

Sustainable Reintegration

What Do Women Migrant Workers in the South Asia-Middle East Corridor Say?



Global Alliance Against Traffic in Women

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LIST OF ACRONYMS

ACD	Association for Community Development
AP	Andhra Pradesh
BMET	Bureau of Manpower, Employment and Training
BNSK	Bangladesh Nari Sramik Kendra
CDS	Community Development Services
COO	Country of Origin
COD	Country of Destination
CHRCD	Centre for Human Rights and Community Development
ESCO	Eastern Self-Reliant Community Awakening Organisation
FBR	Family Background Report
FPAR	Feminist Participatory Action Research
GAATW	Global Alliance Against Traffic in Women
GCC	Gulf Cooperation Council
ILO	International Labour Organization
NAWHRD	National Alliance of Women Human Rights Defenders
NRFC	Non-Resident Foreign Currency
NWWT	National Workers' Welfare Trust
OKUP	Ovibashi Karmi Unnayan Program
PKB	Prabashi Kalyan Bank
RWM	Returnee Woman Migrant
SEWA	Self Employed Women's Association
SLFBE	Sri Lanka Bureau of Foreign Employment
UN DESA	Department of Economic and Social Affairs of the United Nations
WOREC	Women's Rehabilitation Centre

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EXECUTIVE SUMMARY

Return and reintegration are core features of international instruments for the protection of migrants' rights and migration governance. The Global Compact on Migration encourages states to facilitate 'the safe and dignified return' as well as 'sustainable reintegration' of migrants. The UN Convention on migrant workers obliges states to cooperate for the 'orderly return' of migrants. Governments have, to varying degrees, included reintegration measures in their migration legislation and action plans, while many NGOs and international organisations implement projects to support returning migrants' reintegration.

However, the ideal scenario imagined in international conventions, where migrants return voluntarily to the safety of their homes and live happily thereafter, often does not materialise. Many migrants are fleeing their homeland for a number of reasons including conflict, war, climate crisis and various forms of persecution. States spend millions of dollars to protect their borders and to deter migrants from entering their countries. 'Voluntary' return is often a euphemism for a situation when migrants are technically not 'forced' but must leave because they cannot enter or stay in the destination country. Migrant workers often return with experiences of abuse and without any savings and plan to remigrate as soon as they can. Some of the challenges are a direct result of labour migration regimes. Others stem from the fact that many migrants return to the same socioeconomic conditions, which prompted their migration in the first place, such as lack of economic opportunities or violence within the home. In short, return and reintegration are fraught with many challenges. The COVID-19 pandemic has exacerbated these challenges, as many migrants lost their jobs, were forced to return, or unable to return, incurred additional costs related to their return, and were unable to make a living once back in their home countries.

The aim of this report is to highlight these challenges as they were expressed by women migrant workers from South Asia who returned from the Middle East. It also highlights gaps in the implementation of policies and programmes for sustainable reintegration of migrants. It identifies opportunities for improvement based on migrant women's own desires and ambitions, as well as the work of civil society organisations working with them.

The report is based on research conducted during July 2020- March 2021 with 486 returnee migrant women from Bangladesh, India, Nepal, and Sri Lanka. Most had worked as domestic workers in Kuwait, UAE, Oman, Bahrain, Qatar, Saudi Arabia, and Lebanon for between several months and several decades. The research employed participatory methods and explored women's experiences with return, work and income upon return, access to government programmes for returnees, and relationships within the family and community.

The findings show that migration can be a beneficial experience for women, their families, and communities as it enables women to stabilise the financial position of their families, educate their children, build up confidence, and challenge restrictive social norms. At the same time, many women returned to the same conditions of socioeconomic deprivation or violence within the home, which they had sought to escape. Many experienced stigma and suspicion about having worked abroad.

The four countries in the study have a mixed bag of interventions in place that are either specifically targeted to returnee migrant workers or are available to them. Only Sri Lanka has an explicit sub-policy on reintegration, but implementation has been weak. Across the four countries, most of the women who participated in the research had not been able to access government support beyond, in some cases, a meagre allowance. Generally, women were not aware of government programmes for returning migrants or how to access them. In some cases, the eligibility requirements were not applicable to them (for example, excluded undocumented migrants) or were too strict (for example, required documents or collateral that the women could not provide).

More broadly, there continues to be a lack of viable options for well-paid jobs in the four countries. More than 70% of the women in the study were unemployed upon returning and their families were struggling. Additionally, the burden of housework and child and elderly care still falls on women, making their search for paid employment even more difficult. To add to their distress, the skills they gained from overseas work, such as speaking Arabic language, using modern appliances, making coffee, or baking cake, did not have a market in their communities of origin.

Women shared a mix of attitudes in their families and communities towards their overseas migration. To some extent, this depended on the amount of money the women had remitted or returned with – those who remitted or saved more were usually appreciated, while those who, for whatever reason, did not earn much were often resented. At the same time, many women experienced stigma because they were seen as failing to fulfil their roles as wives and mothers or were suspected of having engaged in ‘immoral activities’ overseas. For single women, these suspicions impacted their marriage prospects, while for married women, they strained marriage relationships. The pandemic has exacerbated the stigma and some of the women were accused of bringing the virus into the country or community.

We also asked women about their future aspirations and recommendations towards their governments. Many were insistent that the government should make better use of their knowledge and expertise – of the migration process, the working conditions in destination countries, what to expect in terms of food, weather, culture, etc., how to prepare for return, and so on – and involve them as resource persons in trainings for new migrants. Others spoke about the need to challenge stigma and gender norms, and for society to recognise the important contributions that migrant women make to their families, communities, and countries. Other recommendations concern amendments to specific regulations about labour migration and reintegration and the support that women can receive from their states while working abroad or returning.

The report concludes with some of the actions that our research partners from the four countries have begun taking following the completion of the research.



INTRODUCTION

Labour Migration and the Middle East

As per the Department of Economic and Social Affairs of the United Nations (UN DESA), an estimated number of 281 million people were residing outside their countries of birth in 2020.¹ This number includes refugees, asylum seekers, displaced people, children, and labour migrants. While the estimated number of international migrant workers² for 2020 is not available, in the previous year it had totalled 169 million, seventy million, or 41%, of whom were women.³ Approximately 61% of international migrant workers were based in three sub regions: Northern, Southern and Western Europe (24.4%); North America (22.1%); and the Arab States (14.3%). Globally, the services sector employs 66.2 per cent of all migrant workers, and nearly 80% of women migrant workers, most of whom are employed in the care economy.

¹ United Nations Department of Economic and Social Affairs, Population Division, *International Migration 2020. Highlights*, United Nations Publication, New York, 2020, https://www.un.org/development/desa/pd/sites/www.un.org.development.desa.pd/files/undesa_pd_2020_international_migration_highlights.pdf.

² International migrant workers are defined by the ILO as migrants of working age who, during a specified reference period, were in the labour force of the country of their usual residence, either in employment or in unemployment.

³ ILO, *ILO Global Estimates on International Migrant Workers – Results and Methodology – Third edition*, International Labour Office, Geneva, 2021, https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_808935.pdf.



Although the share of migrant workers in the Asia-Pacific region (14.2%) and the Middle East (14.3%) are almost the same, migrant workers constitute 41.4% of the labour force in the latter.⁴ Most of the estimated 23 million migrant workers in the Middle East are in the six countries that make up the Gulf Cooperation Council (GCC) – Saudi Arabia, the United Arab Emirates (UAE), Bahrain, Kuwait, Oman and Qatar – and, to a lesser extent, in Lebanon and Jordan. In 2019, migrants made up the majority of the population in half of the GCC countries, comprising 88% of the population of UAE, 79% in Qatar, and 72% in Kuwait.⁵

Labour migration to the GCC countries expanded in the 1970s following the oil boom and the corresponding development programmes. The first phase of migration was marked by a preference for people from other Arab states. This has changed over the years and the migrant workforce in the GCC countries currently comprises a large number of workers from South and Southeast Asia and Africa most of whom work in low-wage jobs with very few placed in mid and high-level jobs. These countries typically do not offer options for permanent residency to migrants nor opportunities to travel with family. Contracts are temporary and time-bound although many workers spend their entire working life there. Work contracts are also tied to employers through a sponsorship system, called *Kafala*, which gives private citizens and companies almost total control over migrants' employment and immigration status. Additionally, domestic workers are expected to live in the accommodation provided by their employers, which is often very basic and lacking any privacy.

⁴ The Middle East, a term created by British military strategists in the nineteenth century, is confusing and Euro-centric. We are using it instead of the more correct term, West Asia, because it is still used widely. The Gulf Cooperation Council countries and, to a lesser extent, Lebanon and Jordan are the top destinations in this region for workers from South Asia.

⁵ United Nations Department of Economic and Social Affairs, 2020.

Women's Labour Migration in the South Asia-Middle East Corridor

Labour migration within the countries, the sub-region, and to other parts of the world is a dominant feature in South Asia. Nearly 43.4 million South Asians live outside their country of origin, making it the sub-region with the highest number of emigrants globally,⁶ with the GCC countries among the top destinations. In 2019, South Asian countries received one-fifth of all global remittances.⁷ Remittances were 6.5% of Bangladesh's GDP, 8.3% of Sri Lanka's, and 24.8% of Nepal's.⁸ In 2020, India received USD 83.1 billion in remittances, the highest inflow of remittances worldwide.⁹ Remittances have shown robust growth even during the pandemic years: in South Asia, they grew by around 8% in 2021, bringing the estimated amount to USD 159 billion.

The share of women migrant workers in the labour force of the Arab region in 2020 was a staggering 46.8 per cent, the highest in any hosting region, though they comprised only 6 per cent of women migrant workers globally.¹⁰ In 2015, more than three million South Asian women travelled to the Middle East, most in search of domestic work.¹¹

Although the Philippines and Indonesia had started labour migration programmes for women in the 1970s and 1980s and Sri Lankan women had also begun migrating around that time, other countries in South Asia relaxed restrictions for women's migration only at the turn of the twentieth century. Initiatives to make migration safe for women by providing them with information became popular. Molland observed that 'safe migration' programmes as articulated by countries of origin included making migration legal by relaxing restrictions (which contribute to irregular migration), streamlining migration through bilateral agreements and adoption of policy measures to train and generate awareness among migrants. While none of these measures were entirely new, inclusion of safety as an explicit goal enabled states to project women's migration as empowering. However, these programmes also assumed that with a little planning and some information women migrant workers would be able to manage their own risks.¹² This way of framing safe migration evaded the fundamental question of why labour markets are structured in ways that produce risk in the first place, whether at the source or destinations. This approach has also been blind to asymmetries in power relations created by gender, race, class, religion, and caste.

While providing legal options for labour migration into low-wage work to women, South Asian countries have also followed distinct trajectories of regulation. The regulatory

⁶ United Nations Population Division, 'International Migrant Stock', <https://www.un.org/development/desa/pd/content/international-migrant-stock>.

⁷ This refers to money sent back by migrant workers to family in COOs; often, figures do not capture small money transfers.

⁸ World Bank, 'Migration and Development Brief 35: Recovery: COVID-19 Crisis through a migration Lens', Washington DC, 2021.

⁹ *Ibid.*

¹⁰ ILO, 2021.

¹¹ UN Women, *Empowering Women Migrant Workers from South Asia: Toolkit for Gender-Responsive Employment and Recruitment*, UN Women, 2019.

¹² S Molland, *Safe Migration and the Politics of Brokered Safety in Southeast Asia*, Routledge, London, 2021.

frameworks used by these countries could be broadly seen as liberal or restrictive. A liberal approach seeks to facilitate the process of labour migration while a restrictive one imposes bans often as a response to reports of workplace abuse in countries of destination.

Box 1: On overview of the regulatory frameworks in the four South Asian countries as well as the changes in them over time and estimates of women’s migration.

Country / level of openness	Regulatory framework	Estimates of migration
<p>SRI LANKA</p> <p>Relaxed restrictions in 1980</p> <p>In 2013, mothers of children under the age of five were barred from working overseas as domestic workers.</p> <p>Women below 25 years are not permitted to migrate as domestic workers.</p>	<p>Open border</p> <p>The Foreign Employment Agencies Act No. 32 of 1980. Authorises the Commissioner of Labour to license and monitor recruitment agencies.</p> <p>The Ministry of Foreign Affairs instituted and reorganised embassies and consular sections across the Middle East to assist Sri Lankan nationals.</p> <p>The Sri Lanka Bureau of Foreign Employment (SLBFE) was inaugurated in 1985 to regulate and promote the recruitment of workers for employment abroad.</p> <p>National Labour Migration policy, 2009 to advance opportunities for all men and women engaged in migration</p> <p>Family Background Report introduced in 2013.</p> <p>In 2015, this extended to all overseas employment for such women.</p>	<p>More than 100, 000 women migrants from Sri Lanka travel overseas for work annually, most of whom end up in the Middle East.¹³</p>

¹³ B Weeraratne, 'Migration and Gender Outcomes: Analysis of Selected Policies in Sri Lanka', in *KNOMAD Working Paper Series*, 2018.

<p>BANGLADESH</p> <p>Relaxed restrictions in 2003 after low paid women’s labour migration was prohibited in 1981.</p> <p>Women below 24 years are not eligible to migrate.</p>	<p>Open Border.</p> <p>Overseas Employment and Migrants Act 2013 – mandates the promotion of overseas employment opportunities within a safe, fair, and rights-based system for migrant workers and their families.</p> <p>Expatriates’ Welfare and Overseas Employment Policy, 2016 requires a budget for financial inclusion and employment programmes for returnee migrants including low-cost medical check-ups and psychological support.</p> <p>Wage Earners Welfare Act (2018), mandates projects for the social and economic reintegration of returnee migrants.</p> <p>Bangladesh signed an MOU with Jordan in 2012 and with Saudi Arabia in 2015 to facilitate the mobility of domestic workers.</p>	<p>From 2015 to 2018, over 100,000 Bangladeshi women left to work overseas every year, mostly in the Middle East (and increasingly, Mauritius and Malaysia).</p> <p>The number dropped significantly to 22,000 in 2020, but is rising again, with 41,000 women leaving to work overseas from January to August 2021.¹⁴</p>
<p>INDIA</p> <p>ECR category women must be at least 30 years to be granted emigration clearance</p>	<p>Restrictive</p> <p>The Emigration Act 1983.</p> <p>Labour migrants who have not completed 10 years of education must obtain emigration clearance from the Protector of Emigrants (POE) through a special procedure.</p> <p>In 2015, e-Migrate portal was launched and foreign employers were required to apply online.</p> <p>USD 2500 Security deposit enforced for sponsors of ECR category workers in 2015.</p> <p>In 2016, private recruiters were prohibited from recruiting women in the ECR category including domestic workers.</p>	<p>Official estimates dipped from nearly 10,000 ECR category women migrants annually between 2010 and 2014 to below 1,000 in 2016.¹⁵</p> <p>Reports of substantial irregular migration.</p>

¹⁴ BMET, ‘Monthly Overseas Employment of Female Workers in 2021 up to December, Statistical report’, BMET, Dhaka, 2021.

¹⁵ P Kodoth, ‘State Policy and Recruitment of Domestic Workers and Nurses to West Asia’, *Economic and Political Weekly*, vol. 56, issue 36, 2021.

<p>NEPAL</p> <p>Re-imposed ban on women’s labour migration to the Middle East in August 2017.</p> <p>Restrictions relaxed between 2011 and 2017.</p>	<p>Restrictive.</p> <p>The Foreign Employment Act of 2007 and Foreign Employment Regulation 2008 which sets out parameters for implementation of the Act.</p> <p>Foreign Employment Policy, 2012.</p> <p>Ban on labour migration of women first introduced in 1998 and relaxed for countries other than the Middle East in 2000. Women’s labour migration was permitted to the Middle East in 2003 subject to several conditions. Restrictions were relaxed in 2007 for women to travel to take up organised sector employment and the ban on women domestic workers travelling to the Middle east was lifted in 2011.</p>	<p>In 2014/2015, 21,000 women migrated for work. Others estimate that 2.5 million women worked overseas in 2018, and 90% of women migrant workers are undocumented.¹⁶</p>
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Migration outflows have responded to changes in regulatory frameworks. Sri Lanka relaxed restrictions on the migration of women workers in the 1980s following a path charted by the Philippines in the 1970s. This path has created a form of economic dependency on remittances but unlike restrictive regulations it steered away from conservative gender norms. As the table above shows, in 2013 Sri Lanka introduced the Family Background Report (FBR) to restrict mothers of children under five years of age from seeking foreign employment as domestic workers. This policy was further extended to cover all female employment abroad in 2015. Bangladesh relaxed restrictions in 2003 and has witnessed exponential growth in women’s migration into low paid occupations (mostly domestic work and factory work).

India and Nepal have been somewhat ambiguous in their policy measures towards women’s migration into low-wage jobs. Over the last several years Nepal has alternated between lifting and reinstating travel bans for women workers.¹⁷ Despite protest from CSOs and migrant women in the last two years, the travel ban is still in place.¹⁸ India has adopted the language of safe migration and instituted pre-departure orientation and training programmes for women migrants but persists with a high level of restrictions. It currently permits only select government recruitment agencies to recruit ECR category women workers, i.e., women who work at the lower end of the occupational hierarchy.

Restrictions have been justified as necessary to ‘protect’ women from human trafficking and exploitation but in reality, they push working-class women to depend on unscrupulous agents who facilitate their irregular migration. Restrictions also reinforce patriarchal norms and women’s dependence on male relatives as they need to obtain their permission to migrate. At the policy level, restrictions result in unreliable data and are barriers to

¹⁶ P P Simkhadaet *al.*, ‘A survey of health problems of Nepalese female migrant workers in the Middle-East and Malaysia’, *BMC International Health and Human Rights*, vol. 18, no. 4, 2018, <https://doi.org/10.1186/s12914-018-0145-7>.

¹⁷ ILO, *No easy exit: Migration bans affecting women from Nepal*, ILO, Geneva, 2015.

¹⁸ ILO, *A comprehensive analysis of policies and frameworks governing foreign employment for Nepali women migrant workers and migrant domestic workers*, ILO Kathmandu, https://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/---ilo-kathmandu/documents/publication/wcms_792243.pdf.

designing policy interventions. Within South Asia, Bangladesh and Sri Lanka with less restrictive emigration policies for women have more reliable data on women's outward and return migration.

Agrarian distress, natural disasters, lack of employment opportunities, breakdown of patriarchal provisioning of families compel women to migrate to the large urban centres and to overseas destinations in search of employment opportunities. The Nepal earthquake of 2015 forced many women to seek overseas employment. Climate change is an important factor underpinning migration from Bangladesh while migration from Sri Lanka soared during the civil war. Gender-based violence and discriminatory social practices also continue to influence women's labour migration from South Asia.

