



"Give me a reason"

A study on the propensity to invest savings in the home country of Bangladeshi migrants in the Netherlands and Italy

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Title: “Give me a Reason”

A study on the propensity to invest savings in the home country of Bangladeshi migrants in the Netherlands and Italy

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Preface

This thesis represents the final work of my Master in Human Geography - Globalisation, Migration and Development at the Radboud University in Nijmegen (NL). I moved to study “migration and development” and I realised to be a migrant myself, even if inside the European Union. It was an intense year, and I had the opportunity to learn thousands of new things. My background was of Political Science and International Relations, perhaps I could discover a new area of study thanks to this Master. I really appreciated the stimulating lectures of this Master. Furthermore, being within an international gave an extra value.

The research work gave me the possibility to know new people and discover another culture. I did not know Bangladeshi people before. They are people with strong values and love for the family. I saw a fantastic spirit of solidarity between them. A great thank you to Mr Bikash Chowdhury Barua (the Chairman of BASUG Diaspora and Development) who introduced me to the Bangladeshi community in the Netherlands and gave a great contribution to the research. I have to be grateful also to the migrants’ association called DHUUMCATU that helped me to conduct the research in Rome. Thank you to all my respondents, which made this research possible.

I am particularly thankful to my supervisor Lothar Smith for following and supporting me over the research period. Talking with him was always helpful to find new insights and improve my work. I appreciated his inspiring supervision.

Thanks to colleagues that shared this year with me and to dear friendships.

I big thanks to my parents that supported me in this year and to my lovely sister for always believing in me. Finally, special thanks to my boyfriend Andrea who is always near me. Thanks to him, I could produce an amazing pdf version of the thesis with the software Latex.

Executive summary

Over the last decades, the interest of institutions and development cooperation actors for remittances increased. Remittances are an important resource for developing countries, being three times bigger than the Official Development Assistance (ODA) (Ratha, Eigen-Zucchi, & Plaza, 2016). Experts are working to involve remittances in development processes and promote a productive use of them by individuals. This research investigates which motivations can encourage migrants to do productive investments in the home country.

High rate emigration countries strive to maintain strong connections with their citizens living abroad. They create special agencies to cultivate the relationship with emigrants and to involve them in the development process of the country. Indeed, emigrants can give their contribution in many ways, from sharing news knowledge learnt abroad to invest savings in the home country. If emigration countries understand more than in the past the importance of migrants and give them support in different forms, immigration countries are closing their borders. Over the last years, developed countries only look for migrants that can give them a valid contribution, as high professionals, implementing strict regulations to obtain a residence permit.

In migration studies, since 1960s, the “migration and development” debate sees optimistic and pessimistic visions that contrast. According to the neoclassical theories, migration is a natural phenomenon, because people go where there are more resources. Thanks to economic convergence mechanism, through migrations, developing countries will arrive at the same level of developed ones. On the contrary, the historical-structural approach sees the migration as an imperative choice because of structural problems coming from the colonial history and capitalism. Developing countries continue to be dependent on developed countries and lose their resources. These two approaches reflect the importance of human agency and of the structures, but they leave them separated. In 1984, the structuration theory of Giddens changed social sciences perspectives and migration theories. These two elements are interconnected and structures can enable or constrain the human agency. Therefore, from both depends the migration choice and the positive or negative outcomes of migrations. In the 1990s, the new transnational approach gives a central position to migrants and their ability to maintain multiple connections between two nation-states, thanks to globalizing processes and new technologies. Usually, migrants send money to family members left

at home. They also share new experiences with them. Social and economic remittances contribute to the development of countries of origin. The main pessimistic critique is that economic remittances change the local economic system and create dependency for migrants' families. Actually, remittances improve the well-being of migrants' families. To not create dependency, the state has to promote the development of the country and stimulate a productive use of remittances, not only for consumptions.

