consuming Various Durables/Assets/ Other

The money that received by the family members from the expatriates are used in various purposes. The family members consume money things for increasing the standard of living of the family. Many modern necessary things or many modern demand of the living are consumed by them. They also purchase the necessary things that were not them before.

Table 7: Consumption Facilities at Present

Facilities	Dhaka				Chittagong						Sylhet		Grand Total	Total %
	Char Bishonath		Kandergaon		Bakkumpara		Lalpur		Soigoria		Horinkhola			
	No	%	No	%	No	%	No	%	No	%	No	%		
Radio	6	10.91	3	5.36	0	0.00	0	0.00	0	0.00	0	0.00	9	2.64
Television	38	69.09	48	85.71	8	15.38	29	49.15	39	61.90	26	46.43	188	55.13
Telephone	2	3.64	1	1.79	1	1.92	0	0.00	1	1.59	0	0.00	5	1.47
Mobile	47	85.45	50	89.29	49	94.23	46	77.97	50	79.37	50	89.29	292	85.63
Refrigerator	41	74.55	38	67.86	5	9.62	25	42.37	33	52.38	8	14.29	150	43.99
Oven	4	7.27	0	0.00	1	1.92	0	0.00	2	3.17	0	0.00	7	2.05
Solar Panel	1	1.82	0	0.00	0	0.00	0	0.00	0	0.00	7	12.50	8	2.35
Computer	1	1.82	0	0.00	0	0.00	1	1.69	2	3.17	0	0.00	4	1.17
Laptop	0	0.00	1	1.79	1	1.92	1	1.69	2	3.17	0	0.00	5	1.47
IPS	0	0.00	0	0.00	0	0.00	1	1.69	0	0.00	0	0.00	1	0.29
Building	13	23.64	11	19.64	1	1.92	7	11.86	10	15.87	11	19.64	53	15.54

DVD	15	27.27	16	28.57	0	0.00	0	0.00	3	4.76	0	0.00	34	9.97
Water Filter	11	20.00	14	25.00	1	1.92	5	8.47	7	11.11	0	0.00	38	11.14
Coat	46	83.64	50	89.29	47	90.38	48	81.36	50	79.37	50	89.29	291	85.34
Almira	46	83.64	49	87.50	41	78.85	41	69.49	49	77.78	46	82.14	272	79.77
Waredrop	32	58.18	25	44.64	8	15.38	14	23.73	36	57.14	30	53.57	145	42.52
Shopa	24	43.64	33	58.93	10	19.23	11	18.64	40	63.49	20	35.71	138	40.47
Swining Machine	11	20.00	18	32.14	16	30.77	3	5.08	22	34.92	27	48.21	97	28.45
Proper Food	46	83.64	49	87.50	42	80.77	46	77.97	50	79.37	48	85.71	281	82.40
Bicycle	6	10.91	0	0.00	0	0.00	2	3.39	0	0.00	0	0.00	8	2.35
Motor Bike	0	0.00	0	0.00	0	0.00	0	0.00	1	1.59	1	1.79	2	0.59
Well Dress	40	72.73	48	85.71	41	78.85	43	72.88	50	79.37	48	85.71	270	79.18
Showcase/C hair	9	16.36	8	14.29	7	13.46	8	13.56	0	0.00	1	1.79	33	9.68

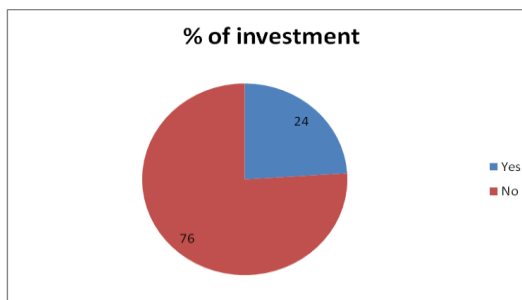
Source: Field Survey, 2016

The above table 7 indicates that remittance earner hosholds have given the top priority on the purchase of mobile, coat, enriched food, well or costly dress, high quality home appliance, electronic goods or instrument like television, refregator etc. They also emphasised on recreational or hygenic issue. It is pertinent to mention here that 11.14% house holds are now using the water filter for water purification. Some households (15.54%) are given priority for constructing building.

Investment Sectors

Most of the remittance receipant households use the money for consuming daily commodities. But investment in productive sectors is also happened and the rate is not satisfactory at present. We hoped that this investment sectors from remittance will increase in near future.