Overall, approaches to women's labour migration across the region exemplify the failure of states to generate sustainable livelihoods, address patriarchal violence, and effectively negotiate for the protection of rights of their citizens with countries of destination.

Regional and Sub-Regional Cooperation Initiatives

South Asia Association for Regional Cooperation (SAARC), with its eight member states, Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan, and Sri Lanka, is a sub-regional forum for cooperation on political, economic, social, and cultural issues. In their 2014 Kathmandu Declaration, the SAARC Heads of States agreed to, 'collaborate and cooperate on safe, orderly and responsible management of labour migration from South Asia to ensure safety, security and wellbeing of their migrant workers in the destination countries outside the Region.'¹⁹ This document is supplemented by a SAARC Plan of Action for Cooperation on Matters Related to Migration, and the SAARC Plan of Action on Labour Migration.

The Ministerial Consultation on Overseas Employment and Contractual Labour for Countries of Origin and Destination in Asia, better known as Abu Dhabi Dialogue (ADD) is a voluntary, non-binding inter-government consultative process on labour migration. It includes seven countries of destination and 11 countries of origin. Six South Asian countries, Afghanistan, Bangladesh, India, Nepal, Pakistan and Sri Lanka are members of this process.

The Regional Consultative Process on Overseas Employment and Contractual Labour for Countries of Origin in Asia, known as the Colombo Process, aims to foster safe, regular, and managed migration. Its focus areas are protection and service provision to migrant workers, optimising benefits of organised labour migration, capacity building, data collection, and inter-state cooperation. Afghanistan, Bangladesh, India, Nepal, Pakistan, and Sri Lanka are the participating countries from South Asia.

¹⁹ Kathmandu Declaration, Eighteenth SAARC Summit, Kathmandu, 26-27 November 2014, <https://www.saarc-sec.org/index.php/resources/summit-declarations/24-eighteenth-saarc-summit-kathmandu-2014/file>.



Photo by Badabon Sangho

Return and Reintegration Programmes for Migrants

Return can be understood as ‘an umbrella term to refer to the various forms, methods and processes by which migrants return or are compelled to return to their country of origin or habitual residence, or to a third country. This includes, inter alia, independent departure, assisted, voluntary or spontaneous return, deportation, expulsion, removal, extradition, pushback, handover, transfer or any other return arrangement. The use of the term ‘return’ provides no determination as to the degree of voluntariness or compulsion in the decision to return, nor of the lawfulness or arbitrariness of the return.’²⁰

Sustainable reintegration can be seen as ‘a process which enables individuals to secure and sustain the political, economic, social and psychosocial conditions needed to maintain life, livelihood and dignity in the country and community they return or are returned to, in full respect of their civil, political, economic, social and cultural rights. This should include targeted measures that enable returning migrants to have access to justice, social protection, financial services, health-care, education, family life, an adequate standard of living, decent work, and protection against discrimination, stigma, arbitrary detention and all forms of violence, and that allows returnees to consider that they are in an environment of personal safety, economic empowerment, inclusion and social cohesion upon return.’²¹

The above two working definitions clearly outline the change that migrants and migrant rights advocates hope to see in the current practices around return and reintegration. The

²⁰ United Nations Network on Migration, *Ensuring Safe and Dignified Return and Sustainable Reintegration*, 2021, https://migrationnetwork.un.org/sites/g/files/tmzbd1416/files/docs/position_paper_-_ensuring_safe_and_dignified_return_and_sustainable_reintegration.pdf

²¹ *Ibid.*

importance of return and reintegration programmes for migrant workers is highlighted in global standards and conventions, including the International Labour Organization (ILO) Recommendation No. 86 (Migration for Employment) to the ILO Convention No. 97, and the International Convention on the Protection of the Rights of All Migrant Workers and Members of their Families. More recently, while, as signatories to the Global Compact on Migration,²² states have agreed to ‘cooperate in facilitating safe and dignified return and readmission, as well as sustainable reintegration’, they mostly run joint operations to militarise and control their borders to deter migrants, refugees, and asylum seekers from entering their territories. Options for regular pathways and regularisation for most migrants are minimal. Yet rather than broadening those options, destination countries are choosing to take brutal measures against irregular migrants.

Periodic return and remigration are part of the migration cycle for migrant workers who participate in circular, time-bound labour migration programmes. Except in times of crisis, such as a war, collapse of a state, mass expulsion of irregular migrant workers from countries of destination, or a health emergency like the COVID-19 pandemic, their return home does not receive much attention from policy makers. Return of women migrant workers following abuses at workplace are reported in the media but states often respond to it by banning travel for women workers. Large-scale but temporary, circular forms of migration, which are predominant in the South Asia-Middle East corridor, call for comprehensive frameworks for the provision of services to enable returnees to counter social exclusion, cope with psychosocial trauma, and to find sustainable livelihood opportunities.²³ Wickramasekara points out that the time pattern, motives and nature of return have implications for reintegration and proposes that states must have well considered policies for reintegration.²⁴

IOM examines three dimensions of reintegration – the economic (asset ownership, employment, job search and satisfaction with economic situation, access to credit, and debt), social (access to education and health, housing and safe drinking water, possession of identification documentation, and access to the justice system), and psychological (sense of belonging and security, support networks and participation in social activities, family relations, distress and source of desire to re-migrate). IOM’s analysis of responses of returnee migrants from six countries shows that women (like men) migrate on account of family pressure and take independent decision to migrate, but women are affected by disapproval of their migration.²⁵ Social stigma could be intense for both men and women, but it may be life-threatening for women and lead them to return to a place that is not their community of origin.

Migration allows women workers to gain a measure of agency that was not available to them within their families and communities. The terms in which reintegration programmes are typically envisaged, however, could undermine women’s agency. In the framework

²² *Global Compact for Safe, Orderly and Regular Migration*.

²³ S Rashid and ASM Ashraf, *A Framework of Services for Reintegration and Remigration of International Labour Migrants from Bangladesh*, IOM, ILO, SDC, Dhaka, 2018, https://www.ilo.org/dhaka/Whatwedo/Publications/WCMS_686956/lang--en/index.htm.

²⁴ P Wickramasekara, *Effective return and reintegration of migrant workers with special focus on ASEAN Member States*, ILO, Bangkok, 2019, https://www.ilo.org/asia/publications/WCMS_733917/lang--en/index.htm.

²⁵ IOM 2021.

proposed by IOM, for example, the psychological dimension of reintegration includes a sense of belonging, participation in social activities and acceptance within families. Inclusion in this sense may be conditioned on submission to gender norms. Therefore, to be meaningful, reintegration programmes must include a critical perspective on gender norms and be linked to guaranteed employment.

Reintegration programmes for migrant workers in most countries of origin are currently a set of very basic services that some migrants can receive if they are identified as 'needy' by the state or non-state actors. It is necessary to go beyond adhoc, individual-focussed assistance measures to more sustainable practices. Listening to the lived experiences of women migrant workers is a necessary step in that direction.

Why This Research?

Rationale

There is no dearth of studies documenting South Asian women's lived experiences of labour migration. The challenges they face while navigating the recruitment system and their experiences of abuse and exploitation in countries of destination are well documented by CSOs, academics, and media. Scholars may differ on how precisely they characterise the regulatory framework for labour migrants as well as migration experiences in the Middle East but there is agreement that employers are vested with disproportionate power which renders migrant workers vulnerable to abuse. Studies have also documented women migrant workers' economic contribution to their households.

However, the situation of returnee migrant women has received comparatively less attention. Structural conditions in countries of origin that generate economic failures, legitimise gender-based violence and reproduce social hierarchies which constitute push factors for labour migration are rarely discussed.

Are women migrant workers able to plan their return well ahead of time? Do they make financial plans? Do things go according to the plans or do they get pushed by family and circumstances and keep changing their plans? How are returnees received by their families and communities –with respect and appreciation for their economic contribution or with stigma and rejection because of their suspected deviation from social norms? Do they find employment upon return or start small businesses or do they just wait for another opportunity to migrate?

These were the questions which led the Global Alliance Against Traffic in Women (GAATW) to initiate a Feminist Participatory Action Research



(FPAR) with returnee women migrant workers from the Middle East in India, Nepal, Bangladesh, and Sri Lanka. GAATW was familiar with the 'reintegration' programmes for trafficked persons and returnee migrant workers. Many GAATW members provide such services, which include psychosocial counselling, healthcare support, skills trainings, and seed funds for starting small businesses. GAATW members have also critiqued the terminology which tends to overlook structural barriers faced by working class women upon return to the home countries.²⁶ Labour migration, when not severely disrupted by abuse in the recruitment process or at workplaces, enables migrant women to meet the economic needs of their families. But patriarchal social norms do not change easily, nor are there any employment guarantees for people who return after migration. Even 'successful' women migrants rarely come back to a situation where they have adequate savings to fall back on.

Therefore, GAATW's partners wanted to find out more from the women and understand their situation better so that they could advocate for gender-responsive policy measures to address the needs of returnees. They decided to focus on the following research questions through in-depth interviews and focus group discussions.

Research Questions

- How do the social, cultural, and economic conditions that prevail at the source affect the return and (re)integration of women migrant workers?
- What are the key differences between the official conceptualisation of return and reintegration and the realities of returnees?
- What are the specific needs of returnees in the light of their household dynamics and social dynamics?

Research Methodology

GAATW and partners decided to use an FPAR approach, which meant that selected returnees would be involved in all stages of the research process, including designing research objectives and data collection methods, conducting interviews and focus group discussions, and drafting recommendations and advocacy strategies based on research findings. FPAR adopts an intersectional lens in understanding women's life stories, which requires being attentive to how overlapping identities of gender, class, race, nationality, and migration status shape women's experiences and contribute to their precarity. FPAR gives scope to consider the structural domains of power, which includes fundamental social institutions like families, job markets, housing, education, and health. FPAR seeks to challenge the status quo and bring about social transformation.

It was hoped that the in-depth interviews would foreground women's aspirations and migration journeys and Focus Group Discussions would highlight the shared aspects as well

²⁶ See, for example: Global Alliance Against Traffic in Women, Briefing Papers: 'Towards Greater accountability - Participatory Monitoring of Anti-Trafficking Initiatives', GAATW, Bangkok, 2015, <https://gaatw.org/resources/publications/916-briefing-papers-towards-greater-accountability-participatory-monitoring-of-anti-trafficking-initiatives> and Special Issue of *Anti-Trafficking Review*, 'Life after Trafficking', 2017, <https://www.antitraffickingreview.org/index.php/atrjournal/issue/view/18>.

as differences and complexities in returnees' experiences. Migrant women occupy multiple and changing positions. They are agents making thoughtful and deliberate decisions on how to improve their lives and that of their families, while also being marginalised individuals whose range of choices are circumscribed by poverty, patriarchal norms, and racial capitalism. FPAR was chosen as the right approach because it values listening carefully, deeply, and respectfully to women's multi-layered stories. It also makes space for responses that are different from, or exist alongside, the dominant 'culturally acceptable' scripts around labour migration.

Research Partners

The following organisations partnered with GAATW to carry out the research in their countries.

- In Bangladesh: Ovibashi Karmi Unnayan Program (OKUP), Bangladesh Nari Sramik Kendra (BNSK), Association for Community Development (ACD), and Badabon Sangho.
- In India: Self-Employed Women's Association-Kerala (SEWA-Kerala), Centre for World Solidarity (CWS), and National Workers' Welfare Trust (NWWT) in Andhra Pradesh and Telengana. While CWS was responsible for research, NWWT steers the advocacy initiatives.
- In Nepal: Pourakhi, Women's Rehabilitation Centre (WOREC,) the National Alliance of Women's Human Rights Defenders (NAWHRD), and Tarangini Foundation.
- In Sri Lanka: Community Development Services (CDS), Centre for Human Rights and Community Development (CHRCD), and Eastern Self Reliant Community Awakening Organisation (ESCO). While CHRCD and ESCO conducted the field research, CDS steered the national advocacy initiatives.

All partners have been active in the migrant rights movement for many years. They provide pre-decision and pre-departure information to migrating women and psycho-social and legal assistance to those who need it upon return. Most of them also engage with national, regional, and international policy advocacy. All partners have some experience of doing qualitative research, including FPAR methodologies.

GAATW International Secretariat took the responsibility for the overall coordination of the project including providing training support, collating the findings into a report and supporting the advocacy initiatives.

Research Location, Participants and Process

The research was conducted during July 2020-March 2021 in areas with a high concentration of outward temporary migration, and which also had relatively high rates of unemployment (see Table 1). Most of the returnees had worked as domestic workers in the Middle East (see Table 2). Some had undertaken multiple migration journeys, sometimes to different countries of destinations. Some had also previously migrated for work or marriage within their own countries. Most of the women were married at the time of their migration. A significant number were 'irregular migrants', i.e., they had not used the official channel for migration.

Table 1: Research sites and number of returnees

	Research sites	Returnees
Bangladesh	Keraniganj; Sirajganj; Manikghani; Narayaganj; and Narsingdi district	122
India	Hyderabad City (Telangana State); East & West Godavari districts (Andhra Pradesh); Kadapa district; different districts in Kerala	95
Nepal	Morang, Udaypur, Dang, and Kailali districts; Kathmandu District of Bagmati Province: Dakshinkali and Tarkeshwar Municipalities; Gandaki Province; Province No. 2	184
Sri Lanka	Kurunegela district; Batticaloa district	85

Total 486**Table 2: Country of destination, occupation and number of years spent overseas**

	Country of Destination	Occupation	Years abroad
Bangladesh	Jordan, Oman, UAE, Saudi Arabia, Kuwait, Lebanon, Qatar	118 DWs; 3 sewing; 1 small business	3 months – 9 years
India	Kuwait, UAE, Oman, Bahrain, Qatar, Saudi Arabia, Yemen	67 DWs (3 husbands as drivers; 5 as part-time child caregivers); 5 cleaners; 2 beauticians, 1 receptionist	1 months – 23 years
Nepal	Lebanon, Qatar, Kuwait, Bahrain, Saudi Arabia, Oman, Cyprus, Turkey, Iraq, Syria, UAE	Mostly DWs; some garment workers, cleaners; a few agricultural workers, electronics	3 months - 15 years
Sri Lanka	Kuwait, Oman, Qatar, Saudi Arabia, UAE	79 DWs; 1 office assistant; 1 garment	6 months – 11 years

		worker; 2 cleaners; 2 small business	
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The partner organisations spoke to 486 returnee migrant women from the Middle East about their migration journeys, hopes and aspirations, working conditions, and most importantly about their lives upon return. In-depth, semi-structured interviews with the returnees were complemented by key informant interviews with relevant government officials, community leaders, and local civil society leaders. Around 75% of in-depth interviews and focus group discussions took place in person. The pandemic restrictions compelled researchers to shift to phone and online interviews.

The research process was in its early stage when the COVID pandemic hit. Thus, the impact of the pandemic on returnees emerged as a prominent theme and showed how the pandemic worsened pre-existing vulnerabilities. Roughly a quarter of the women who were part of this research had returned during the pandemic without finishing their contracts.

Key Findings

This study reconfirms that labour migration is a complex process as gender, class, race, caste, and religion shape opportunities and constraints related to mobility and the labour market. Women’s labour is located within a socioeconomic hierarchy where it is rendered invisible, as much of it is in the unpaid economy, and is devalued as ‘unskilled’²⁷ even when it enters the market and is critical to human survival and society’s well-being.

The findings reinforce insights from GAATW’s previous FPAR studies that migration can be a beneficial experience for women, their families, and communities.²⁸In particular, it enables women to stabilise the financial position of their families, educate their children, and challenge restrictive social norms. Exposure to overseas migration gives women a measure of self-confidence as well as social and economic agency. However, for many women, ‘return’ is fraught with uncertainty. Even women with well-planned return, for instance, who were able to meet the specific need for which they had migrated, such as repayment of a loan, buying land or building a house, or had made savings, might run into difficulties again. Their meagre savings may be depleted or their families may face an economic crisis again. Women who had used migration to escape gender-based violence in their families return to the same challenge.

With their lived experience of migration, returnees are not just a source of valuable information; they could also be positive agents of change in their communities. Yet our researchers reported that women’s contributions to their communities and families remain undervalued.

²⁷ We reject the term ‘unskilled’ to describe any form of work, given (a) the inaccuracy of the term; (b) its historical application to manual, care, and service labour, which are often racialised and feminised; (c) its use as a justification for exclusion and exploitation of certain groups of workers.

²⁸ GAATW, *Reclaiming Migrant Women’s Narratives: A Feminist Participatory Action Research project on ‘Safe and Fair’ Migration in Asia*, GAATW, Bangkok, 2018, GAATW, *The Lived Experiences of Women Migrant Workers*, GAATW, Bangkok, 2019.

Support Available for Returnee Migrant Workers

The countries in this study have a mixed bag of interventions in place that are either specifically targeted to returnee migrant workers or are available to them. Box 2 shows that these schemes rarely go beyond a minimalist understanding of social and economic security implicit in financial assistance for self-employment or one-time assistance for health expenditures. Only Sri Lanka has an explicit sub-policy on reintegration, but implementation has been weak.