Economic remittances can be divided into three types: family-individual, collective, investment or entrepreneurial (Goldring, 2003). The first kind, remittances sent to sustain the family, are the most common. Then there are some best practices of migrants' associations which collect money to finance charity or development projects in their countries. Finally, money saved by migrants to do investments in the home countries are the less widespread type.

In the literature, there are many relevant studies on the motivations to remit. They are divided into two areas, research on macroeconomic factors, and research on microeconomic aspects. In the first one, relevant indicators are the interest rate, the exchange rate, the inflation rate and the political instability. A pillar study (Lucas & Stark, 1985) on microeconomics factors underlines three motivations to remit: pure altruism, pure self-interest, tempered altruism (or enlightened self-interested). Others research looks at the importance of the income level, the migration project and the wish to return, and the family needs. The empirical research focuses more on microeconomic factors.

This study investigates motivations of migrants to invest in the country of origins looking at factors concerning structures and human agency. To this purpose, a qualitative research method has been used. The core of the study is 18 in-depth interviews with Bangladeshi migrants living in the Netherlands and in Italy (Rome). Moreover, there is a comparison between the two residence countries.

In the elaboration of empirical findings, I recognise three categories of migrants: motivated investors, unmotivated investors, and neutral investors, which reflect the propensity of respondents to invest in Bangladesh. After an analysis of their experiences, I underline ten determinants for investments (education, income, migration project, family and social networks, institutional and ethnical social structures, migration context, macroeconomic situation, gender, a psychological dimension, the role of the state). The discussion leads to find some factors that are more relevant than others. One of the main important variables seems to be the sense of belonging to the home country. The comparison between migrants in the Netherlands and in Italy shows two different kinds of Diasporas. Overall, respondents in the Netherlands have a higher income than respondents in Italy, and a more propensity to invest in Bangladesh.

This thesis wants to contribute to the migration and development debate, as I have an optimistic view. In my idea, remittances are fundamental resources to include in development

processes of countries of origin. Governments of sending countries have to work more to enhance remittances' potentials.

Contents

Preface	i
Executive summary	ii
List of Figures	vi
Glossary	viii
List of Abbreviations	viii
1 Introduction	1
1.1 Societal relevance	3
1.2 Scientific relevance	4
1.3 Research objective and research question	6
1.4 Structure of the thesis	7
2 Remittances as a development tool	8
2.1 An optimistic view	8
2.2 Which kind of remittances	9
2.2.1 Collective remittances and development projects	10
2.3 Why migrants remit	11
2.3.1 Macroeconomic factors	12
2.3.2 Microeconomic factors	12
2.4 Summary	14
3 Methodology	15
3.1 Qualitative research	15
3.2 Methods and techniques	16
3.2.1 Comparative analysis	16
3.2.2 Semi-structured / in depth interviews	16
3.2.3 Participant selection	17
3.2.4 Expert interview	18

Contents

3.2.5	Participant Observation	19
3.2.6	Data Analysis	19
3.3	Reflexions	20
4	Migration and remittances from Bangladesh	21
4.1	Trends of international migration from Bangladesh	22
4.2	Migration and Remittances data	23
4.2.1	Bangladeshi migrants in the Netherlands	26
4.2.2	Bangladeshi migrants in Italy	28
4.3	Remittances and investments	29
5	Building a house or starting a new business?	32
5.1	Migration context	33
5.2	Enabling structures of migrants' potential	34
5.3	Migrants' feelings about investments in Bangladesh	37
5.3.1	Motivated Investors	38
5.3.2	Unmotivated Investors	42
5.3.3	Neutral Investors	44
5.4	Discussion	47
6	Conclusions	52
	References	54
	Appendices	60
	List of interviews	61

List of Figures

4.1	Overseas Employment from 1976 up to October 2017	24
4.2	Overseas Employmeny of female workers from 1991-2017	25
4.3	Remittances earned from 1976 up to October 2017	26
4.4	Inflows of remittances to Bangladesh, top 30 sending countries	27
4.5	Inflows of Bangladeshi migrants in NL and IT, from 2000-2015	28
5.1	Categorisation of investors	37
5.2	Motivated Investors	40
5.3	Unmotivated Investors	43
5.4	Neutral Investors	46
.1	Interviews to migrants	61

List of Abbreviations

AAAA Addis Ababa Action Agenda.