Figure 3: Investment Status in the Last Year



Source: Field Survey, 2016

After taking the remittance, most of the people use the remittance for consuming daily commodities and for their own livelihood. Some of the people invest the money in the productive sectors which is very essential for our livelihood development as well as our country development. The above figure 3 shows that last year only 24% respondents invest their remittance in the productive sectors and 76% respondents don't invest the money in any production except family affairs and the rate is highest in Char Bishonath and Bakkumpara.

Table 8: Investment Sectors

Purchase or Investment Area	Dhaka				Chittagong						Sylhet		Grand Total	Total %
	Char Bishonath		Kandergaon		Bakkumpara		Lalpur		Soigoria		Horinkhola			
	No	%	No	%	No	%	No	%	No	%	No	%		
Not Applicable	40	72.73	34	60.71	40	76.92	41	69.49	33	52.38	35	62.50	223	65.40
Petty Business	2	3.64	0	0.00	0	0.00	1	1.69	0	0.00	0	0.00	3	0.88
DPS Purchase	0	0.00	0	0.00	0	0.00	1	1.69	0	0.00	0	0.00	1	0.29

City Land	1	1.82	0	0.00	4	7.69	0	0.00	1	1.59	0	0.00	6	1.76
Rural Land	4	7.27	11	19.64	1	1.92	2	3.39	12	19.05	10	17.86	40	11.73
Cattle	3	5.45	4	7.14	0	0.00	1	1.69	0	0.00	0	0.00	8	2.35
Fish Cultivation	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	1.79	1	0.29
Others	0	0.00	1	1.79	5	9.62	4	6.78	4	6.35	4	7.14	18	5.28
Total	50	90.91	50	89.29	50	96.15	50	84.75	50	79.37	50	89.29	300	87.98

Note: Others mean construction and repairing house, rent in (land), DPS means Premium Scheme,

Source: Field Survey, 2016

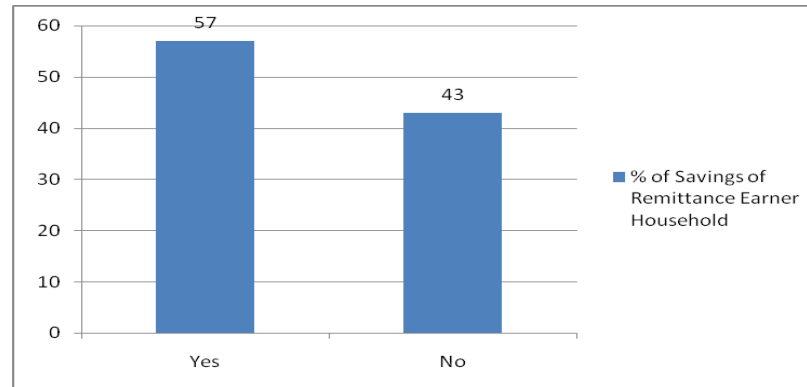
Every year Bangladesh gets huge amount of remittance and it is used for consumption. Only a small amount is invested in productive sectors. The table 8 indicates the real scenario of investing remittance. The table shows that 65.40% respondents do not invest remittance for productive purpose and the rate is higher in Lalpur in Chittagong division. Among the investment sectors of remittance 11.73% respondents are found to invest it in rural land purchasing and the rate is highest in Soigoria in Sylhet division. Other than land purchasing 5.28% respondents invest the remittance in constructing and repairing house and renting lands. Another 5.57% respondent use remittance for pretty business, cultivating fish, purchasing city land and cattle etc.

Arena of Savings

Savings quality to the people of Bangladesh is not a new one. People save money to secure the life. From remittance the family members of the expatriates also save money through the member of saving family is not higher. The coming of

remittance is increasing in every year in our country. The people hoped that the investment of money from remittance will increase day by day. The above table indicates that possibilities. The table indicates that 57% respondents

Figure 4: Investment in the Last Year



Source: Field Survey, 2016

invest money from remittance last year. 43% respondents do not invest last year from remittance and this rate is highest in Soigoria in Chittagong division.

Table 9: Types of Savings

Type	Dhaka				Chittagong						Sylhet		Grand Total	Total %
	Char Bishonath		Kandergaon		Bakkumpara		Lalpur		Soigoria		Horinkhola			
	No	%	No	%	No	%	No	%	No	%	No	%		
Buy Bond	3	5.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3	0.96
Insurance	12	20.00	0	0.00	0	0.00	0	0.00	3	5.88	3	4.92	18	6.00