Box 2: Schemes for or available to returnee migrant workers

Country	Social security schemes applicable to returnee migrant workers
Sri Lanka	<p>Sub-policy and National Action Plan on Return and Reintegration of Migrant Workers, 2015.</p> <p>Key interventions outlined in the sub-policy are:</p> <ul style="list-style-type: none"> • Welfare support and scholarships for migrants’ children; • Social security scheme for returnees; • Compensation provided to migrants’ families in case of migrants’ death, illness, or injury (accessed through the Sahanapiyasa Welfare Centre); • District-level complaint mechanisms for migrants and their families; • Support for returnees to secure quality local employment; and • Promotion of positive perceptions of migrant workers.
Nepal	<p>During the pandemic, the government of Nepal allocated NPR 4.34 billion to create 700,000 employment opportunities for people who need it, including returning migrants.</p> <p>The Prime Minister Employment Program (PMEP), introduced in 2019, offers paid work to unemployed persons between the ages of 18 and 51. Applicants are assigned jobs based on their qualifications and receive skills training. Guarantees 30 days of work in a year.</p> <p>Neither of these programs provide specific, targeted assistance to returnee migrant women.</p>
Bangladesh	<p>The Overseas Employment and Migrants Act 2013 authorises the government to provide migrants with accessible bank loans, tax exemptions, saving schemes, investment opportunities, and other facilities. The Expatriates’ Welfare and Overseas Employment Policy (2016) increases the budget for financial inclusion and employment programmes for returnee migrants and provides</p>

<p>India (Kerala)</p>	<p>them low-cost medical check-ups and psychological support. The Wage Earners Welfare Act (2018) mandates projects for the social and economic reintegration of returnee migrants.</p> <p>The government of Bangladesh allocated a budget of roughly BDT 700 crore (USD 82 million) to support the reintegration of migrants returning during the pandemic.</p> <p>MEWOE launched a USD 23.5 million loan scheme through PKB to provide loans of between BDT 100,000 to 500,000 (roughly USD 1,000 to 5,500), to returnee migrants at a maximum interest rate of 4%.</p> <p>An onerous set of conditions for women to avail these loans.</p> <p>The Wage Earner’s Welfare Board is meant to provide a stimulus package worth BDT 20,000 (234 USD) to 3,000 returning women migrant workers.</p> <p>NORKA Roots, a state government agency, oversees the reintegration of migrant returnees. Under NORKA Department Project for Returned Emigrants (NDPREM), a scheme for returning Non-Resident Keralites, selected banks provide loans for starting small businesses.</p> <p>The Pravasi Welfare Board offer pensions weighted to members’ contributions and other financial assistance for medical treatment, pension schemes for families, marriage assistance, maternity, and disability, as well as educational grant payments.</p> <p>The Santhwana scheme provides financial assistance to returnee migrants for their medical expenses or that of dependents, as well as death assistance, marriage assistance, and disability assistance.</p> <p>During the pandemic, returnee women migrants with valid passports and work visas obtained through NORKA Roots were entitled to a one-off INR 5,000 cash assistance.</p>
<p>India (Andhra Pradesh)</p>	<p>The Cheyuta scheme provides financial assistance of INR 18,750 to marginalised women (not exclusively targeted at returnee migrants).</p>

As can be seen in the Box, only Sri Lanka has a sub policy on reintegration, which adopts a rights-based approach and has five components: a) social reintegration, b) economic reintegration, c) physical and psychological well-being of returnees and their family members, d) mobilisation and empowerment of returnees, and e) the effective management of the return and reintegration process. The recognition of the need for quality local employment and to promote of positive perceptions of migrant workers (which could be instrumental in combating stigma) under the policy are noteworthy.

However, our research found that most returnee migrant women (RWM) in Sri Lanka did not receive any of the reintegration services mentioned in the policy document. The promise of quality local employment rang hollow as unemployment was severe. Besides, RWMs either lacked information, were unable to cope with the stringency of the pre-conditions for assistance, or the available assistance was not appropriate for their needs. None of the women had availed of the low-interest loans offered to migrant workers by the Sri Lankan government. Reasons for this were: a) some were not aware of these services; b) those who had some awareness did not fully understand how to obtain them; c) the assistance that can be obtained for these services was described by some as 'too limited'; d) those who did apply did not receive the allocated loans. A significant number of the women were not keen to start businesses anyway because of the risks involved.

Even prior to COVID-19, RWMs in Sri Lanka faced delays in receiving medical insurance compensation, with five having applied but not received anything at the time of the research. While the National Migrant Health Policy stipulates that the government should provide free healthcare to all migrants and their families who have experienced health problems abroad, none of the research participants knew about it or how to access health services. During the pandemic, this situation worsened. Compensation provided by SLBFE for accidents, illnesses and deaths while working abroad is available to a very limited number of people and is not sufficient. The process is also laborious and difficult to navigate. The researchers learnt that returnee women received only a small proportion of insurance allocation as 70% went to agents, 20% to SLBFE, and only 10% to migrants themselves.

Employment guarantee schemes such as the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) of 2005²⁹ in India are for returnee and non-migrant categories of workers alike. Where accessible and adequate, they provide basic income security. However, a more intensive program of the kind would be necessary to relieve distress in conditions of growing unemployment and underemployment.

The MNREGS has strengthened the bargaining power of workers and especially of women but its implementation is varied across India. The number of days of guaranteed work was increased to 200 during the pandemic and the programme did mitigate some of the acute distress in rural areas as migrant workers headed back to their source regions. However, returnee women from AP pointed out that their names were removed from the list of individuals eligible for ration cards. Upon returning, they were unable to claim rations and were not able to get work under the MGNREGA though they had enrolled in the programme prior to departure. The MGNREGA is also limited to rural areas and to land-based work. A similar scheme for urban areas would benefit more people.

The PMEP in Nepal originally guaranteed 100 days of work and an allowance, but this was reduced to 30 days. NPR 3.1 billion was allocated for the project, but the results have been dismal. Nepal sought to address the crisis wrought by the pandemic through employment generation that included returnee migrants. Some returnee women had tried to apply for

²⁹ MGNREGA is a social security measure that aims to guarantee the 'right to work'. It aims to enhance livelihood security in rural areas by providing at least 100 days of wage employment annually to every household whose adult members volunteer to do unskilled manual work.

the PMEP but found that no jobs were on offer for them or that the wages were too low. Additionally, the available jobs were offered to people with political connections. More than half of RWMs were not aware of support programmes for migrants. Additionally, RWMs shared that their families were not given relief aid in 2020 because they were regarded as 'receivers of foreign currency'.

Financial assistance for employment and social security are insufficient to ward off risk of falling into distress in the absence of measures that address basic income security such as cash transfers or employment guarantee schemes. Box 2 shows that Bangladesh has developed a fairly comprehensive legal framework to assist returnees but lacks a programme to address basic income security. Further, RWMs in Bangladesh were unaware of the financial assistance programmes provided by the government to migrants.

The banking system was generally inaccessible to low-waged RWMs. Prabashi Kalayan Bank (PKB) has not addressed RWMs' needs in a targeted way. Returnees reported that the procedure for availing loans is too complex and not friendly towards working class people. Loan applicants need to provide a trade license, current bank account, three guarantees, passport copies, documentation of arrival into COD, national ID or birth registration, and other documents. Conditions such as these are forbidding when we consider the social position of returnee migrant domestic or garment sector workers.

Loans have high collateral requirements and are accessible only to documented workers. This excludes a significant number of workers who used irregular migration channels or who thought that they were going through legal channels but were misled by recruiters, as well as workers who may have been documented in the early stages of their journey but lost their documents to abusive employers. Though PKB has increased its number of district branches, it did not undertake outreach at a grassroots level. Many women in this study have not attempted to access loans from PKB. Some have indeed communicated with PKB and other banks but could not obtain loans because they lacked requirements such as the National Identification Card or trade license.³⁰

An example of a non-targeted financial assistance is the Cheyuta scheme in Andhra Pradesh, under which many of the RWMs had claimed financial benefits.

Kerala has a wide range of social schemes for returnee migrant workers (category d). Migrant workers are a strong lobby in the state but returnee women migrants do not share the same clout as men. Most of the RWMs had not accessed government assistance or facilities and had not even heard of these programmes despite spending many years overseas and embarking on multiple migration journeys. Lack of awareness was a problem also in accessing COVID-19 assistance. Most returnees were not members of the Pravasi Welfare Board (PWB). Of the 41 RWMs interviewed in Kerala, 34 had worked overseas for a minimum continuous period of two years, with some staying overseas for a cumulative period of 30 years. Kumari, 58, became a member of PWB only recently.

³⁰ Migrants are supposed to be issued a National ID card before they migrate, but many do not have this document. It is likely that some were under 18 at the time their passports were issued for travel.

'I took the membership recently. One of my neighbours told me about this and he helped me in subscribing to the membership. I worked abroad for 20 years and I took the membership only 2-3 years ago. I don't know why I did not hear about it before. If I had taken it before, I would have been able to get financial assistance for my daughter's marriage and son's education.'

RWMs pointed out that there was a gendered difference in the delivery of information to migrant workers and that RWMs were discriminated. Beevathu, 49, from Malappuram, said:

'I think, nobody came to us and told these things to us only because we are women. We are not even identified as workers. That is the main problem.'

A similar situation prevailed with respect to the Pravasi Seva Kendra, a programme for 'rehabilitating' returnee migrants as none of the RWMs had heard of it. The Pravasi Seva Kendra staff who spoke to the researchers could not furnish any data on migrants who had returned during the pandemic. As two years of overseas work experience is a prerequisite to apply for PWB membership, and access schemes of NORKA Department Project for Returned Emigrants such as Santhwana, some RWMs were excluded despite being in difficult situations overseas.

Gender specific needs should be kept in mind while framing programmes and doing outreach. In the face of gender related constraints on their time, women may prefer self-employment, which is more flexible. In Sri Lanka and Bangladesh, RWMs pointed out that there were barriers to taking up employment in their home contexts on account of their responsibility for unpaid care work. In this context, RWMs in Sri Lanka noted that most development priorities are not conducive to self-employment ventures, which are better suited to the needs of returnee migrant women who have childcare and domestic responsibilities.

For a policy to be meaningful, it must provide a framework for basic income security and social security for returnee migrant workers and be supported by necessary information flows and delivery systems. Without these, financial assistance to start enterprises, skill training programmes or other services could flounder on a single health crisis in a family. In the absence of adequate employment and social protection options, the referral services that are characteristic of reintegration programmes remain symbolic.

Common Issues Raised by Returnees

Despite differences in migration regulations and socio-economic contexts in the four countries, many returnees shared similar constraints and experiences. All spoke about lack of information or other resources necessary to access government programmes meant for them. Their experiences also reveal that their social and economic status are deeply connected and impossible to conceive of in isolation. We highlight some of these below.

Absence of livelihood security

Poverty, debt, lack of secure employment opportunities, and aspirations for better life were important reasons for migration. The decline of traditional livelihoods was worsened with

the failures of governments to generate decent employment. Climate change in Bangladesh, agrarian distress in Nepal, increasing unsustainability of small-scale farming in AP because of mechanisation in paddy fields and fish and shrimp ponds, the decline of traditional livelihoods in Kerala and the effects of civil war in Sri Lanka were all contributory factors.

The overwhelming needs identified by returnees were ‘cash’ and ‘jobs’. They had migrated to support their families financially and the families were highly dependent on remittances. Women came under pressure to migrate when households experienced financial strain.

Women re-migrated for similar reasons. In several cases, even if they had intended on returning for good, unforeseen events such as health issues of a family member, lack of employment, natural disasters, or the loss of a business, drove them to migrate again. In Bangladesh, it was observed that most of their savings had run out in the first year (or sooner) after return. During COVID, women’s savings were depleted faster and they found themselves in debt shortly after returning. More than half of the women wanted to re-migrate, and some had concrete plans, but many were unsure if jobs overseas were still available in view of the pandemic’s effect on the economies of CODs.

Lack of employment at the source was a major problem. More than 70% of the women were unemployed upon returning and their families were struggling. To add to their distress, the skills they gained from overseas work did not have a market in their countries of origin. In such conditions, despite the norm prioritising unpaid domestic and care responsibilities at home, there were growing expectations that women should contribute to family income.

Of the 85 returnees in Sri Lanka, 64 were unemployed at the time of the research, and the rest had some form of employment or self-employment. Many applied for jobs domestically but were not hired because employers preferred someone younger, or they did not meet the education requirements. In Sri Lanka and India, some of the returnees were heads of household who saw migration as their only option.

Forced breadwinners

It was observed that some families had forced women to migrate. One woman in Bangladesh described that she was ‘being sent abroad to work just so my family can relax with my earnings’.

‘Every member of my in-laws’ family—my husband, brother-in-law, and his wife, used to beat me. I couldn’t raise my voice as my husband always threatened to divorce me. Where could I go? Still, I didn’t have any intention to migrate abroad. But my husband was forcing me to go. Then my sons convinced me. They wanted to keep me alive. They thought, one day I would just die because of all that torture by their father.’ (Suraiya, 45 years)

Returnee women from India highlighted their husbands’ alcoholism³¹ and aversion to ‘hard work’ as a reason for why they and not their husbands migrated. Some described their husbands as ‘lazy’ and ‘irresponsible’. With men shedding responsibility for providing for

³¹ Several of them mentioned that their husbands feared not being able to access alcohol in CODs.

families in rural communities, the financial burden shifted to women. Chikkili Suvarna Mary from AP shared her experience after six years of working in Kuwait:

‘When I was in Kuwait, my husband got extramarital affair with a woman from another village. He used to spend all my hard-earned money on her without looking after my children. I spent one lakh rupees on my migration for medical tests and for ticket etc. and my husband didn’t even repay the debt... [Now] I am with nothing financially and my husband deserted me, and I am staying with my children. To repay the debt I am again planning to go to Middle East countries because I have no other way.’

In Sri Lanka, women took pride in increasing their families’ social status, but they were aware that if they failed to earn enough from working abroad, this could easily turn to ridicule. Returnee women felt that their contribution to unpaid care work was not valued. A quarter of the women shared that their husbands, mothers, and (occasionally) children ‘wasted’ the earnings they sent home. This resulted in family tensions, children dropping out of school, behavioural issues among their children, and the need to remigrate.

Changing norms regarding women’s work and labour migration

In all source regions, there were indications of growing acceptance of women’s labour migration within migrant families and communities. Most of the research participants in Sri Lanka felt recognised and respected within their families because of their economic contributions. Some were not keen to migrate, but since there was an opportunity to do so, the male members of their families made the decision and oversaw the preparations for the women to migrate. On their return, the dynamics shifted and the women had more leverage to make decisions in the family. They detected a shift in terms of the respect they were accorded and pointed out that they were likely to be invited to social events.

In the other countries, men were reportedly encouraging their wives to migrate, and only less frequently did they resent it. Among poorer communities, women usually earned wages and therefore migration enjoyed wider social acceptance. Returnees in Nepal noted that their families were now more open to having them work and travel away from the home, and that their migration generally had the full support of their family. This was a liberating experience for some, who said they no longer felt ‘confined to the household’.

Bangladesh has witnessed a remarkable increase in women’s workforce participation rates in the past two decades and there is large-scale migration of women from rural to urban areas for employment. Yet, there is ambivalence about women’s overseas labour migration and strong stigma.

‘They said time has changed and women can work outside their house with dignity. But I don’t see this in reality. We never had a good education or the chances to develop our skills. So, for the women like us, you can only arrange the job of a domestic worker, or the like’ (Hanufa, 35 years)

With the recent surge in overseas migration from the country, norms may be coming under pressure. Some returnees described the re-negotiation of roles underway as a ‘power

struggle'. Many were keen on taking the primary responsibility for housework and childcare, although they expressed a preference for male family members to assist more.

The corrosive effects of stigma

Women's overseas labour migration disrupts conceptions of 'good womanhood' in contexts where there is less acceptance of women (a) working outside the household, and (b) travelling and living by themselves in a foreign country. Furthermore, the identities of 'wife' and 'mother' are normatively important. Many of the returnees experienced stigma because they were seen as failing to fulfil their roles as wives and mothers by leaving their families to work overseas, even if their primary motivation was their families' welfare. They were suspected of engaging in 'immoral activities' overseas, which caused friction in marriages. The pandemic has exacerbated the stigma experienced by returning migrants – they have been accused of bringing the virus into the country, and some of their neighbours refused to interact with them until months after their return.

Overt displays of wealth and personal transformation raised suspicion that women had flouted sexual norms but failure of migration raised suspicion too. A returnee from India described this attitude as follows:

'If a woman comes back without money, she must have done something bad, otherwise why didn't she get paid?'

Many RWMs in Nepal faced disapproval from their families and immediate communities because they were suspected of being 'sexually impure', and possibly having eaten beef, drunk alcohol, or worn modern clothes in CODs, which are frowned upon in some communities. They were also blamed for the 'care crisis' at home because other family members, including husbands, were unable to step up and fulfil childcare responsibilities. Stigma affected young migrant women's prospect of marriages.

'At least twelve marriage proposals came and all of them declined to marry me when they learnt I went abroad to work. The man whom I married was okay with my migration history. But to get his family's approval for the marriage, he had to hide it from them. (Marzia, 28 years, Bangladesh)

The corrosive effect of stigma was pronounced in Bangladesh. Women's independent migration overseas is viewed as transgressive. Almost all the married RWMs shared how their family relationships changed when they returned. Many felt that overseas migration had damaging effects on their marriage because of this. Not just husbands, but other family members, both men and women, were preoccupied with their sexual purity.

'My brother said, it's better if you just beg on the street. If you go abroad, we will cut off relations with you, and don't come to us for help when you are abused.' (Amena, 35 years)

'If a man goes to work in KSA, people envy that he would get to see the God's city, Mecca. When he comes back, people love to meet him, respect him. But when a woman migrates, society considers it very shameful.' (Nasima, 38 years)

Many RWMs described their experience of return as potentially worse than their experience at CODs, largely because of the social disapproval they faced for migrating in the first place.³² Migrants who separated from their partners faced aggressive stigma and public harassment upon return for their failing marriage and decision to migrate. Most of them lived with their parents or brothers and were socially isolated. The resulting situation was so intense for most women that they planned to migrate again.

‘Even when I returned from Saudi, people used to mock me, asking where my Arab husband was? Because they used to say that I went abroad not to work but to do something else. That I was not happy with an ordinary man from the village and I was going to find an exotic one.’ (Sana, 23 years, Bangladesh)

‘When I came back from Saudi, everyone kept asking me how much money I have made—the neighbours, the shopkeepers or even any passers-by. It seemed like I was rolling around large piles of it. Some people even intimidated that it was very easy to make money abroad in “various other” ways. People were unnecessarily concerned about my savings.’ (Nasima, 38 years, Bangladesh)

A comparison of returnee women’s experiences from the four countries shows that stigma was not a major concern among women in Sri Lanka. Alongside, research partners in Sri Lanka concurred that aspiring women were rarely limited by the lack of access to official information about migration. Notably, in our research, more than half the women from India and Nepal had migrated through irregular routes whereas only 15% from Sri Lanka had used irregular routes. A high incidence of irregular migration implies that many returnees are unable to access existing social security provisions.

However, stigma was not entirely absent. Some of the returnees’ partners in Sri Lanka were unhappy with the recognition and publicity their wives received and responded with violent and controlling behaviour. Male partners who were willing to accept changes were taunted: ‘Why do you have to listen to your wife?’ was a comment overheard by several women. Younger and unmarried returnees struggled to find partners because of the suspicion that they engaged in illicit activities while they were overseas.

Family support was critical to resisting stigma. In Bangladesh, women tolerated humiliation for the sake of maintaining their relationships. Some of them stopped socialising upon their return because they were the target of gossip or unnecessary concern from neighbours and family members. Because they already felt isolated and outnumbered, they usually did not fight back. A few did, against attacks from people they knew. In Nepal, women felt that as long as their families supported and accepted them, the rest of their community tended to do the same. Some returnees had relocated with their families to escape stigma, lied about their CODs, or concealed their experiences of abuse.

³² Several RWMs (especially younger ones) also experienced verbal abuse and insults from male Bangladeshi migrant workers in CODs.

Social and economic agency

Through their financial contributions to their families, RWMs had gained a measure of recognition and varying levels of authority within their families. For married women, assertion of control over their earnings was a potential source of conflict within their marriage.