BIDA Bangladeshi Development Investment Authority.

BMET Bureau of Manpower, Empowerment and Training.

CIP Commercial Important Person.

IME Instituto de los Mexicanos al Exterior.

INAFI International Network of Alternative Financial Institutions.

NELM New Economic Labour of Migration.

NFCD Non-resident Foreign Currency Deposit.

NITA Non resident Investor Taka Account.

NRB Non Resident Bangladeshi.

ODA Official Development Assistance.

PRSs Poverty Reduction Strategies.

SEDESOL Secretaría de desarrollo social.

UK United Kingdom.

USA United States of America.

Chapter 1

Introduction

In December 2016, the ninth Global Forum on Migration and Development was held in Dhaka (the capital of Bangladesh). The title of the Conference was “Migration that Works for Sustainable Development for All: Towards a transformative migration agenda”. The main aim of the forum was to give a contribution to the new global governance of migration. The works of the Forum followed in particular the recommendations of the 2030 Agenda for Sustainable Development (new 17 SDGs, September 2015), and of the Addis Ababa Action Agenda (AAAA) (AAAA, the third international conference on financing for development, 13-16 July 2015). In these latest international declarations is underlined again the importance of including migrants in the development processes to build a better future.

While there continues to be enthusiasm for the potential of migrants for development at international level and sending countries are implementing Diaspora engagement policies (Castles, De Haas, & Miller, 2014) (Gamlen, 2006), on the other side feelings against migrants and a trend of closure of borders increase in the receiving countries (Castles et al., 2014).

In this framework, my interest focuses particularly on the potential of migrants for the development of countries of origin. Indeed, through social and economic remittance, migrants are a complementary part of the development of their country.

Since many years, international institutions underline as economic remittances are a huge resource to sustain development. According to the World Bank estimation, in 2015 the remittances flows were more than \$600 billion. Data show that circa \$441 billion were received by developing countries, an amount of money that is three times bigger than the ODA (Ratha et al., 2016). Perhaps, the international governance is looking for new ways to enhance the potential development of remittances. The AAAA outcome again includes remittances between international financial flows (previously Monterrey Consensus, 2002), but recognize their special status differentiating from foreign direct investments and ODA. Consequently, it is urgent the creation of “adequate and affordable financial services” for migrants (United Nations, 2015, p. 19-20) In this view, international organizations are

working to implement new ways to invest remittances.

The aim of this research is to contribute to the “migration-remittances-development” area of study and related activities implementation. In particular, the focus is on the use of remittances for productive investments (real estates, financial investments, businesses) in the country of origin and migrants’ propensity.

My research work analyses in particular Bangladeshi migrants in the Netherlands and in Italy. Bangladesh is a lower middle-income country that in 2015 entered in the top ten remittance-receiving countries with US \$ 15.8 billion (Ratha et al., 2016). Hence, economic remittances are becoming even more important for this country. Consequently, the government and others actors are working to enhance the potential of this big inflows of money to development.

I developed the research thanks to the support of “BASUG – Diaspora and Development”, a Bangladeshi Diaspora organisation based in The Hague (The Netherlands) . ¹ BASUG has particular expertise in programs involving migrant communities and remittances. Now, they are working on a project with International Network of Alternative Financial Institutions (INAFI) to invest remittances in a profit-fund, the aim is to finance activities in rural areas of Bangladesh. The project has as target “investors” Bangladeshi migrants in UK and Italy, the two European countries hosting biggest Bangladeshi communities. The institution of this “profit-fund” would be a new financial service to invest Bangladeshi migrants’ remittances. Taking in consideration this project and others similar, I think it is crucial understanding better, which factors and motivations encourage migrants to remit and invest in their home country.