DPS	27	45.00	29	44.62	13	52.00	20	40.00	18	35.29	26	42.62	133	44.33
Monthly Bank Savings	1	1.67	0	0.00	0	0.00	6	12.00	1	1.96	1	1.64	9	3.00
Fixed Deposit in Bank	0	0.00	11	16.92	0	0.00	1	2.00	9	17.65	5	8.20	26	8.67
Cooperative Savings	1	1.67	25	38.46	11	44.00	4	8.00	20	39.22	20	32.79	81	27.00
Noninstitutional	1	1.67	0	0.00	0	0.00	0	0.00	0	0.00	5	8.20	6	2.00
Personal Savings	6	10.00	0	0.00	1	4.00	0	0.00	0	0.00	1	1.64	8	2.67
CVDP	9	15.00	0	0.00	0	0.00	19	38.00	0	0.00		0.00		
Total	60	100.00	65	100.00	25	100.00	50	100.00	51	100.00	61	100.00	312	100.00

One Respondent provides more than one answer

Source: Field Survey, 2016

People can save money in different way in our country if they have the mentality to save the money. There are many sources and possibilities to save money in our hand's distance in our country. The above table shows that about 44.33% respondents in the study area save the money by DPS and the rate is highest in Kandergaon in Dhaka division. The table also shows that about 27% respondents save their money in co-operative savings and also 6% respondents save their money in through insurance which is a popular term in recent years in local areas in our country. About 8.67% respondents save their money through fixed deposit in Bank and the people of Kandergaon in Dhaka division is highest in this perspectives in the study areas.

Other Expenditure Sides of Remittance

Besides consuming assets, saving and investment the family members of the expatriates use the money for other purposes like paying tuition fees, buying cloths, fooding expenditure, paying loan etc.

Table 10: Sector Wise Remittance Use

Type	Dhaka				Chittagong						Sylhet		Grand Total	Total %
	Char Bishonath		Kandergaon		Bakkumpara		Lalpur		Soigoria		Horinkhola			
	No	%	No	%	No	%	No	%	No	%	No	%		
Tuition Fee	21	11.23	37	17.21	38	19.00	31	15.42	26	12.62	31	14.22	184	15.00
Food Expenditure	50	26.74	50	23.26	50	25.00	50	24.88	50	24.27	50	22.94	300	24.45
Buying Cloth	50	26.74	50	23.26	50	25.00	50	24.88	50	24.27	50	22.94	300	24.45
Giving DPS	11	5.88	7	3.26	2	1.00	4	1.99	7	3.40	4	1.83	35	2.85
House Repairing	4	2.14	3	1.40	11	5.50	6	2.99	3	1.46	4	1.83	31	2.53
TV Purchase	5	2.67	10	4.65	2	1.00	7	3.48	11	5.34	13	5.96	48	3.91
Refrigerator	6	3.21	14	6.51	2	1.00	8	3.98	9	4.37	11	5.05	50	4.07
Treatment	37	19.79	28	13.02	23	11.50	26	12.94	30	14.56	37	16.97	181	14.75
Paying Loan	3	1.60	15	6.98	22	11.00	19	9.45	20	9.71	18	8.26	97	7.91
Giving Relatives	0	0.00	1	0.47	0	0.00	0	0.00	0	0.00	0	0.00	1	0.08
Total	187	100.00	215	100.00	200	100.00	201	100.00	206	100.00	218	100.00	1227	100.00

Source: Field Survey, 2016

People in our country use remittance in many sectors. Most of them use the remittance for purchasing food and buying clothes. The above table indicates the same. The table shows that 24.45% respondents of the study area use remittance for food expenditure and cloth buying. 15% respondents use it for paying tuition fees and 14.75% use it for medical treatment.

Other Expenditure Sides of Remittance

People of our country had gone to many other countries for incoming more money and for living a comfortable life with that money. But no people want to stay their in their whole life. The above table indicates that sign. The above table shows that 100% respondents do not like to stay abroad for their whole life. So, they themselves develop some plans after returning home.

Table 11: Plans after Returning

Area of Expenditure	Dhaka				Chittagong						Sylhet		Grand Total	Total %
	Char Bishonath		Kandergaon		Bakkumpara		Lalpur		Soigoria		Horinkhola			
	No	%	No	%	No	%	No	%	No	%	No	%		
Business	37	68.52	50	44.25	42	48.28	32	54.24	50	44.64	42	42.86	253	48.37
Service	1	1.85	0	0.00	6	6.90	0	0.00	1	0.89	0	0.00	8	1.53
Agriculture	3	5.56	39	34.51	23	26.44	5	8.47	45	40.18	42	42.86	157	30.02
Contractor	0	0.00	1	0.88	9	10.34	0	0.00	8	7.14	0	0.00	18	3.44
Shop Owner	7	12.96	23	20.35	7	8.05	8	13.56	8	7.14	8	8.16	61	11.66
Decision after Coming	4	7.41	0	0.00	0	0.00	13	22.03	0	0.00	6	6.12	23	4.40
CNG Driving	2	3.70	0	0.00	0	0.00	1	1.69	0	0.00	0	0.00	3	0.57
Total	54	100.00	113	100.00	87	100.00	59	100.00	112	100.00	98	100.00	523	100.00