‘My husband never informed me when he received the money. Rather I learnt that with my hard-earned money, he just kept on loitering. He would go shopping any time or even go to the beach for fun. So, I had to keep control of my savings. But as I returned home, this became a serious issue between us. (Kajal Rekha, 38 years, Bangladesh)

Some women sent remittances to their natal family or to their children. Generally, divorced, separated, and widowed women faced fewer barriers in exercising control over their earnings.

Married women from Nepal said that their finances were predominantly controlled by their husbands, but they were more aware of their financial status and some had joined local women’s groups and cooperatives. Indian RWMs pointed out that they remitted as much as they could to their families, which limited their financial independence. Some were not informed about how their remittances were being used. In many cases, their husbands, fathers, brothers, and sometimes, sisters and mothers had control over their remittances. Yet, women increasingly expected to take up the main breadwinner role in addition to their unpaid care work. This gave them some level of power in decision-making.

Though Sri Lankan migrant workers are encouraged to open NRFC (non-resident foreign currency) accounts which have relatively high interest rates, only five had so, and only two used them. Most did not seem interested or did not understand the unique value of these accounts. Women’s educational background influenced their financial management, with relatively more educated migrants being better at dealing with banking and participating in self-employment or skills development training. Some of RWMs bought a house or land in their name, and several started small businesses.

In Bangladesh, in most cases, migration helped meet their families’ immediate needs, and in several cases also led to modest savings, but did not provide RWMs greater independence upon return. Many were forced to accept their more dependent positions again, after having been cash-earners when they were overseas.

Where the women’s earnings had been used to purchase properties, these were under the control of parents or husbands. A very small number purchased property in their name or had husbands who purchased land and registered it under the women’s names. Most were unable to make financial plans beyond their return.

Notably, divorced, separated, and widowed women had more control over their savings, but regularly consulted male family members, partly to prevent neighbours from gossiping about their lack of respectability. The process of purchasing property was a key theme in RWM’s responses in Bangladesh. Some learnt that property purchased with their earnings

was not registered in their names or was purchased at a lower price than the money they remitted. Several RWMs were embroiled in ownership disputes, which drained time, labour, and savings.³³

It was observed that some RWMs in Nepal were now seen by family members as authorities, and friends and relatives would consult them on social and employment-related matters. RWMs in Bangladesh were also regularly contacted by women prospective migrants for advice, which allowed them to feel a sense of community and purpose.



Women's Assessment of Their Own Migration Experience

Women workers shared both positive and negative experiences with migration. Some met their families' financial needs and stabilised their situation, supported their children's education, and helped improve the social standing of their families. Some became somewhat economically independent and acquired assets in their name.

Overseas migration provided women with opportunities to acquire new skills and networks, learn to navigate a new social context and to increase their self-confidence. Despite all the challenges, RWMs from Bangladesh took pride in being wage-earners and in navigating the departure process and their relationships with employers. They felt that they had built communication and social skills.

'Earlier I didn't even know which is north and which is south. But now that I have worked abroad and faced all these issues after coming home, I feel I have grown courage in my mind.' (Mamataz, 40 years)

³³ Disputes included errors in owner's name, fake documents of seller, etc.

Many returnees in Nepal pointed out that they had positive experiences abroad despite being warned of abuse. Motivated by the economic benefits of overseas employment, they had been forced to migrate through informal routes with the help of sub agents because of the ban. They pointed out that the state was not considering the benefits of migration and the choices of women.

Key Recommendations

Women's decisions and economic prospects are circumscribed by the undervaluation of their work and gendered notions of respectability. The pandemic has exacerbated their pre-existing vulnerabilities. Therefore, the conversation on the rights and wellbeing of women migrant workers is inextricably tied to broader conversations about recovering and rebuilding after the pandemic, legal and social recognition of housework, increasing access to education for women, dismantling norms that entrench an inequalitarian model of the family, and making childcare more accessible. Participants' recommendations ranged from the urgent need to reform the *kafala* system and to achieve safe and fair migration to practical conditions in the source and destination countries that they felt needed to be set right.

Employment and Social Security

- Create gender-responsive employment guarantee schemes. *The PMEP in Nepal and MNREGS in India must be augmented as they have not reduced unemployment and underemployment, which have grown in recent years and during the pandemic. These schemes must cover rural and urban areas.*
- Make cash transfers to alleviate immediate distress and to generate income security.
- Reduce costs for sending remittances
- Make low- or zero-interest loans available to all migrants.
- Create social security and insurance programmes for migrants that would cover them in both COD and COO and include COVID-19, workplace injuries, health, and job losses.
- Create skills certification processes for returning migrant workers to facilitate access to jobs. *Currently, there is little attention paid to the skills, knowledge, and experience of returnees (especially women) in the return/reintegration services offered by the government.*
- Make childcare services and low-cost (or free) meals available for children of migrant workers.

Towards a Safe and Fair Migration and No Stigma

- Relax discriminatory restrictions on women's mobility and initiate an effective information outreach in the source regions to mitigate information asymmetry and combat false information.
- Register all private recruiters and sub agents to make them accountable.
- Incorporate RWMs as resource persons for the development of training methodologies for new migrants and for training in language and skills. This would give them recognition and a sense of dignity.

- Provide information to migrants about their rights, reporting mechanisms, and reintegration support structures prior to their departure, while they are in COD, and upon return.
- Extend protection to all migrant workers at the destination and upon return, regardless of their status.
- Strengthen collectives of migrant and returnee workers along the lines of Migrant Societies in Sri Lanka and trade unions formed by SEWA-Kerala.
- Recognise the contributions made by women migrant workers on occasions such as International Migrants Day and International Women’s Day.
- Initiate public campaigns in association with CSOs and migrant women to challenge gender norms and the stigmatisation of women migrant workers.

Bridging the Information Gaps

- Disaggregate and manage migration and return data in order to provide targeted services or interventions.
- Utilise local governments as facilitation centres for information dissemination.
- Facilitate coordination between NGOs in COO and COD to improve the flow of essential information to migrant workers.
- Decentralise relief services, complaints mechanisms, and low-interest loan applications up to the village level, with adequate translation services.
- Encourage migrants to subscribe to targeted financial services (high-interest personal bank accounts, etc.). *Migrant workers should be allowed to open these accounts with minimum requirements and without an initial deposit, and transfer and transaction costs should be significantly reduced.*

Justice and Reparations

- Take urgent steps to help returnee migrant workers claim wages they are owed by employers in COD. *This should involve providing legal and translation support to embassies and bringing up wage theft in bilateral and multilateral forums.*
- Make complaint and redressal mechanisms accessible to all migrant workers and provide support to pursue cases against abusive employers and intermediaries.
- Make counselling services available for migrant women in need at the destination.

BANGLADESH

Introduction

According to Bangladesh's Bureau of Manpower, Employment and Training (BMET), there are 11 million Bangladeshis working abroad. From 1981 to 2003, the government banned the migration of low-waged women workers, which led to significant rates of undocumented migration and increased their vulnerability. Since the ban was lifted, the number of women migrant workers has steadily increased. From 2015 to 2018, over 100,000 Bangladeshi women left to work overseas every year, mostly in the Middle East (and increasingly in Mauritius and Malaysia). The number dropped significantly to 22,000 in 2020, but is rising again, with 41,000 women leaving to work overseas from January to August 2021.³⁴ In 2020, migrant workers remitted USD 21.7 million to Bangladesh, an increase from USD 18.3 million in 2019; as of August, remittances for 2021 have reached USD 13.7 million.³⁵ These figures represent roughly 6% of Bangladesh's GDP.³⁶ There is no sex-disaggregated data on remittances, but it is widely recognised that women remit a higher proportion of their earnings.³⁷

Labour Migration Governance

BMET was established in 1976 as a department under the Ministry of Expatriates' Welfare and Overseas Employment (MEWOE), which oversees the migration and foreign employment of Bangladeshis.³⁸ Some other departments under MEWOE are the Wage Earners' Welfare Board, established in 1990 to manage the Wage Earners' Welfare Fund, which is financed by mandatory contributions from migrant workers and covers scholarships for migrants' children, compensation in cases of death or injury, and repatriation; and Probashi Kallyan Bank (PKB), established in 2011, which provides specialised financial services to Bangladeshi migrants.

In 1998, Bangladesh signed the UN International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families, which is one of migrant-sending countries' most important political tools in negotiations with destination countries. Since 2002, the government of Bangladesh has granted licenses to individuals and agencies who recruit workers for overseas employment. Replacing previous legislation on emigration dating back to 1922, Bangladesh's Overseas Employment and Migrants Act 2013 provides the legal framework for regulating recruitment and placement of migrant workers from Bangladesh, and mandates the promotion of overseas employment opportunities within a

³⁴ BMET, 2021.

³⁵ *Ibid.*

³⁶ World Bank.

³⁷ UN Women, 2019.

³⁸ Previously known as the Ministry of Manpower Development and Social Welfare

safe, fair, and rights-based system for migrant workers and their families.³⁹ This law authorises the government to provide migrants with accessible bank loans, tax-exemptions, saving schemes, investment opportunities, and other facilities. Since 2013, a suite of legislation has been passed guaranteeing social protection for migrant workers, such as the Expatriates' Welfare and Overseas Employment Policy (2016), which increases the budget for financial inclusion and employment programmes for returnee migrants and provides them low-cost medical check-ups and psychological support, and the Wage Earners Welfare Act (2018), which mandates projects for the social and economic reintegration of returnee migrants.

As of April 2021, over 450,000 migrants have returned to Bangladesh due to the pandemic, over 50,000 of whom are women.⁴⁰ Most of these migrants were forced to return and many are struggling to find employment within Bangladesh.

The government of Bangladesh allocated a budget of roughly Tk 700 crore (USD 82 million) to support the reintegration of migrants returning during the pandemic. MEWOE launched a USD 23.5 million loan scheme through PKB, which should allow returnee migrants or their family members to take out loans from the Migrant Welfare Bank of between BDT 100,000 to 500,000 (roughly USD 1,000 to 5,500), at a maximum interest rate of 4%. However, loan applicants need to provide a trade license, current bank account, three guarantees, passport copies, documentation of arrival into COD, national ID or birth registration, and other documents, which is an onerous set of requirements for women, especially undocumented workers. The Wage Earner's Welfare Board is meant to provide a stimulus package worth BDT 20,000 (USD 234) to 3,000 returning women migrant workers.

Research Overview

Four organisations— Association for Community Development (ACD), Badabon Sangho, Ovibashi Karmi Unnayan Program (OKUP), and Bangladesh Nari Sramik Kendra (BNSK) – conducted in-depth interviews and focus group discussions with 122 returnee women migrants (RWMs) in Bangladesh. This was complemented with 28 key informant interviews with other stakeholders, such as feminist activists, government officials in Technical Training Centres, leaders of migrant workers' groups, and chairpersons of rural councils.⁴¹ Interviews were conducted in Bengali and English, the responses were translated by researchers into English when necessary.

The research focused on five sites with a high concentration of outward migrants, and where the four organisations have some engagement with local communities: Keraniganj, which is home to small-scale industries such as garment manufacturing, metal, and brickmaking. Singair in Manikganj, a heavily agricultural rural area; Narsingdi Sadar in

³⁹ Under this law, migrant workers can lodge criminal cases for deception or fraud against recruiting, visa, and travel agencies as well as employers.

⁴⁰ BMET, 2021. Government data does not account for undocumented migrants, of which there are many.

⁴¹ Rural councils (also called Unions or union parishads) are the smallest rural administrative and local government units in Bangladesh. Each council or union is made up of around nine villages.

Narsingdi, which is a textile and apparel manufacturing hub; Araihasar in Narayanganj, which is a semi-urban area with a high concentration of small-sized power loom industries known primarily for producing cotton flat sheets for wholesale; and Sirajganj, known for its handloom weaving industry.

The RWMs in this research were between 26 and 48 years of age and had worked overseas over a period of three months to nine years, mostly with breaks in between. They worked in Jordan, Oman, UAE, Saudi Arabia, Kuwait, Lebanon, and Qatar. 118 of them worked as domestic workers, three were seamstresses, and one owned a small business overseas. Some of them were undocumented. Of the 122, 80 were married, 25 were divorced or separated, and the rest were single or widowed. The RWMs had returned to Bangladesh from CODs between 2017 to February 2021.

Findings



Financial cost of migration and circular migration

Despite the Bangladesh government's zero-cost migration policy, the women in this study had spent between BDT 55,000 and 1 lakh (USD 600 – 1,200) on average, which led to a debt cycle and contributed to repeated migration. These amounts comprised fees paid to brokers and high-interest loans.

As a result of limited savings, poor economic opportunities upon return, and debts, many women intended to migrate again. A few planned to migrate with their husbands, who

would also seek work, such as driving or construction, and leave their children to the care of grandparents.

Social norms as a powerful constraint

The women faced multiple, intersecting barriers to social and economic inclusion. Their economic position was inextricably linked with social norms and practices that hindered their access to education and jobs and confined them to domestic and caregiving roles in the home, while also devaluing this labour. Many were made to drop out of school before completing primary education and given household responsibilities that were in line with their future roles as homemakers. Several wished they could continue their education, or learn how to operate computers, or even work as singers and performers. Most women reported feeling trapped in a situation where they spent hours on housework, but were constantly made to feel inferior for not ‘contributing’ to their families.

‘They said time has changed and women can work outside their house with dignity. But I don’t see this in reality. We never had a good education or the chances to develop our skills. So, for the women like us, you can only arrange the job of a domestic worker, or the like’—**Hanufa (35)**



Photo by Badabon Sangho

The issue of marriage was a central theme in RWMs’ responses. Many had hoped or assumed they were marrying ‘good men’ – reliable earners who did not gamble or drink – who would help them achieve their dreams. Upon reflection, they said marriage was not the ‘solution’ they thought it would be, and that it entangled them in further burdens, such as household chores and childrearing. Many reported marital troubles. Most of them attributed this to a lack of education and awareness of life options, including the inability to

properly get to know their partners before marriage. However, being seen or dating before marriage is subject to social disapproval, especially in rural contexts.

‘When you have a baby, you don’t have much time to focus on yourself. Let alone any dreams’—Farida (38)

Most RWMs acknowledged that finding a good suitor was demanding as they needed to be ‘perfect’ for him (e.g., have lighter skin, good education, and most importantly, money).

‘If my father could arrange at least BDT 50,000 as a dowry, I could get married to any businessman. With what he had; he could find a daily labourer for me’— Lipi (40)

Motivations for migration



Photo during an FGD organised by Badabon Sangho

Despite social norms against women working outside the household (which are more pronounced in middle class and lower middle-class contexts), some of the women were strongly encouraged by their husbands and families to migrate for work largely out of economic necessity. For some, their low standing in their families and experience of domestic violence were also motivations. Some migrated without the consent of their husbands and hid their plans. Due to issues of control over remittances and other family rifts, they later got divorced. A few would have preferred not to work overseas but their families were insistent. One described this as ‘being sent abroad to work just so my family can relax with my earnings’.

‘Every member of my in-laws’ family—my husband, brother-in-law, and his wife, used to beat me. I couldn’t raise my voice as my husband always threatened to divorce me. Where could I go? Still, I didn’t have any intention to migrate abroad. But my husband was forcing me to go. Then my sons convinced me. They wanted to keep me alive. They thought, one day I would just die because of all that torture by their father.’—Suraiya (45)

For women who were divorced, separated, or widowed, their decision to work overseas was made in conjunction with their parents or brothers. Many of the women in this situation were influenced by other migrant women, including relatives and neighbours. These personal connections were also a valuable source of information about food, clothing, language, phone contracts, money transfers, and generally coping with being a migrant.

Stigmatisation upon return



Photo by Badabon Sangho

Many RWMs described their experience of return as potentially worse than their experience in COD, largely because of the social disapproval they faced for migrating in the first place.⁴² Almost all the married women shared how their family relationships changed when they returned. Women’s independent migration overseas is viewed as immoral and ‘sexually impure’. Many felt that overseas migration had damaging effects on their marriage because of this perception. Not just husbands, but other family members – both men and women – were preoccupied with concerns about their sexual purity. The women shared that during their stay abroad, they were anxious about their husbands becoming estranged and falling in love with other women.

⁴² Several RWMs (especially younger ones) also experienced verbal abuse and insults from male Bangladeshi migrant workers in CODs.

‘My brother said, it’s better if you just beg on the street. If you go abroad, we will cut off relations with you, and don’t come to us for help when you are abused’—**Amena (35)**

‘If man goes to work in KSA, people envy that he would get to see God’s city, Mecca. When he comes back, people love to meet him, respect him. But when a woman migrates, society considers it very shameful.’—**Nasima (38)**

‘Even my husband also told me, I don’t know about your whereabouts there. I don’t know if you had done something with other men or not.’—**Nasima (38)**

‘The evening I came back, my in-laws were saying to my husband to check my body and see if there was any scar that could prove whether I was still a good woman or not. That was the most embarrassing moment for me. But thank God, I passed that test.’—**Shahida (35)**

‘My husband went to receive me from the airport. I was so happy seeing him after four years. I took him by the hand but he slowly pushed it away. He was also sitting very far when we were on the auto-rickshaw. When I was talking to him, he was responding by simple “yes” or “no”. At night he was late to bed. I had never imagined that he wouldn’t be happy about my return. To my shock, he then said he had begun an affair with another woman and he just wanted to live with her.’—**Kajal Rekha (38)**

RWMs also mentioned that their husbands’ neighbours and male friends would regularly express disapproval over women’s migration. Husbands sometimes reject these remarks, but it often leads to tensions within the family and even domestic violence. RWMs cited this as a major reason for divorce or separations.

Many RWMs experienced humiliation and verbal attacks by family members, especially at their in-laws’ places. For the sake of maintaining their relationships, most of the women tolerated this behaviour. Some stopped socialising upon return, because they were the target of gossip or unnecessary concern from neighbours and family members. Because they already felt isolated and outnumbered, they usually did not fight back. A few did, against attacks from people familiar to them.

‘When we heard those bad words, we felt shameful sometimes. If we raised our voice, we would hear more from them and ultimately it would be our own disgrace only. We are women and have our daughters. Who knows if it might affect us finding suitors for them.’—**Samirun (40)**

‘I spent my hard-earned money for my children’s wellbeing but they used to tell me how my working abroad lowered their prestige.’—**Shahera (40)**

‘If I would share something about my feelings and if other members knew about it, they would taunt me again.’—**Shammi (24)**

‘Whatever women do is just bad. It is not bad for men if they sleep with ten other women.’—**Asma (28)**

‘When I came back from Saudi, everyone kept asking me how much money I have made—the neighbours, the shopkeepers or even any passers-by. It seemed like I was rolling around large piles of it. Some people even intimated that it was very easy to make money abroad in “various other” ways. People were unnecessarily concerned about my savings.’—**Nasima (38)**

Migrants who separated from their partners upon return faced aggressive stigma and public harassment for their failing marriage and decision to migrate. Most of them lived with their parents or brothers and were socially isolated. The resulting situation was so intense for most women that they planned to migrate again.