I made the decision of conducting the research in the Netherlands and Italy for two main reasons. Firstly, I wanted to start from the Netherlands because BASUG is settled in The Haag. Despite the presence of Bangladeshi migrants is not relevant in numbers, the existence of this organization made me think about their potential. Secondly, Italy is my home country and Rome the city where I live since many years. I see the huge presence of Bangladeshi migrants in Rome and their typical activities as grocery shops. Hence, I wanted to discover more about them. Finally, Netherlands and Italy are two different European countries in terms of history, culture and economic situation. Therefore, I found as an interesting insight investigate if the behaviour of migrants in these two places might differ.

To sum, the aim of this thesis is providing an understanding of migrants’ view about investments in the home country, how they take the decision of investing and why. The comparative analysis of Bangladeshi migrants in the Netherlands and in Italy helps to see if the country of residence has an incidence in this process.

¹BASUG is also based in Germany and Bangladesh, and it has chapters in the United Kingdom, Italy and Belgium. During years, the organization developed an important network with NGOs and Governmental agencies for development cooperation.

1.1 Societal relevance

Looking at the scenario in western host countries, the migration phenomenon is even more connected to feelings of fear and closure. Actually, the rise of terrorism and the economic crisis improved migrants' rejection and xenophobia. Indeed, in the last decades, many European countries adopted stricter migration rules (Castles et al., 2014). The case of the Netherlands is an example (Vasta, 2007). Since 2001, laws on immigration and asylum in the Netherlands changed. There was a tendency to accept less refugee than in the past and, because of particular new immigration rules, it became more difficult to obtain a residence permit in the country. Spreading the idea of "active citizenship", which implies an assimilation to Dutch norms and values and an individual responsibility by the society (Delanty, 2002 cited in van Houdt & Schinkel, 2010). Consequently, it became more important that new comers are able to participate to social activities. To do that, knowing the Dutch culture and Dutch language is considered fundamental. Therefore, in 2006 a civic integration test was introduced to obtain a residence permit (Engbersen, Snel, van Meeteren, van de Pol, & Dekker, 2011). Only few categories are exempted from the test. In general, the Netherlands adopted new policies to prevent unwelcomed immigrants and facilitate high-skilled migrants considered important for the economy. Overall, the idea of active citizenship and policies that strongly regulate migration flows are clear signals of two tendencies. On the one side, there is a trend of "closure of borders" with an increase of right wing and populist parties. On the other side, the Netherlands (as others western countries) are pleased to host new comers that will take important contributions to the country. Perhaps, a hostile sentiment is growing versus migrants who are not considered valuable for the country. These trends reflects the nationalism perspective of building a strong nation-state. Migrants are perceived as a danger, because they are citizens of another state; therefore, they will be firstly loyal to their nation-state, unless they will be assimilated and naturalized (Wimmer & Schiller, 2003)

While developed countries are raising barriers, developing countries are looking at positive outcomes of migration. Since 1990s, raised a new interest in the migration and development connection, particularly concerning the potential of remittances. International organizations, diaspora communities and governments of emigration countries do not want to lose, but enhance, migrants' contributions (Grillo & Mazzucato, 2008; Goldring, 2003).

More than in the past, developing countries recognize the role of migrants and the importance of remittances to sustain development. Within the tendency of neo-liberal policies to reduce public investments and favourite private ones, governments want to include remittances in the private-public partnerships (Goldring, 2003). Furthermore, they hope to use migration and remittances to reduce the poverty. For instance, they are implementing Poverty Reduction Strategies (PRSs) which try to include migration and improve positive outcomes (UNDP, 2009). This kind of strategies include "proactive/facilitative" policies, as

1.2 Scientific relevance

bilateral agreements to facilitate migration or actions to facilitate remittances and engage diasporas; and “regulation/control” policies like those to combat human trafficking and illegal migration, or to promote the return and brain gain (Ibid, 2009).