One respondent provides more than one answer,

Source: Field Survey, 2016

Prospects of Migrant Workers to become Entrepreneur

The remittance earners have some plans what they will do after coming from abroad. The above table shows that after coming 48.37% respondent will run a business and in this perspective 50 respondents were found at Kandergaon in Dhaka division. 30.02% respondent want to engage themselves in agriculture and 11.66% respondent want to be shop owner. 4.40% respondent want to take decision after coming and 1.53% respondent want to do service. 3.44% respondent want to be contractor and 0.57% respondent have the wish of CNG driving.

Views of Expatriates for Taking Institutional Support

The expatriates earn money in different countries in the world and send the earning money as remittance. The family members of the expatriates use the money and meet their needs in their own way. But the effective use of the remittance depends on the proper use of the remittance in the proper sectors. This chapter incorporates some suggestions for the better use of the remittance.

Table 12: Required Institutional Support for Productive Sector

Support	Dhaka				Chittagong						Sylhet		Grand Total	Total %
	Char Bishonath		Kandergaon		Bakkumpara		Lalpur		Soigoria		Horinkhola			
	No	%	No	%	No	%	No	%	No	%	No	%		
Enhancing Technical Knowledge	6	9.84	13	20.63	11	17.19	9	24.32	11	19.64	7	16.67	57	18.10
Need Training About Agricultural Method	8	15.09	7	11.11	15	23.44	7	18.92	8	9.41	4	9.52	49	15.56
Don't Know	6	11.32	26	41.27	18	28.13	6	16.22	12	14.12	10	23.81	78	24.76
Not Necessary	11	20.75	6	9.52	4	6.25	3	8.11	7	8.24	3	7.14	34	10.79
Need Loan	0	0.00	0	0.00	2	3.13	0	0.00	3	3.53	4	9.52	9	2.86

Training on Salt Cultivation	0	0.00	0	0.00	6	9.38	0	0.00	0	0.00	0	0.00	6	1.90
Training for Cattle Rearing	8	15.09	6	9.52	0	0.00	0	0.00	4	4.71	5	11.90	23	7.30
Fishery Training	7	13.21	3	4.76	3	4.69	0	0.00	3	3.53	3	7.14	19	6.03
Business Related Training	4	7.55	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4	1.27
Driving Training	3	5.66	2	3.17	5	7.81	7	18.92	3	3.53	2	4.76	22	6.98
Poultry Rearing Training	0	0.00	0	0.00	0	0.00	5	13.51	5	5.88	4	9.52	14	4.44
Total	53	100.00	63	100.00	64	100.00	37	100.00	56	65.88	42	100.00	315	100.00

Source: Field Survey, 2016

To invest more money in the productive sectors the expatriates need more institutional supports in the productive sectors. 24.76% respondents do know what types of support are needed for them. 18.10% respondents opined that they are to enhance their knowledge and 15.76% said that they need training about agricultural knowledge. Other 41.38% respondents various types of production related training.

Table 13: Perception and views on institutional support

Indicators	Overall views (average)	Probable solutions
Sending citizen to foreign work	Private sector dominant Broker dependent Feeling uncertain	Right and proper information flow are essential Cost of sending must be reduced and absorbable
Support of Embassy in receiving countries	Not so good	Prompt action and caring attitude are needed
Sending remittance channels	Good	Need more quick delivery
Invest environment at the home country	Not so good	Awakening of the Nation with regional and global win win relations

Conclusion

From Bangladesh most of the workforce went to work in Saudi Arabia, Dubai, Arab-Emirate, Qatar, Dubai, Oman, Kuwait followed by Malaysia, Maldives, Singapore and South Africa. They mostly worked in construction, hotels and shops. Most of the expatriate were young males. Around 64 % of the expatriate were having secondary level education. Training provided under Comprehensive Village Development Programme proved to be beneficial in building the required skills to take up jobs in home and abroad. About 40 % and 29 % of the expatriates earned 1to 2 lacs taka and 2-3 lacs taka annually. The incomes were used mostly for consumptions, only 15.54% households invested in the construction of building. Actually, only 24% of the respondents invested money in productive sectors. All the respondents wanted to come back to their homes and start some business for which 41.38% respondents desired to have training on manufacturing.

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