‘Even when I returned from Saudi, people used to mock me, asking where my Arab husband was? Because they used to say that I went abroad not to work but to do something else. That I was not happy with an ordinary man from the village and I was going to find an exotic one.’—**Sana (23)**

Stigma affected young migrant women’s prospect of marriage. Their parents’ marriage proposals on their behalf were turned down several times because they had worked abroad and therefore ‘might have been engaged in sexual behaviour before’. Compared to the non-migrant women, they needed more time to find suitors. Sometimes their family members got tired of this rejection and blamed the women themselves. These intensified returnees’ feelings of depression, loneliness, and isolation. However, few RWMs wanted to return overseas for work to save more, which would increase the likelihood of securing a proposal from men with better socio-economic standing.

‘At least twelve marriage proposals came and all of them declined to marry me when they learnt I went abroad to work. The man whom I married was okay with my migration history. But to get his family’s approval for the marriage, he had to hide it from them.’—**Marzia (28)**

‘My parents got tired of finding me a suitor. So, they suggested I go to Saudi again and find some work there.’—**Rabeya (27)**

Length of migration as a factor in reintegration

The duration of migration affected returnees differently. While being away for a shorter period made family reunions less difficult, it was also likely to mean less savings. If their families had debts to pay, including for loans taken to help the women migrate, then they were likely to need to migrate again. Some women who returned before finishing their contracts (because they were abused by their employers or defrauded by recruiters) were verbally attacked by family members who resented them for loans incurred in their migration journey.

‘When I returned home finishing my four-year contract, even my mother was not happy. She asked me why I didn’t extend my contract. She was so concerned about the family’s survival that she never thought of my personal wellbeing.’—**Rabeya (27)**

RWMs social integration could also be harmed by shorter lengths of migration because it gave rise to rumours about experiences of physical and sexual abuse in CODs, for which women were stigmatised.

A longer migration stint was more likely to generate more income for the family, but also came with its own challenges. Women did not have control over resources such as land or property or even savings from remittances. Family relationships were also strained. RWMs cited the emotional gap between them and their children, which husbands and in-laws rarely attempted to bridge. Furthermore, some women shared that while they were working abroad for their families, their husbands and in-laws created a negative impression of them to their children:

‘When I came back, my seven-year-old son did not recognise me. Even these days, he tells me to go back to Saudi. He says, “it’s better if you don’t stay with us. I don’t need a mother”.’—Sharmin (24)

‘When I was outside the country, every time people wanted to divert my children from me. They were told bad things about me by their father and grandparents. They used to tell my children, “Eat well now! Because once your mother comes back, she won’t allow you to eat good food. She is just after money but not for your wellbeing”.’—Sufiya (45)

However, this was not the case when a father migrated and left the children behind. A few women whose partners were working abroad commented on how they play the gender roles of both mother and father and always tried to nurture their children’s love for their fathers.

Control over savings and property, household roles, and effects on women’s economic situation

All the RWMs returned home willingly. They had specific goals – usually to pay off their family’s debts, pay for daughters’ weddings, and in some cases, buy land. Most of their savings had run out in the first year (or sooner) after return. During COVID, the women’s savings were depleted faster and they found themselves in debt shortly after returning.

Where the women’s earnings had been used to purchase properties, these were under the control of their parents or husbands. A very small number purchased property in their name or had husbands who purchased land and registered it under the women’s names. Most were unable to make financial plans beyond their return, even if a few of them participated in pre-departure training. Most of the returnees had no control over how their remittances were spent or saved when they were overseas. Some were anguished because they had agreed with their husbands that their earnings would go toward purchasing land, but husbands had not honoured their agreements. Even though migrant workers are highly encouraged to open personal bank accounts, most RWMs reported using their parents’ or husbands’ bank accounts or giving their husbands access to their (women’s) accounts. Several RWMs had started saving through insurance or fixed-term deposit schemes before migrating, but their husbands and brothers did not regularly deposit instalments, and so they became ineligible for benefits.

‘My husband never informed me when he received the money. Rather I learnt that with my hard-earned money, he just kept on loitering. He would go shopping any time or even go to the beach for fun. So, I had to keep control of my savings. But as I returned home, this became a serious issue between us.’—**Kajal Rekha (38)**

Where their migration resulted in savings, it somewhat improved the social status of some women in their families, although this was short-lived because as their savings became depleted, their relationships with their families deteriorated. When women returned without savings, it worsened their stigmatisation from the moment they returned. In either case, within their families and communities, there was constant speculation about their financial position and whether they behaved in ‘respectable ways’ overseas.

‘When I returned from Lebanon for the first time, I brought gifts for everyone. They were all so happy and went to the airport to receive me. But the situation was the opposite when I was laid off from my job last year. I had to return empty-handed and all alone this time. My family members did not even talk to me nicely when I reached home.’—**Samira (40)**

‘Even before I migrated to Oman, I felt I was not valued in the family. Other than performing the daily chores like cooking and washing, I was not involved in my family’s decision-making. Since I am a woman and I didn’t have any earning capabilities, every time they made it clear that I was subordinate to them. However, when I moved to Oman for work, they began treating me well.’— **Kajal Rekha (38)**

In most cases, migration did not provide RWMs greater independence. For some, the stress of gaining control of their savings created new problems, worsened their family relations, and exposed them to domestic violence. Many RWMs were faced with having to accept their more dependent positions again, after having been cash-earners when they were overseas. More often, they had to reabsorb the bulk of domestic responsibilities. Some described this renegotiation of roles as a ‘power struggle’. Many were anyway keen on taking the primary responsibility for housework and childcare, although they expressed a preference for male family members to assist more:

‘Men cannot cook every day. They also cannot look after the children the way we do.’—**Zariya (27)**

Some women had no experience running small businesses and therefore used their earnings to fund their husbands’ enterprises. Even those who had more experience and entrepreneurial skills than their husbands or sons agreed with their families to invest their savings in their husbands’ businesses instead of starting their own. Ironically, their skills or prior work experience in the fast food or garments industries in COD meant that they were better positioned to earn income than their partners. For some of these women, the decision was left up to male family members.

Divorced, separated, and widowed women had more control over their savings, but regularly consulted male family members. They also took support from male relatives such as uncles, brothers, nephews, or brothers-in-law, partly to prevent neighbours from gossiping about their lack of respectability. Their interactions with bank or land officials or

service providers (for example, to pay bills, having appliances repaired, fixing water supply lines, etc.) were handled by male family members. A few returnees said they sent earnings to their mothers, which presented the best chance for their remittances to be used wisely (either through savings or purchase of assets such as vans, cattle, rickshaws, and land).

The process of purchasing property was a key theme in RWM's responses. In order to be an absentee buyer/owner of land/properties such as flats, women migrants need assistance from other people who can apply for the ownership deed on their behalf at the land sub-registry office and to ensure that it is under their (the women's) name. However, the deed endorsement process can be subjected to fraud: some RWMs had their earnings used by friends or family to purchase land ostensibly on their behalf, but it was not registered in their name. For some, their remittances were used for other purposes. Others realised that the property was purchased at a lower price than the money they remitted, because the recipient took a cut. Sometimes the size and location of the land was not as discussed. Several RWMs were embroiled in ownership disputes, which drained time, labour, and savings.⁴³



Poor economic opportunities upon return

The labour-intensive domestic and caring responsibilities borne by married RWMs made it difficult for them to find work outside the home. Many women were not supported by their families in looking for jobs – some faced constraints on their mobility and were unable to leave their homes for work. It was acceptable for them to tend to cattle or operate sewing machines because this did not require leaving the home. Divorced, single, or separated returnees were better able to attempt jobs outside the household, such as working in small shops, but they still experienced stigma and verbal abuse and were unlikely to stay on in these jobs. Overwhelmingly, their preference was to return overseas.

⁴³ Disputes included errors in owner's name, fake documents of seller, etc.

Most RWMs did not want to work as domestic workers or garment workers within Bangladesh because of the very low pay, extreme workload and physical labour, and the low status of this work, which would degrade and embarrass their families (and themselves).

While many returnees had acquired skills in cooking, housekeeping, foreign language, etc., there were no opportunities to utilise these skills in paid employment upon their return. This may be partly because there is a mismatch between working conditions in Bangladesh and overseas. RWMs noted that their skills (for example, making pizza and baking cakes) were useless in Bangladesh because of lack of cooking appliances (oven, grillers, etc.) and ingredients, and a lack of a suitable market because there is limited disposable income in rural areas. Likewise, their ability to use appliances such as washing machines, blenders, or coffeemakers was of little use in their local communities, where this technology was uncommon. In addition to not being able to use their skills in paid work, many RWMs (including those who worked in hospitals, hotels, and madrassas) were unaware of Recognition of Prior Learning (RPL) facilities, or district and sub-district training facilities that could help them build business or entrepreneurial skills. While they did not need to present an educational qualification certificate to be hired in CODs, employers in Bangladesh require this. Furthermore, most of the training institutes based at the sub-district and district levels had no hostel facilities, which was another barrier for women from remote locations.

Most returnees were unaware of the financial assistance programmes provided by the government for migrants. The banking system was generally inaccessible to low-waged RWMs. PKB has not addressed returnees' needs in a targeted way. Its available reintegration programmes loosely focus on loan assistance for migrants who returned during Covid-19. However, their loans have high collateral requirements and are accessible only to documented workers. This excludes a significant number of workers who used irregular channels or who thought they were going through legal channels but were misled by recruiters, as well as workers who may have been documented in the early stages of their journey but lost their documents to abusive employers. The asset requirement (business or land ownership or other property) was prohibitive for women, especially because there is gender-specific obstacles to land tenure and business registration. Loan applicants also need to provide a business/entrepreneurship plan, which is challenging for RWMs who have limited education and no training in business development. PKB has increased the number of its district branches but did not undertake outreach at a grassroots level. Many women in this study have not attempted to access loans from PKB. Some have communicated with PKB and other banks but could not obtain loans because they lacked requirements such as the National Identification Card or trade license.⁴⁴

Several RWMs took out loans from NGOs, mostly to start businesses (usually, rearing cows and goats or operating sewing machines), and some had been making small profits until the pandemic hit.

⁴⁴ Migrants are supposed to be issued a National ID card before they migrate, but many do not have this document. It is likely that some were under 18 at the time their passports were issued for travel.

Barriers to accessing justice and reparations

Some RWMs feared the judgment of their communities if they filed complaints about abuses, they suffered in CODs.

‘My family didn’t want me to file a case for compensation. They had already heard enough when I was abroad. People used to explain to my husband how pathetic and shameful it could be for the women who work overseas. So, now that I returned empty-handed and abused, he didn’t want to bring it to the people’s attention again.’—**Shahnaz (35)**

‘I was eager to file a case and I did. But then my neighbours started blaming me—if I were a “good” woman, I didn’t have to go through such experience.’—**Rabeya (27)**

Women returning to their villages also found it challenging to come to the BMET office at Dhaka to file their complaints. For these reasons, many women opt not to seek justice.

Mixed experiences of empowerment and vulnerability

For most RWMs, overseas migration increased their confidence and self-esteem. They took pride in being wage-earners, and in navigating the departure process and their working relationships with employers, usually by themselves. They felt that they had built communication and social skills.

‘Earlier I didn’t even know which is north and which is south. But now that I have worked abroad and faced all these issues, after coming home, I feel I have grown courage in my mind.’—**Mamataz (40)**

‘Now I can even boost my husband’s courage as well.’—**Shahana (35)**

RWMs were also regularly contacted by women prospective migrants for advice, which allowed them to feel a sense of community and purpose. While they felt isolated from the rest of their communities, they were able to build relationships with other migrants or prospective migrants. However, a few returnees were still affected by negative experience of migration and return:

‘My employer in Oman was a policeman and he used to beat me with his belts. Those memories haunt me even now. Even these days, when I see a policeman on the road, I get scared.’—**Amena (35)**

‘My employer once smashed my finger against the door. Whenever I see big wooden doors with heavy locks, I get really scared.’—**Rozina (35)**

The experience of being locked inside a house had also changed the lifestyles of a few women. They did not want to leave home or communicate with outsiders. This speaks to the psycho-social needs of returnees that are currently unaddressed except for a few identified victims of trafficking.

The impact of Covid-19 on women's experiences of return and reintegration

Women who were in CODs during lockdowns had their workload increase exponentially. Most were unpaid for three to nine months, partly because some employers were also not receiving their salaries. Job contracts were not renewed for some. Some were asked by employers to 'escape' so that employers did not have to think about contract extension and legal procedures. Some employers behaved more harshly towards them, although others were supportive and provided medical help, salaries, and food.

Most returnees in this study and their families were severely impacted by the pandemic. Those who were involved in small-scale livestock farming upon return were unable to spend money on animal feed and other costs at the height of the pandemic, which endangered their business. The few who worked in garment factories and domestic work in Bangladesh faced frequent salary cuts and layoffs.

'Due to the pandemic, I became jobless again. Upon returning from Lebanon, I used to work as domestic help in my village but when this pandemic started, I was laid off.'—Renu (40)

Recommendations

To Governments of destination countries:

- Reform the *kafala* (sponsorship) system. Workers should be able to change employers and apply to renew their visa based on new or ongoing employment there. Their passports should not be confiscated by employers under any circumstances.
- Create space for CSOs and trade unions to organise migrant workers and help address their demands so that migrant women can assert their rights

To the Bangladeshi government:

- Undertake public campaigns, together with CSOs and migrant women, to challenge gender norms and the stigmatisation of women migrant workers. One good example is Badabon Sangho's project with women returnee groups, where women are provided space to organise, hold courtyard sessions, access public speaking coaching, and participate in campaigns for International Migrants Day, International Women's Day, etc.
- Take urgent steps to help returnees claim wages they are owed by employers in CODs. This should involve providing legal and translation support to embassies in CODs and bringing up wage theft in bilateral and multilateral forums.

- Institute a robust response to abuses experienced by migrant workers in CODs such as delayed or low wages, non-payment of wages and overtime, unlawful deductions, withholding of food, and physical abuse. Embassies should have an updated roster of employers and should be able to conduct staff visits in households if complaints are raised by migrant workers. Undocumented migrants should have access to safe reporting mechanisms and embassy assistance.
- Introduce a new provision in Chapter III of the Overseas Employment and Migration Act, 2013 to recognise the presence of subagents in the recruitment chain and bring them to account. The provision should require recruitment agents to register their subagents, with full disclosure of their profile, role, and engagement in the recruitment process. Both the recruitment agent and subagent should be held accountable.
- Negotiate with the governments of major destination countries to promote the Employer Pays Principle of recruitment where the migrant does not need to pay for her/his jobs but the cost of the recruitment will be borne by the employer. Follow the policy of zero migration cost for women workers.
- Ensure that pre-departure orientation training (PDOT) for potential women migrant workers is specific to each COD's employment requirements, culture, language, legal framework, and redressal opportunities. This information must also be made available to migrants' families. Basic language training should also be provided. The orientation should cover the banking process in general, not merely how to open an account. Migrant workers should be instructed to keep copies of all important documents and contacts. The government must ensure women's active participation in the PDOT and prepare them as much as possible so that they are empowered to demand and act for their rights. Attention should be given to develop infrastructure and training resources to make PDOT practically useful for women in the destination countries.
- MoEWOE, in line with existing laws and policies, must establish reintegration service centres at a national and district level. They should ensure that the voices and lived experience of women migrant workers are duly heard and made central to the design and delivery of the policies and programmes that impact them. Considering returnees' challenging social and economic inclusion in the country, these centres should offer necessary support like airport transfer, physical and mental health treatment, legal aid, life skills training, and safe home assistance for those who face risks of stigma and domestic violence at home. The importance of women's psychological counselling should also be properly addressed to help women find their feet upon return. The economic package must include tailor-made incentives like training in financial literacy, business development and entrepreneurship, and assistance in accessing loans and financial schemes. Prior to assisting them with financial support, however, it is very essential to assess the women's needs, aspirations, skills, and experience so that they can actively engage with their new enterprises and make sustainable ventures.

Government agencies should collaborate with local service providers and business organisations to introduce the experienced and skilled returnee migrant women in relevant occupations. Women migrants who worked as domestic workers can be successfully employed in the tourism and hospitality sectors with little training. Since many Bangladeshi women perform household work in a family setting in the destination countries, they acquire better language skills and this can be effectively utilised in the government accredited Technical Training Centres (TTC) upon their return.

- The high collateral attached to reintegration loans offered to migrant workers by the PKB must be adjusted. Trade licenses should not be required. Undocumented workers must be able to apply for loans by showing their outpasses,⁴⁵ passports, or other relevant travel documents. The Bank should also help returnees apply for the loan. Likewise, private banks and money exchanges should introduce migrant-friendly financial packages, such as funds and bonds for small and medium-sized enterprises (SMEs). They should encourage returnees to engage in self-employment with more flexible loans schemes.
- Bring vulnerable women migrant workers under the National Social Safety Net Programme (SSNP). Provide migrant workers special insurance coverage considering the vulnerabilities of migrant workers' work hazards, and health consequences in the destination countries or upon their return home.
- Many migrant workers remain unaware of the services available to them. Government platforms and agencies including Technical Training Centres, rural councils, demo (the online government portal) should target information delivery at the local level.

⁴⁵ A legal document provided by the Bangladesh embassy to undocumented migrants in CODs to allow them to return home.

INDIA

Introduction

India is the largest country of origin of international migrants. In 2020, 18 million people born in India were living overseas, six million of whom were women. It is also the world's top recipient of remittances, with migrants sending home over USD 80 billion annually over the last four years, including 2020.⁴⁶ The India-Middle East migration outflow is the second-largest migration corridor in the world.

Table 3: Number of emigrations clearances issued and ECs issued to women.

Year	Total No. of Emigration Clearances issued	ECs issued to women
2021 (until Aug.)	57,136	432
2020	93,978	608
2019	368,043	1,731
2018	340,157	576
2017	391,024	943
2016	520,938	1,363
2015	784,152	1,678

**This data is based on India's eMigrate platform (<https://emigrate.gov.in/ext/>).*

Based on government data, there are significantly fewer women who were issued permits to work overseas (see Table3).⁴⁷ In general, official statistics massively underestimate the numbers of low-waged workers, because they fail to capture irregular migration, which is common. Indian women migrant workers are primarily engaged in low-waged work (domestic work, caregiving, cleaning, etc.), and a lower percentage work as para-medicals, office staff, teachers, and similar.⁴⁸

The number of low-waged workers migrating to the Middle East from India has declined over the last decade, even prior to the pandemic. Reasons for this include nationalisation policies that reduced job opportunities in CODs, higher fees for work permits and higher taxes in CODs, and India's own strict regulation of its citizens' overseas employment.

⁴⁶ World Bank, 2021.

⁴⁷ It should be noted that there are significant limitations in compiling accurate international labour migration data in the context of India and that the number of migrant workers, including women migrant workers, is likely much higher than what is reported in official data. For more detailed estimates based on media sources, see P Kodoth, *In the Shadow of the State: Recruitment and Migration of South Indian Women as Domestic Workers to the Middle East*, ILO, Geneva, 2020, p. 77.

⁴⁸ *Ibid.*



Labour Migration Governance

The Emigration Act of 1983 regulates migration and recruitment from India. It is administered across the country by the Protector General of Emigrants (PGE). Protectors of Emigrants (POEs), who report to the PGE, oversee the recruitment process and grant emigration clearances (ECs) to individuals who hold Emigration Check Required (ECR) passports.⁴⁹ Anyone who has not completed ten years of schooling, which is usually the case for low-waged workers, needs an EC to work overseas.

Since the 1990s, women under 30 who hold ECR passports (except for nurses) are banned from working in ECR countries, based on the recommendation by the National Commission of Women to 'prevent exploitation'. Since 2014, migrant domestic workers need to procure an Indian embassy-attested employment contract with a USD 400 minimum salary. In 2011, India introduced a USD 2,500 security deposit requirement for employers of migrant domestic workers, to be paid at the Indian embassy in CODs, but withdrew this requirement in 2017 after Kuwait refused to comply.⁵⁰ Nonetheless, this requirement is directly correlated with a sharp decline in ECs issued to domestic workers heading to the Middle East, which has not been reversed ever since.⁵¹

⁴⁹ The 18 countries for which emigration clearance is required for ECR passport holders travelling for work are Afghanistan, Bahrain, Indonesia, Iraq, Jordan, Kuwait, Lebanon, Libya, Malaysia, Oman, Qatar, Kingdom of Saudi Arabia, Sudan, South Sudan, Syria, Thailand, United Arab Emirates, and Yemen.

⁵⁰ Kodoth, 2021.

⁵¹ Kodoth 2020.

In 2015, the government introduced the requirement for foreign employers seeking to recruit workers from India to register on the **e-Migrate portal**. Indian embassies and consulates must approve the job offers before the worker is granted an EC. In 2016, the government banned the private recruitment of women domestic workers - they can only be recruited directly by an overseas employer who makes a request through the e-Migrate system, or through eight accredited public sector agencies. Potential migrant workers are required to approach these agencies, which are meant to facilitate their migration process by obtaining job contracts for them. Only three agencies had commenced organised recruitment in 2020: Non-Resident Keralites Association ROOTS (NORKA ROOTS) in Kerala, Overseas Manpower Corporation of Andhra Pradesh (OMCAP) in AP, and Telangana Overseas Manpower Company Ltd., (TOMCOM) in Telangana.⁵² Women ECR passport-holders who are directly recruited by employers through e-Migrate are required to appear in their embassies in CODs for attestation. Finally, an online complaint registration system, MADAD (Ministry of External Affairs in Aid of Diaspora in Distress) is in place for migrant workers to register grievances.

In the face of these restrictions on their mobility and the complicated and cumbersome process of obtaining an EC, women prospective migrant workers (and their families) have tapped into their personal connections and worked with private intermediaries to travel to CODs for work. There are rich social networks binding source regions with a long history of migration, such as Kerala, with CODs. Therefore, there is essentially a parallel recruitment system for migrant domestic workers that continues to operate, characterised by irregularities and collusion between unauthorised agents and government officials.

Launched in 2006, Pravasi Bharatiya Bhima Yojana is a government-run mandatory insurance scheme for all migrants with an EC. This policy is valid throughout their employment contract and provides them a minimum cover of INR 300,000.⁵³ In addition to nationwide policies for migrant workers, there are also state-run programmes. For example, the government of Kerala, a major source region for migrants, has initiated several. NORKA was formed in 1996 to address grievances of non-resident Keralites, the first agency of its kind in India. It also oversees the reintegration of returnee migrants. NORKA Department Project for Returned Emigrants (NDPREM) is a rehabilitation scheme targeted at returning Non-Resident Keralites. Under this scheme, selected banks provide loans for starting small businesses. The Pravasi⁵⁴ Welfare Board is a welfare scheme for Non-Resident Keralites which offers pensions that are weighted to their contributions and different types of financial assistance to members.⁵⁵ Indian migrants who have worked abroad for a minimum of two years and who wish to settle in Kerala after are eligible for membership. The Santhwana scheme provides financial assistance to returnee migrants for their medical expenses or that of dependents, as well as death assistance, marriage assistance, and disability assistance. During the pandemic, returnee women migrants with valid passports and work visas through NORKA Roots were entitled to a one-off INR 5,000 cash assistance.

⁵² *Ibid.*

⁵³ The scheme covers the following: (a) in case of death, transportation of the body and airfare of an attendant; (b) repatriation for the worker if the terms of the employment contract are not upheld by the employer; (c) repatriation within the first year of the contract if the worker falls sick or is declared unfit to work; (d) minimum medical cover of 50,000 INR, and medical expenses covered for accidental injuries and sickness.

⁵⁴ Pravasi translates to 'migrant' in Hindi, Marathi, and Kannada languages.

⁵⁵ This includes financial assistance for medical treatment, pension schemes for families, marriage assistance, maternity, and disability, as well as educational grant payments.

Andhra Pradesh (AP) implemented the Cheyuta scheme, which provides financial assistance of INR 18,750 to marginalised women (not exclusively returnee migrants).

Research Overview

The Self-Employed Women's Association (SEWA) conducted interviews with 41 returnee women migrants (RWMs) in various districts in Kerala (Kozhikode, Malappuram, Thiruvananthapuram, Ernakulam, Kollam, and Pathanamthitta), while Centre for World Solidarity (CWS) and the National Workers' Welfare Trust (NWWT) conducted interviews in Telugu with 54 RWMs in Hyderabad City in Telangana, and East and West Godavari districts and Kadapa district in Andhra Pradesh (AP). These are areas with high rates of outward migration. East and West Godavari are agriculturally rich areas, but agricultural modernisation has drastically reduced the need for labour. Kadapa is agriculturally poor, with low-quality land and no irrigation facilities. Hyderabad, the capital of Telangana, is a source region for women migrating to Gulf countries with direct international connectivity to many of these countries. It is also a major destination for interstate migration from the districts of both Telugu states. In addition, SEWA and NWWT have been engaged in community-based projects in these locations, with NWWT having started the process of unionising local domestic workers.

The 95 RWMs in this research had predominantly worked in Kuwait, UAE, Oman, Bahrain, Qatar, Saudi Arabia, and Yemen, from a period of 1 month to 30 years, with some having undertaken multiple migrations. Fifty-five of them used irregular migration channels. Eighty-seven had worked as domestic workers, five of whom also worked as part-time child caregivers, and another three of whom had their husbands working as drivers in the same COD. Five worked as cleaners, two as beauticians, and one as a receptionist. RWMs from Kerala belonged to historically oppressed social groups.⁵⁶ Majority of the RWMs were married. A significant number married early. Several were separated and a few were left by their husbands. Most were also heads of their households. A few were single and unmarried. Those from Hyderabad City and Kadapa district were predominantly Muslim, and those from East and West Godavari were Christians.

Findings

Social and economic precarity within the household

Roughly 80% of the women were married, and most of them were effectively heads of their household, which gave them some level of power in decision-making. Their primary motivation for working overseas was to earn money, usually to build a house for their family, provide children with food and education, save money for their daughters' marriages, pay for the medical expenses of a sick family member, pay off debts, and improve their families' overall living conditions. Some women also brought up domestic violence as a factor that drove them to work abroad.

⁵⁶ OBCs (Other Backward Class) and SCs (Scheduled Caste).

What became clear in this project is that there was a shift in how women experienced poverty, and that their economic burdens within the family have expanded, with women increasingly expected to take up the main breadwinner role in addition to their unpaid care work.⁵⁷ There are significantly more migrant men than women from AP and Telangana, but there is still a higher number of women migrants from East and West Godavari, Kadapa, and Hyderabad, relative to the national average. In these communities, there is a high concentration of women from marginalised groups and their husbands and families were supportive of their migration and saw it as the best way out of poverty. Some of the women also felt positive about the prospect of earning and investing in gold for themselves and their children. RWMs suggested that men stayed behind in order to work on construction sites in nearby cities or in part-time farming jobs. However, many also talked about their husbands' alcoholism⁵⁸ and aversion to hard work as a reason for why they (women) migrated instead of their husbands. Some described their husbands as 'lazy' and 'irresponsible'. Additionally, the financial burden for their families may have shifted to women in rural communities partly because of the increasing unsustainability of small-scale farming due to mechanisation in paddy fields and fish and shrimp ponds.

While working overseas, the women remitted as much as they could to their families and also had to repay loans incurred to finance their migration, which increased their stress and significantly limited their financial independence. Most lived very modestly in CODs. Some were not informed how their remittances were used. In many cases, their husbands, fathers, brothers, and in few cases, sisters and mothers, had control over their remittances.

Many RWMs in AP and Telangana feared that while they were overseas, their children's education, health and well-being were being neglected by their children's fathers and relatives.

Few RWMs learnt that their spouses engaged in affairs in their absence, and they separated from their husbands. Chikkili Suvarna Mary from AP shared that 'I went to Kuwait in 2014 and stayed there for six years. I have one son and one daughter who are 10 and 12 years of age and I am now 32 years. When I was in Kuwait my husband got into an extramarital affair with a woman from another village. He used to spend all my hard-earned money on her without looking after my children. My mother and my sister were also in Kuwait at that time and there was nobody to look after my children. I spent one lakh rupees on my migration for medical tests and for ticket etc. and my husband didn't even repay the debt. I suffered a lot in Kuwait; I used to get up at 5 am and work till 12 in the night. I worked in a family with 15 people, cleaning, dusting, and cooking; I used to go to school run by my madam and return in the evening and again cooking and cleaning.' She cried and shared that 'after all that hard work, I am with nothing financially and my husband deserted me and I am staying with my children. To repay the debt, I am again planning to go a Middle East country because I have no other way.'

Unmarried RWMs spoke about expectations for them to lift their families out of poverty. Jabiunnisa Begum from Hyderabad said: 'I went to Saudi at the age of 16 and worked in

⁵⁷ Their experiences are consistent with evidence that women not only earn less than men for the same jobs in India, but they are also often employed in lower paying jobs due to employment discrimination and lack of access to the same education as men.

⁵⁸ Several mentioned that their husbands feared not being able to access alcohol in CODs.

three different countries for twelve years as a domestic worker. I earned enough money and was sending the entire amount to my father who would run the family only with my money. My elder and younger sisters got married with my money and he constructed a small house with it in these twelve years. I got tired working continuously and wanted a break and I returned. Initially, my family was very supportive but slowly they started asking when I am going back to Saudi again. When I said I am not interested anymore they started mistreating me. Now I am 28 and working in a garment shop. My parents are not interested in my marriage because they say they don't have money; if I want to marry, I should go again and earn enough for my marriage.'

Precarity worsened by COVID-19

Almost all the returnees were struggling during the research period. They did not have savings and regular livelihood options. Many did not have houses of their own. During the pandemic, they were unable to pay rent. The AP state government issued an order during the first lockdown saying that landlords should not evict tenants who cannot afford to pay rent (which was not honoured by all landlords), but this order has expired. During lockdown, they could not access health services because of the closure of clinics operated by informal healthcare practitioners and limited services in government clinics and hospitals.⁵⁹

Anxieties around infection was a dominant experience of RWMs. Slum-dwellers had limited scope for social distancing. The nature of work available to returnees (informal, labour-intensive work) also made social distancing very difficult. As a result, some RWMs got sick and needed to spend even more of their limited resources on healthcare. Returnees also suffered increased domestic violence at home. Access to toilets was a prominent worry among them: public toilets were overcrowded and women felt harassed and observed by men when they accessed these facilities. The closure of schools, parks, and Anganwadis⁶⁰ had devastating effects on RWMs and their families. When classes shifted online, most of them could not access online teaching facilities because they could not afford electronic devices or had to share one phone for the household. Increased prices for essential items meant they had even less food.

Overall, most returnees wanted to migrate again, but were worried about whether jobs would still be available because of the pandemic.

⁵⁹ These services were already scarce at the village level to begin with.

⁶⁰ Anganwadi centres, set up under the Integrated Child Development Services (ICDS) scheme of the central government in 1975, function as rural childcare centres, providing health care facilities, nutritious food, and non-formal pre-school teaching to children up to six years old.



Experience of stigma and distrust from family members

Many RWMs experienced stigma upon return. One of them said: ‘If a woman comes back without money, she must have done something bad, otherwise why didn’t she get paid?’ RWMs had to answer derogatory questions from their communities upon return. Even those who had the support of their families were not exempt from the criticism of neighbours and acquaintances, which may also have affected their family in their absence.

Kanchana from AP said: ‘We migrate at the cost of everything. We lose our husbands or their love, our children do not get enough care. Even family members do not trust us when we can’t send the required amount of money. What do we get in return? Not even an adequate salary.’

Gendered information gaps and lack of access to government programmes and services

Returnees were unfamiliar with policies on labour migration. Most did not have any pre-departure orientation about their COD, its culture, language, and food, their rights as workers, and reporting mechanisms for complaints. Several did not know who to contact in case of emergency. For most, their first point of contact was their agent, and then their family members if the agent did not respond. Nonetheless, they were clear about wanting support from the government, such as arrangements for return travel, protection in case of abuse, clear guidelines on wages and work arrangements, etc.

There was a massive lack of awareness among RWMs of available government reintegration services, including COVID-19 assistance. In Kerala, most of the women had not accessed government assistance or facilities and had not heard of these programmes despite spending many years overseas and embarking on multiple migration journeys.

34 of the 41 RWMs in Kerala had worked overseas for a minimum continuous period of two years, with some for a cumulative period of 30 years. However, most were not members of the Pravasi Welfare Board. Kumari, 58, only recently joined: 'One of my neighbours told me about this and he helped me to subscribe to the membership. But I worked abroad for 20 years and I took the membership only 2-3 years ago. I don't know why I did not hear about it before. If I had taken it before, I would have been able to get financial assistance for my daughter's marriage and son's education.'

Khadeeja (not her real name) from Malappuram had been working in Kuwait for the last thirty years and returned in 2021. She worked for the same employer and had not received any benefits and salary increment. She said, 'I am not aware of any government support for returned migrants. You are the first people to search for me and come here to ask about all these things. Nobody has ever said anything. If I was aware of this, I would have applied for it'. Khadeeja is struggling to survive even after spending 30 years of her life abroad. She quit her job and her son lost his job during the pandemic (both were working in the same city overseas).

Returnees shared that there was a gendered difference in the delivery of information to migrant workers and that RWMs were not being given information about government services by intermediaries *because they were women*. Beevathu, 49, from Malappuram, said, 'I think nobody came to us and told us these things only because we are women. We are not even identified as workers. That is the main problem.' Another woman, Safreena, took up welfare board membership with the help of her husband who was also working abroad. Her husband informed her of the scheme and processed her membership application.

Migrant men also have access to this information through strong organisations in Kerala for the reintegration of migrants (e.g., Kerala Pravasi Sangam, Kerala Pravasi Seva Sangam). Some of these organisations are affiliated with political parties but others are not. Migrant women are heavily underrepresented in these organisations. Fathima shared, 'I have been staying in Kuwait for the last 24 years, but I applied for the welfare board membership last year. Nobody told me about this before. Prabhakaran (a local political party leader working for migrants' welfare and a member of Pravasi Seva Sangam) told me and helped me last year'. Fathima was regularly in touch with Prabhakaran for many years, and it was unclear why it took 24 years for him to share details about the welfare board with her.

Additionally, Pravasi Seva Kendra is a programme targeted towards 'rehabilitating' returnee migrants. Their helpdesks function as an intermediary between the State and migrants at the *panchayat* (municipality) level, to deliver welfare and rehabilitation measures to migrants. No RWM in this study was aware of this programme, and when the researchers spoke to Pravasi Seva Kendra staff from Tanur, Niramathur, and Nilambur (all within Malappuram), they could not find any data on migrants who had returned during the pandemic.

Two years of work experience is a prerequisite for migrants to apply for welfare board membership, NDPREM, and Santhwana. A few of the RWMs could not stay overseas for at least two years because of unfavourable or abusive living/working conditions. The lack of proper mechanisms to protect women migrant workers from harassment forces them to

return home. If this happens before two years, they are ineligible for Kerala's migrant welfare programmes.

On a positive note, many of the RWMs in AP claimed financial benefits through the Cheyuta scheme, discussed in the previous section.

Exclusion from government programmes for the poor

In AP, the names of women migrants who were abroad were removed from the list of individuals eligible for ration cards. Upon returning, they were unable to claim rations.

Less than a third of the RWMs received assistance in the form of cooked food from government and NGO sources.

In AP, RWMs who received job cards under the MGNREGA prior to migrating were not given any work upon return. Prior to migrating, they were given only 18-20 days of work, and their wages were often delayed. There were no minimum basic facilities like water and toilets near their workplaces. The work does not come with pension schemes.

Precarity by virtue of migration status and lack of workers' rights

A significant number of RWMs migrated through local agents known to them or their family members and did not have proper documents. Many ended up working under abusive employers. They fled their employers and continued to work illicitly in the COD, where possible. When they finally decided to return to India and approached their embassies for help, they were deported and banned from returning.

Many of the women were paid between INR 8,000 and 15,000, much less than the amount promised by agents (NR 25,000 – 30,000). Only a few received INR 20,000. More than 15 were not paid at all or paid irregularly. Some were only paid at the end of their contract, which caused suffering for their families because they were unable to remit regularly. Most were not able to demand wages on time because they were undocumented. Twelve of the women in AP received accurate salaries and were able to remit money regularly. For some, their workload was also misrepresented by agents at the point of recruitment: they were told that they would only be cooking but when they started working in the COD, they had to perform a wide range of household chores. Some women were forced to pay the agents for their flight costs, even if technically this is meant to be shouldered by employers. In a few cases, agents collected their wages directly from their employers and did not turn over the money to them.

Over half of the women had their passports and mobile phones seized by their employers, because employers feared that the women would leave without completing their contracts. Some of them escaped and worked illicitly. Even when they sought help from their embassies, not everyone managed to retrieve their documents.

Some RWMs suffered from sickness and sustained injuries due to violent treatment by employers and were hospitalised after return. For few, the recovery was long and took more than a year.

Undocumented RWMs need to register with the state government support services list with proof of migration, to avail of government services for migrants such as free food rations and cash assistance. This process was not clear to the women in the study. The government should ensure that women have access to this information and are provided with accessible registration processes.

Migrant women who stayed abroad during the pandemic lost their jobs and did not have any savings. Savithri was working as a cleaner at a school and lost her job due to COVID-19. The Keralite migrant network helped her to survive. Savithri could not afford return tickets and approached the Indian embassy to help her negotiate with her employer. Finally, her employer paid for her flight back.

High financial transaction costs

RWMs reported not being fully aware of remittance charges or having paid high remittance charges. Those who exchanged foreign currency in airports in India lost significant sums in conversion.

Recommendations

- Widespread and substantial delivery of food aid and cash assistance to migrants' families for immediate relief that has been made worse by the pandemic.
- Widespread availability of childcare and low-cost (or free) meals for children; more support from the Women and Child Development Dept. for children of migrant workers.
- Better regulation of sub-agents. Currently, sub-agents operate anyway – either independently, or on a 'commission basis' for accredited agencies, but with significant autonomy.
- Wider dissemination of the following information to prospective migrants prior to recruitment: i) Names and addresses of state employment services and private licensed agencies in good standing, and, where available, names of blacklisted foreign employers and their agents/recruiters; ii) Wage standards set by the government for the specific occupation or COD; iii) Clear guidelines on procedures for obtaining emigration clearances, including a description of prohibited recruitment practices; iv) List of countries where employment is discouraged or banned; v) Average cost of transport to various destination countries; and vi) Recruitment fees normally charged by agents.
- Gram Panchayats⁶¹ and Employment Exchange offices in areas with high numbers of outgoing migrant workers should serve as facilitation centres for information dissemination and receiving migrants' concerns, and for training women in various

⁶¹ Village councils.

skills (language, work, legal awareness, data monitoring, E-migrate registration and access to government benefits such as insurance and legal assistance). Strong coordination between NGOs in COO and COD is also important to improve the flow of essential information to migrant workers.

- Systematic pre-departure orientation for migrant workers that covers workers' rights, reporting mechanisms, and information on food, language, and culture in CODs, with significant input from RWMs. Since there is a considerable number of undocumented migrants, this information must also be disseminated through village-level channels, self-help groups, and migrant networks and organisations.
- Better management of migration data, disaggregated in terms of important variables such as gender, age, and employment categories.
- Reduction of the costs of migrants' remittances money through currency exchange and availability of low-cost loans to migrants.
- Self-organisation for migrant women, and potentially unionisation.
- Expansion in women's access to education and enforcement of wage equality and better regulation of hiring is needed to help ensure that labour migration is an empowered choice and that migrants are protected from abuse by recruiters and employers.

NEPAL

Introduction

Nepal's Department of Foreign Employment has issued 4 million labour approvals to Nepalis for overseas work migration, peaking at 500,000 in 2013/2014, and steadily declining since then. Nonetheless, remittances from overseas migrant workers have exceeded eight billion USD annually, which is equivalent to over a quarter of annual GDP over the last three years, dropping only to 23.5% in 2020.⁶² In 2019, Nepal was the fourth largest recipient of remittances as a share of GDP globally.

There are disproportionately more male labour migrants from Nepal, partly because of gender-based restrictions on migration, particularly in the domestic work sector. Based on government data, 20,500 women received official approval to migrate from Nepal for work in 2019. Other sources, however, estimate that 2.5 million Nepalese women were working overseas in 2018, mostly in the Middle East and Malaysia, and that 90% of female Nepali migrant workers are undocumented.⁶³

Labour Migration Governance

The Ministry of Labor, Employment and Social Securities (MOLESS) is the main government body responsible for regulating foreign labour migration. Within MOLESS, the Department of Foreign Employment (DoFE) handles the management, coordination, and monitoring of labour migration. The Foreign Employment Board (FEB) oversees the provision of welfare to migrants and their families, such as skills development, pre-departure orientation, returnee integration, and compensation for injuries and deaths of migrants at their workplace. The Foreign Employment Tribunal (FET) is a semi-judicial body established to provide justice to labour migrants who experienced fraud or abuse.

Since 1998, the government of Nepal has instituted some form of ban or regulation on women migrating overseas to work in the informal sector, ostensibly for their 'safety and security'. The Foreign Employment Act of 1985 prohibited recruitment agencies from providing 'foreign employment to children and women without the consent of her guardian', who was defined as the parent of an unmarried woman or husband of a married woman. This was expanded in 1998 to 'permission of His Majesty's Government and guardians'. Right after this amendment, the government completely banned the migration of women to Gulf countries, after a Nepalese domestic worker committed suicide in Kuwait.

⁶² World Bank, 2021.

⁶³ Simkhada, 2018.

Since then, the ban has taken different forms: in 2012, women under 30 years were banned from migrating as domestic workers to certain countries in the Middle East and, in 2014, this ban was extended to anywhere in the world. The ban was then modified to apply to women under 25, then 24, and then only across all Gulf countries. Currently, all Nepalis are not allowed to work as domestic workers overseas; however, women are disproportionately disenfranchised because they are more likely to work in these jobs.

During the pandemic, the government allocated NPR 4.34 billion to create 700,000 employment opportunities for people who need them, including returning migrants. In addition, the Prime Minister Employment Program (PMEP), introduced in 2019, offers paid work to unemployed persons between the ages of 18 and 51, mostly in infrastructure projects such as tree planting, public toilet construction, road construction and improvements, drainage repair, playground improvements, soil irrigation, drinking water and irrigation projects, and trekking trail building. Applicants are assigned jobs based on their qualifications and receive skills training. Originally, the programme guaranteed 100 days of work and an allowance, but this was reduced to 30 days. NPR 3.1 billion was allocated for the project, but the results have been dismal. Neither of these programmes provide specific, targeted assistance to RWMs.

Research Overview

Three organizations - National Alliance of Women Human Rights Defenders (NAWHRD)/Tarangini Foundation, Women's Rehabilitation Centre (WOREC) and POURAKHI (an organisation of migrant workers) – conducted in-depth interviews and focus group discussions with 184 RWMs in Nepal.

NAWHRD/Tarangini spoke to 36 RWMs in Gandaki Province and Province No. 2; WOREC spoke to 100 RWMs in Morang, Udaypur, Dang, and Kailali districts; and POURAKHI spoke to 48 RWMs in Kathmandu District of Bagmati Province, particularly the Dakshinkali and Tarkeshwar municipalities. All these areas have high rates of outward labour migration. The migration rates in Gandaki and Province 2 are 13.8% and 24.2% respectively. Agriculture is the primary occupation in Dakshinkali and Tarkeshwar. The organisations have ongoing migration-related projects with local communities in these areas, which helped facilitate recruitment for this research. Over 30 key informant interviews were also conducted with individuals in government agencies and NGOs working on labour migration and leaders of migrant rights organisations. The interviews were conducted in Nepali language and responses translated into English.

The RWMs ranged from 20 to 60 years old at the time of the research.⁶⁴ They had worked in Lebanon, Qatar, Kuwait, Bahrain, Saudi Arabia, Oman, Cyprus, Turkey, Iraq, Syria, UAE, for timeframes ranging from three months to over 15 years, with some of them undertaking multiple migrations. Most worked as domestic workers, and a few worked as cleaners, factory workers, salesclerks, caregivers, or in beauty salons. Roughly half of the RWMs were undocumented workers in the Middle East, many of whom migrated through a third country (usually India), and some of whom did so before they turned 24. Roughly a quarter of the RWMs in this research were single or divorced, and the rest were married.

Findings



FGD at Dakshinkali Municipality, organised by Pourakhi

Women's migration as a result of expansion of women's responsibilities in the family

There are strong expectations for women to perform domestic and caring responsibilities at home. At the same time, because of increasing unemployment and costs of living, there is a growing expectation for women to contribute to the family income, which has led to more women engaging in informal work and migrating for work. For many RWMs in this study, their migration is a result of mutual negotiation within the family. For some, it was a way of escaping domestic violence. The primary reason for migration is poverty and lack of economic opportunities within Nepal.

⁶⁴ As noted, women under 24 have consistently been banned from working overseas as domestic workers.

Remittances and control over finances

RWMs remitted money primarily to meet the basic needs of their family, and additionally, to finance loan repayment, health treatment for family members who were unwell, and investment in property and housing. A significant number sent their remittances to their parents or sisters and daughters, and roughly half sent it to their husbands.

Married women said that their finances were predominantly controlled by their husbands, but they were more aware of their financial status and some had joined local women's groups and cooperatives. Single and divorced women mostly controlled their own finances.

Economic opportunities upon return

Upon returning, the women were once more expected to fulfil unpaid care and domestic work responsibilities but also faced pressure to balance care work with earning an income for their families. For some of them, this pressure to earn increased after their first migration because their families were conditioned to expect them to provide money for expenses.

Only under one-tenth of the migrant women in this study have managed to start small businesses upon their return. Two-thirds were unemployed, and a quarter were looking to remigrate.

More than half, however, wanted to work in Nepal, and they expected work that provided decent pay and working conditions, but could not find suitable opportunities. This is partly because informal sector work, in which women are overrepresented, is massively underregulated. Some had tried to apply for PMEP but found that no jobs were on offer for them or that the wages were too low. Additionally, the available jobs were offered to people with political connections. At least one-third wanted access to skills training that sharpened their existing skills, and half wanted access to low-interest loans to start businesses or for other economic activities. They mentioned that the small cooperatives that had savings and loan schemes in their areas had high interest rates.

For some, foreign employment was the best option and they wanted to engage in it until their retirement age. They expect the government to make the process fair and safe. They no longer wanted to go to CODs via India and other third countries. On balance, single women were more motivated to go overseas. Many married women with children wanted to take control of household affairs first before migrating again, but given the limited opportunities in Nepal, they could not rule it out.



FGD with returnee women migrants at the Pourakhi Nepal Shelter Home

Social situation within the household and community

The social relationships of returnees with their families and communities were complex and multidimensional. RWMs noted that their families were now more open to having them work and travel away from home, and that their migration generally had the full support of their family. This was a liberating experience for some, who said they no longer felt ‘confined to the household’. RWMs were now seen by family members as authorities, and friends and relatives would consult them on social and employment-related matters.

However, some were also constantly anxious about their children when they were overseas and felt pressure to return. They also noted that they did not feel as ‘close’ to their children upon return. Furthermore, many RWMs faced some disapproval from their families and immediate communities because they were suspected of being ‘sexually impure’, and possibly having eaten beef, drunk alcohol, or worn modern clothes in CODs, which are frowned upon in some communities. They were also blamed for the ‘care crisis’ at home because other family members, including husbands, were unable to step up and fulfil childcare responsibilities. Those who returned with more savings were a bit more insulated from stigma, because they were more likely to be welcomed warmly by family members. However, some were still suspected of engaging in sex work to earn more, mostly by the community rather than their family. Some have relocated with their families to escape stigma, lied about their CODs, or concealed their experiences of abuse. For others, stigma

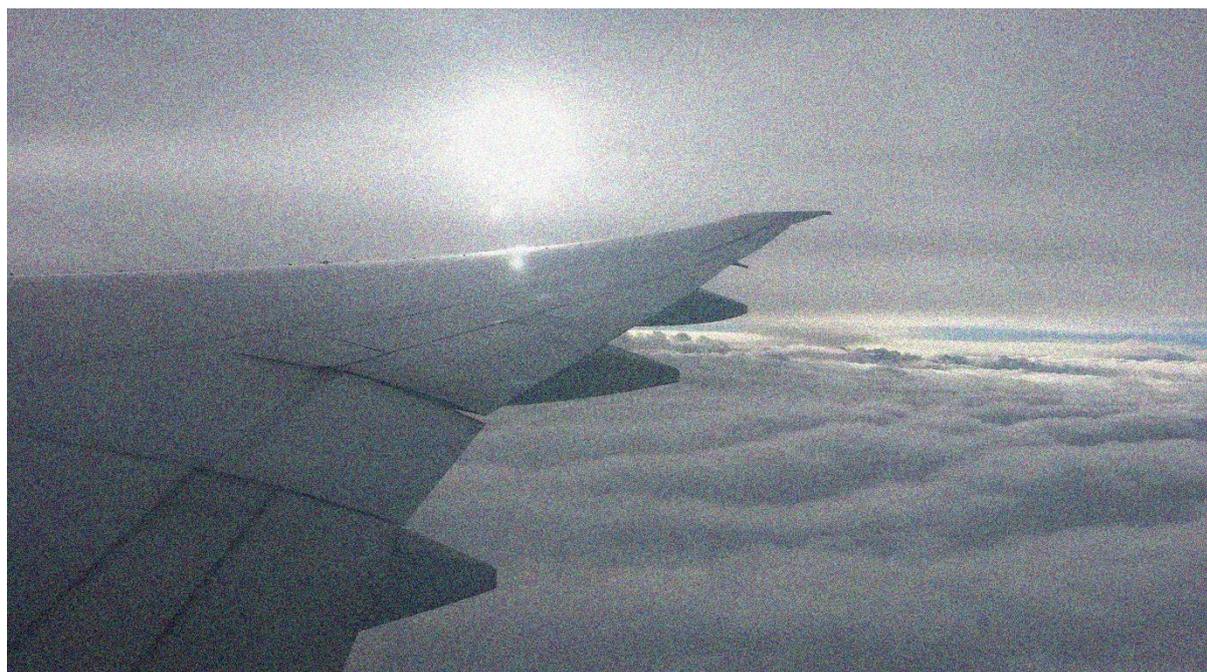
disappeared over time. Some also said that for as long as their families supported and accepted them, the rest of their community tended to do the same.

The pandemic has exacerbated the stigma experienced by returning migrants – they have been accused of bringing the virus into the country, and some of their neighbours refused to interact with them until two months after their return.

Information and other caps in access to support

More than half of RWMs were not aware of support programmes for migrants. Additionally, RWMs shared that their families were not given relief aid in 2020 because they were regarded as ‘receivers of foreign currency’. However, they were not working at that time and some even experienced wage theft in CODs.

Those who returned during the pandemic were unprepared to go home. At the time of the research, many were facing anxiety and pressure from their families to repay loans that they had taken out to finance their migration.



Increased precarity and tension between bans and women’s needs

Despite the ban on working as domestic workers overseas, many RWMs travelled to CODs via India, with the help of sub-agents and recruitment agencies. Most women said they would have gone through the formal process, including travelling through the Nepal International Airport, if they were given the chance to do so. Nonetheless, the ban did not stop them from finding other ways because they were motivated by economic benefits.

Undocumented workers are difficult to rescue in emergencies, and COVID was no exception. They could not access subsidised repatriation flights because these were only available to those who could show that they travelled to the Middle East through the Sri Lanka (not India) airport. Many undocumented migrants who returned during the pandemic experienced chaos at the airport upon return and struggled to be placed in quarantine facilities. Those who tested positive had their homes sealed and even their family members were forced to isolate.

Returnees shared that they were told before going abroad that they will be sexually exploited. However, a significant number of them had positive experiences while working overseas. They were able to send back money which was used for their children's education and purchasing property. They felt that the state was not accounting for these the positive aspects of migration and the choice of women migrant workers.



Interaction program on repatriation and reintegration of RMMWs

Recommendations

Ultimately, the government needs to increase the resources of DoFE and FET to a level commensurate with the degree to which Nepal's economy relies on migrant workers' remittances. Considering the frequency with which India is both a destination and transit point for Nepali migrants, all these interventions should apply to migrants returning from India as well.

- The government needs to improve its data management system to collect and maintain accessible national and local data on returnees and their patterns of reintegration. The absence of information makes it difficult to provide targeted services according to the profiles of returnees and their geographical spread.

- The government should ensure the full payment of wages and other entitlements of migrant workers, as well as occupational health and safety measures. Where migrants have been underpaid or abused in CODs, urgent steps should be taken to provide immediate relief and ensure access to justice. This must extend to undocumented workers.
- Migrants should be provided clear and understandable information about their rights, reporting mechanisms, and reintegration support structures prior to departure, while they are in CODs, and upon return. Furthermore, any information about COVID-19, relief packages, and travel requirements should be made accessible, and steps should be taken to disseminate this information in multiple languages, including for those with low or no literacy.
- The benefits from the FEB are currently limited to migrants who contributed to it, but undocumented workers must also be supported with reintegration and if they are injured or fall sick while working overseas.
- The government of Nepal, CSOs, and migrant organisations should undertake educational interventions to counter stigmatisation against migrant workers in both Nepal and CODs.
- The government of Nepal should lift the ban on the mobility of migrant workers because these have simply heightened women's vulnerability and dependence on unscrupulous sub-agents. Instead, the government should diversify the CODs and job options of workers and sign more MoUs and BLAs with CODs ensuring safe migration and fair recruitment. Furthermore, the processes of granting permission for labour migration and reporting complaints should be decentralised.
- There needs to be a more systematic process for rescuing migrant workers in distress and this process should cover undocumented workers.
- There should be a targeted implementation of a skills certification process for returning migrant workers to facilitate access to jobs. Currently, there is little attention paid to the skills, knowledge, and experience of returnees (especially women) in the return/reintegration services offered by the government.
- The government should ratify ILO Conventions 189, 190 and the International Convention on the Protection of Rights of Migrant Workers and Members of their Families, 1990.

- The government should create adequate decent work opportunities at the local level. Domestic workers within Nepal must be covered under the labour inspection system and the social security system. There is already a structure in place for the PMEP at a municipality-level, but it tends to still be seen as a ‘federal programme’, which leads to a lack of ownership by local governments. During the pandemic, PMEP’s budget was doubled, and so there should be more regular monitoring and oversight over this programme.
- Migrants themselves, with the support of CSOs, should self-organise in a sustainable way. This will allow them to share knowledge and experiences and advocate for rights for migrant workers and informal sector workers.

SRI LANKA

Introduction

Organised labour migration from Sri Lanka to the Middle East intensified after the open economy reforms of the 1970s.⁶⁵ During the early years of labour migration, women accounted for the majority of migrant workers, reaching a peak of 75% of labour departures.⁶⁶ This share has declined over the period from 2008 to 2016, with the reasons being attributed to various policies such as encouraging skilled migration over low-wage migration, the introduction of higher minimum wages for domestic workers, and restrictions on the migration of women.⁶⁷

In 2019, there were 80,985 registered women migrants, accounting for 40% of the total worker departures. More than half of migrant workers were still concentrated in low-wage work, predominantly domestic work and other forms of manual labour.⁶⁸ Close to 90% of women emigrating from Sri Lanka work as domestic workers overseas, primary to countries in the Middle East.⁶⁹

The top destination countries for Sri Lankan workers are Kuwait, Qatar, Saudi Arabia, and the United Arab Emirates. Migrant remittances are a critical source of income for Sri Lanka, with a total of USD 6.7 billion (8% of GDP) in 2019. Women migrant workers were significant contributors. In a sample of 600, the highest share of remittances relative to wages was from women domestic workers, at 77%. Despite earning the lowest wages relative to other migrant workers, they remitted the highest amounts, averaging 183 USD monthly.⁷⁰

Labour Migration Governance

The National Labour Migration Policy, which was launched in 2008 and implemented in 2009, is the overarching migration governance framework in Sri Lanka. Its overall objective is to advance opportunities for all men and women to engage in migration for decent and productive employment in conditions of freedom, dignity, security, and equity. The Sri Lanka Bureau of Foreign Employment (SLBFE), which is under the Ministry of Foreign Employment Promotion and Market Diversification Welfare (MFE), regulates labour migration processes. Sri Lanka's Code of Ethical Conduct for Licensed Foreign Employment Agencies/Licensees (2013) lays out ethical recruitment standards, to be mainstreamed by the Association for Licensed Foreign Employment Agencies among their members (ALFEA). However, some licensed foreign employment agencies are not members of ALFEA, which makes it hard to subject them to these standards.

⁶⁵ Wickramasekara.

⁶⁶ NOtobe, *Globalization, employment and gender in the open economy of Sri Lanka*, ILO, Geneva, 2013.

⁶⁷ Weeraratne, 2018.

⁶⁸ B Weeraratne, *Ban on female migrant workers. Skills-differentiated evidence from Sri Lanka*, WIDER Working Paper 2021/44, UNU-WIDER, February 2021.

⁶⁹ UN Women, 2019.

⁷⁰ Weeraratne, 2021.

In 2013, the SLBFE introduced the Family Background Report (FBR) policy upon the recommendation of the Ministry of Women's Affairs and Child Protection, placing the responsibility of childcare on women. The FBR initially restricted mothers of children under the age of five from working overseas as domestic workers. In 2015, the policy was extended to cover all forms of overseas employment for such women. In 2017, the FBR process was revised to allow for a divisional secretariat committee to make recommendations for women migrant workers after a 'case conference' with each woman. Apart from enforcing the FBR requirement, the SLBFE conducts free pre-departure training for migrants and requires migrants to hold insurance in case of death or emergencies. Only migrants registered with SLBFE are eligible for insurance, and of the amount paid by migrants to the SLBFE, 70% goes to agents, 20% to SLBFE, and only 10% to migrants themselves. Migrants are required to obtain clearance from a medical examiner that belongs to the Gulf Approved Medical Centres Association (GAMCA) to confirm that they are not pregnant or HIV positive.

In 2015, the Ministry of Foreign Employment Promotion and Welfare released a Sub-policy and National Action Plan on Return and Reintegration of Migrant Workers that complements the National Labour Migration Policy. This sub-policy focuses on five strategies: social reintegration, economic reintegration, physical and psychological wellbeing of returnees and their family members, mobilisation and empowerment of returnees, and the effective management of the return and reintegration process. Some of the key interventions outlined in the sub-policy are: welfare support and scholarships for migrants' children; social security scheme for returnees; compensation provided to migrants' families in case of migrants' death, illness, or injury (accessed through the Sahanapiyasa Welfare Centre); district-level complaint mechanisms for migrants and their families; support for returnees to secure quality local employment; and the promotion of positive perceptions of migrant workers.

Research Overview

The Centre for Human Rights and Community Development (CHRCD) in partnership with the Community Development Services (CDS) conducted interviews and focus group discussions in Sinhala with 40 returnee Sinhala and Muslim women migrants in Kurunegala District, while Eastern Self Reliant Community Awakening Organisation (ESCO) did so in Tamil with 45 Tamil and Muslim women returnees in Batticaloa District. Kurunegala has the highest number of migrant workers apart from Colombo and Gampaha, with over 6,000 women applying for an FBR in 2016. There are roughly 40 foreign employment agencies within the city of Kurunegala and therefore, the number of migrants coming to seek service on migration issues is also large. Batticaloa has the highest percentage of migration in proportion to district population. In 2018, there were 14,210 registered migrants from Batticaloa, 39% of whom were women. Batticaloa has relatively high poverty rates and among the highest unemployment rates in Sri Lanka.

Over the last four years, CHRCD and ESCO have been conducting safe migration projects in Kurunegala District and Batticaloa District, respectively, which enhanced their knowledge of these communities. CHRCD and ESCO were instrumental in the formation of over 60 village-level 'migrant societies' in both districts. Migrant societies are composed of prospective

migrants, returnees, and family members of migrants currently working overseas. These societies serve as a support structure for their members, provide them with a sense of community and a space to share information and learn about the migration process, including pre-migration preparations and mechanisms for reporting abuse. Ultimately, these societies allow migrants to exercise political agency by collectively identifying their needs, asserting the value of their work, and demanding recognition as rights-bearing subjects. Some of the returnees who participated in the research are members of these migrant societies.



Of the 85 returnee migrant women who were part of this research, 13 were undocumented. Seventy-nine worked as domestic workers, one was an office assistant, one worked in a garment factory, two as cleaners, and two ran a small business overseas. The women worked in Kuwait, Oman, Qatar, Saudi Arabia, or the UAE, for a period between six months and eleven years. Many of them had migrated for work multiple times, and sometimes to different countries. Around one-third had returned to Sri Lanka during the COVID-19 pandemic, while the rest had been back for longer.

At the time of the research, close to one-quarter of the returnees were heads of their household, either because their husbands had died or they had separated from their husbands at some point after leaving to work overseas. Half of the women were caring for their children, ten were caring for their parents or extended family, and ten were caring for a sick husband. At least ten of the women were suffering from serious health problems. One-quarter had husbands who were the main financial providers for the family. Five lived in their parents' homes, and one was homeless.

Findings



Photo by Sri Lanka project partners

Migrant women's social and economic status

Migrant women had both positive and negative experiences with migration. Some met their families' financial needs and stabilised their financial position, supported their children's education, and helped improve the social standing of their families. Some became somewhat economically independent and acquired assets in their name. Broadly, the research shows that there are major gaps in the implementation of government plans to reintegrate returnee women. There is a lack of information and training provided by the government on pre-migration financial management for female labour migrants. Almost all the returnees did not receive any of the reintegration services provided for in official policies. Most development priorities in Sri Lanka are not conducive to self-employment ventures, which are better suited to the needs of returnees who have childcare and domestic responsibilities. Migrants who returned during the pandemic reported experiencing psychological stress due to community people blaming them for spreading COVID within Sri Lanka, and their families for ostracising them for a while after their return. While some of the returnees had already decided to remigrate, two-thirds expressed that they expected the government to create or find appropriate job opportunities for them based on their experience and skills. Nonetheless, the RWMs suggested that their employment was deprioritised because women were still expected to stay at home and perform unpaid care work.

Migration driven by social exclusion and economic necessity

The households of the RWMs were highly dependent on remittances sent by the migrant worker as their husbands were mostly engaged in insecure daily work. Half of the women in

the research had been subjected to insults and disapproval from family members, largely because of the financial strain experienced by their families and the lack of value attributed to women's unpaid care work. Some also migrated to escape domestic violence. Most of them migrated so they could improve the financial situation of their families, usually at the point when their families were unable to pay off debts due to reasons such as business losses, natural disasters that devastated their agricultural output, or unexpected sickness. Some migrated to fund the renovation or construction of their families' houses. For many, their house, land, and other property (including those bought with their earnings) is in their husbands' name. If they separate, the women worry about losing everything. Some returnees were heads of their household, and migration was their only option. Their education levels were less of a factor in their choice of work overseas: a woman who had passed the GCE Advanced Level exam prior to migration worked as a domestic worker overseas, while another woman who had passed GCE Ordinary Level exam worked as an office assistant.

Uneven savings worsened by lack of state support during the pandemic

One-third of the returnees repaid their families' loans with their earnings from abroad, which improved their relationships with family members. Several had children who passed the GCE Ordinary Level Examinations and completed up to GCE Advanced Level Examinations. Two-thirds were unable to repay loans that existed prior to their departure. Half of this group incurred more debts to pay for their one-way ticket home due to COVID-19. Not only did they have to pay for their sudden return, they also did not have stable means of sustaining their families upon return. The quarantine requirement upon returning had also set them back because they were unable to work during that time. Some of the women were looking for ways to migrate for work again, but there is a lot of uncertainty in terms of whether jobs are still available. A few of the women who received financial incentives from recruitment agencies to accept contracts prior to COVID-19 were being asked for refunds but had no ability to pay this back.

Only a quarter of the women had savings after returning. These savings were either directly made by them, or in a smaller number of cases, by family members who received remittances while the women were abroad. Among this group, a few had opened fixed deposit accounts and used only the interest to pay for expenses. Some of them bought a house or land in their name, and several started small businesses.

A quarter of the women shared that their husbands, mothers, and (occasionally) children 'wasted' the earnings they sent home. This resulted in family tensions, children dropping out of school, behavioural issues among children, and the need to remigrate.

In terms of banking, Sri Lankan migrant workers are encouraged to open NRFC (non-resident foreign currency) accounts while they are abroad or within 90 days of return. NRFC accounts can be savings or fixed deposit accounts in a foreign currency and have relatively high interest rates. While the women received information about opening NRFC accounts during their pre-departure training, only five did so, and only two used it. Most did not seem interested or did not understand the unique value of these accounts. While the pre-departure orientation covers banking needs and savings, it is unclear if it discusses how women should manage the account. Women's educational background did influence their

financial management, with relatively more educated migrants being better at dealing with banking and participating in self-employment or skills development training.



Photo by Sri Lanka project partners

Unemployment, lack of job support, and loans

Unemployment is an important factor for Sri Lankan women's migration and they confront the same challenge when they return. Of the 85 returnees, 64 were unemployed at the time of the research, and the rest had some form of employment or self-employment. The unemployment of women returnees has always been much higher than their male counterparts. The research participants overwhelmingly noted the lack of recognition of the skills they had developed while working overseas (for example, speaking Arabic). Many applied for jobs but were not hired because employers preferred someone younger, or they did not meet the education requirements. Returnees are also unable to access self-employment loans (the government offers up to LKR 50,000 to migrants who meet stringent conditions to start a business within five years upon return) or loans from private banks: these tend to require borrowers to be heads of households or direct income earners, or to own property. At the same time, a significant number of the women were not keen to start businesses anyway because of the risks involved. Many preferred to receive vocational or self-employment training.

Furthermore, while the Sri Lankan government offers migrant workers low-interest loans via state banks, none of the women in this research had availed of these. In general, there were four reasons for this: (a) some were not aware of these services; (b) those who had some awareness did not fully understand how to obtain them; (c) the assistance that can be obtained for these services was described by some as 'too limited'; (d) those who did apply did not receive the loans.

As a result, women and their families are trapped in a cycle of high-interest loans. Because of the difficulties in accessing low-interest alternatives, they tended to turn to easy-access high-interest money lenders or relatives and friends. Some have mortgaged their houses or land. This debt cycle is a trigger for remigration.

Most of the women were not aware of reintegration services and did not receive any support or training on remittance management, and those who were aware had received information from migration societies rather than government sources.

Gaps in complaints process, health services, and insurance

Even prior to COVID-19, all the participants faced delays in receiving medical insurance compensation, with five having applied but not received anything at the time of the research. While the National Migrant Health Policy stipulates that the government should provide free healthcare to all migrants and their families who have experienced health problems abroad, none of the research participants knew about it or how to access health services under this framework. During the pandemic, this situation worsened. Compensation provided by SLBFE for accidents, illnesses, and deaths while working abroad is available to a very limited number of people and is insufficient. The process is also cumbersome. For example, applicants are required to submit medical reports from the COD and COO in case of an illness or emergency. About 75% of the women in this research mentioned these as the reason for not receiving compensation. Migrants also have a time limit of three months to submit a claim, and almost half of the women were unable to apply during this timeframe. Migrants stranded in CODs were officially entitled to government-assisted repatriation, but this did not happen for any of the participants in the research. They returned at their own expense, paying large sums of money for their flights. Apart from referral to quarantine and the relief packs provided to quarantined families by the government, they have not received anything else.

During the early months of the pandemic, there were workers who had finished their contracts and were unable to return because they got caught in the lockdowns and border closures. Many domestic workers were compelled to keep working on significantly reduced wages. Some were dropped off at the consulate office without wages. The repatriation cost was very high because they had to pay the 14-day quarantine package mandated by the government. This worsened their debt burdens.

Those who filed complaints against their recruiters and foreign employers complained about the slow handling of the grievance process (in 2018, 6,491 of the 8,480 complaints lodged with SLBFE were by domestic workers). During the pandemic, the complaints process was even more inaccessible. Returnees who were owed wages by their employers in CODs for work rendered during the pandemic have been unable to collect them.

From the insurance allocation for returnee migrants, 70% went to agents, 20% to SLBFE, and only 10% to migrants themselves.

Family and community dynamics

Most research participants felt recognised and respected within their families because of their economic contributions. Some were not keen to migrate, but since there was an opportunity to do so, the male members of their families made the decision and oversaw the preparations for the women to migrate. On their return, the dynamics shifted and the women felt they were more respected and had more leverage to make decisions in the family. They were more likely to be invited to social events. The women took pride in increasing their families' social status but they were aware that if they failed to earn enough from working abroad, this could easily turn to ridicule.

However, some of the returnees' partners were unhappy with the recognition and publicity their wives received and responded with violent and controlling behaviour. Even if male partners themselves might have been privately willing to accept these changes, they faced judgment from their families and friends. 'Why do you have to listen to your wife', was a comment overheard by several women. Younger and unmarried returnees were more likely to struggle to find partners because of the suspicion that they engaged in 'immoral jobs' abroad.



Photo by Sri Lanka project partners

Migrants' self-organisation

The returnee women and partner organisations in this research believe that the migrant societies, which were formed as part of a three-year project by the Swiss Agency for Development and Cooperation in five districts, have resulted in a strong and active participation of migrants in the community. Migrant societies facilitate and support the work of SLBFE and provide an accurate understanding of safe migration within the grassroots community.

Recommendations

- The government must implement the migrant health policy effectively and efficiently including for undocumented workers. More specifically, the following concerns should be addressed:
 - a. The health coverage of returnee migrant workers needs to be expanded to cover areas and conditions such as illness and injury sustained while escaping abusive work situations, occupational and other related accidents, sexually transmitted infections, disease outbreaks, etc.
 - b. The current insurance coverage coincides with the contractual period, which is normally two years, and is renewable when migrants re-register with SLBFE, which is infeasible for some migrants. The insurance scheme and its benefits are not spelt out. We recommend that the government undertakes an independent assessment of the insurance scheme and offers a more migrant-friendly version.
- SLBFE should provide migrants with guidance in local languages or the national language of choice on the 'Recognition of Prior Learning' and all other institutional processes such as contract signing, pre-departure orientation, complaints mechanisms, correspondence, replies and responses. RPL leads to a qualification from the National Vocational Qualification Centre and improves their employment prospects domestically and overseas.
- Following the enactment of national action plans guaranteeing decentralisation of information dissemination, service provision, and complaint mechanisms for migrants, these should be implemented consistently and systematically, and backed with funding and resources.
 - The Development Officers of Foreign Employment (DOFE) under the State Ministry of Foreign Employment, Promotion & Market Diversification are responsible for providing information on safe labour migration and offering reintegration services and guidance to returnees. Theoretically, migrants can lodge complaints in district offices. However, many district-level offices lack human resources and internet and computer facilities to process complaints into the system. The government should invest in these facilities and ensure an efficient and smooth decentralised operation is put in place without burdening the migrant worker.
 - The government should develop a refresher course for DOFEs and other officers at the district/divisional level and officers at the SLBFE district offices on how to manage concerns of migrant workers such as recruitment issues, contract violations, wage theft, arbitrary retrenchment, occupational accidents, and insurance payments as part of their responsibilities at the decentralised level.
 - The government should put in place a system to accelerate returnee's claims for compensation for job loss, loss of wages, reimbursement of repatriation and travel cost and the costs of mandatory quarantine.

- The government should put in place a preparedness plan for future pandemic, disease, and crisis with the interest of migrant workers at the centre, to insulate them from debt burdens.
- The FBR locks women into a set of unequal power relations at home and during the migration process. The government should, in consultation with civil society organisations, women migrant workers, and women's groups, at least ease the restrictions on women from seeking overseas employment.
- The government should give official recognition to existing migration societies, register them under the Foreign Ministry or SLBFE, and recognise their respective district/divisional secretariats. Migrant societies should be established at the village-level in every district where there is a high concentration of outward migration. In this way, migrant societies can be institutionalised as a source of support and information for prospective migrants and as a venue for facilitating concerns of their families left behind.
- The government should increase the value and number of scholarships offered to children in migrants' families to match the rising cost of living.
- There should be more foreign employment agencies in districts with high out-migration.
- Make NRFC accounts more accessible to women by providing the information and assistance needed.



Photo by Pourakhi

POSTSCRIPT: FROM RESEARCH TO ACTION

All partner organisations in this research are proactive migrant rights advocates. Therefore, as part of their regular work, they have been engaging with policy makers in their countries even while the research was in progress. As COVID-19the pandemic resulted in mass returns, many of them advocated for and implemented emergency support measures for returnee migrants.

Findings of the research were shared at national-level events around International Migrants Day on 18 December 2021. GAATW organised an international webinar on 21 December in which women migrant workers and the research partners participated. It was hoped that targeted theme-focussed national advocacy would gain momentum in early 2022. However, a third wave of the COVID-19 pandemic slowed down those plans.

Despite challenges created by the ongoing pandemic, partners have resumed interaction with returnee women migrant workers. Over the years, many of them have mobilised returnees into informal or semi-formal groups. CHRCD and ESCO in Sri Lanka are instrumental in the formation of over 60 village-level ‘migrant societies’ in two districts to serve as a support structure for their members, provide them with a sense of community and a space to share information and learn about the migration process. In Bangladesh, OKUP has organised around 1,500 returnee workers in many districts, and Badabon Sangho, ACD and BNSK work closely with returnee women. SEWA, a trade union of informal sector women workers, also organises returnees. WOREC, NAWHRD, and Tarangini Foundation have also formed returnee women workers groups in several districts of Nepal. In the coming months partners will have discussions with the returnee women to ensure their participation in advocacy.

The coming months will see national-level discussions on country-specific needs for sustainable reintegration policies and practices and existing good practices in various parts of the world. At the international level, in addition to engaging with the 66th Session of the UN Commission on the Status of Women, partners will also engage with the International Migration Review Forum in whatever format it takes place in May 2022. Bangladesh and Nepal have joined 13 other countries as part of the Champions of the GCM group. This could be good opportunity to inspire them to be champions of gender responsive sustainable reintegration for migrant workers. Despite the effects of the pandemic, we hope that the advocacy actions will gain momentum and, ultimately, lead to real changes in returnee women's lives.



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