Even more countries are explicitly engaging citizens abroad to maintain ties with migrants (Castles et al., 2014), and cultivating the sense of belonging to the country. In 2007, Morocco created a governmental institute called “Council for the Moroccan Community Abroad” (CCEM – Conseil de la Communauté Marocain à l’Étranger) to this aim. Another country that is particularly addressing to migrants is Mexico. The Mexican government created an institution for Mexican migrants since 2003 (Instituto de los Mexicanos a l’Exterior (IME)), and promoted a programme dedicated to the financial education (Educación financiera para los mexicanos a l’exterior). Furthermore, one of the last initiative of the programme is a guide to teach to migrants in United States to build a “safe heritage” in Mexico (the title is “Mas Vale Estar preparado” “Better to be prepared”). These are clear examples of migrant’s engagement by home countries’ governments. However, this activism implies a moral issue. Governments remember to migrants that they continue to be their citizens with rights and duties. It appears that migrants may feel obliged to help the home country in such a way, more than the other citizens may.

1.2 Scientific relevance

The migration-development debate continuously go around the question if the migration phenomenon contributes to the development of origin countries, or it has negative effects (Castles et al., 2014). In the debate, there was a shift from optimistic to pessimistic views. In 1960s, neoclassical theories supported a positive view based on the assumption that migration was a natural process and a free choice. Indeed, people move where there is more employment and higher wages. Believing in the economic convergence, in the end it produces development for both sending and receiving countries (Todaro, 1969; Harris & Todaro, 1970). Actually, the neoclassical approach is unrealistic because it considered the migrant able to take perfect rational choices, having access to all information and to all markets without obstacles (Castles et al., 2014). It is not sufficient to support an optimistic view, because it is “incapable of explaining real-life migration patterns, particularly if migration occurs in conditions of poverty and high constraints” (Ibid, 2014, p. 31). During 1970s-1980s emerged the historical-structural approach, which, contrary to the previous one, sees migration as an obliged decision because of political and economic forces determined by colonial history and capitalism system. The neo-Marxist *dependency theory* supported this view, sustaining the labour exploitation of developing countries (ex-colonies) by developed countries, contributing to the “development of underdevelopment” (Frank, 1989). The deterministic view of the historical-structural approach looks at migrants only as victims of

1.2 Scientific relevance

structural constraints and does not admit the possibility of a choice of migration (Castles et al., 2014). Perhaps, the migration-development debate has been going between two opposite views. On the one side, Neo-classical theories, which look only at *migrants' agency* without considering enough structural constraints. On the other side, the historical-structural theories contemplating only constraints and not counting human agency. As De Haas (2010) notices,

“an improved theoretical perspective on migration and development has to be able to account for the role of structure – the constraining or enabling general political, institutional, economic social, and cultural context in which migration takes place – as well as agency – the limited but real capacity of individuals to overcome constraints and potentially reshape structure” (p. 241).

During 1980s – 1990s the new social theory developed by Anthony Giddens influenced also migration studies. The Structuration Theory of Giddens (1984) gave an opportunity to find a meeting point between the relevance of human agency and the role of structures. Indeed, he shows the complex interconnection between structure and human agency determined in space and time. The “duality of the structure” and the idea that the structure may enable or constrain the human agency, are two concepts important to understand the impact of migration (De Haas, 2010). The migration phenomenon has not always positive or negative impacts in countries of origin because the structure and the human agency change in different places and space.

Therefore, new theories in migration studies take more into consideration the structure properties that influence the human agency. Particularly relevant for the migration-development debate is the transnational approach (N. G. Schiller, Basch, & Szanton, 1995), which sees migrants able to maintain multiple connections between two nation-states thanks to globalizing processes and new technologies (Portes, 1999; Vertovec, 1999; Faist, 2010). In the transnationalism approach, migrants are able to develop a “double engagement” (Grillo & Mazzucato, 2008). On the one hand, they maintain ties with the country of origin and they build transnational networks. On the other hand, they are integrated in the place of residence. Consequently, it is possible to say that migrants are “multi-sited” (Ibid, 2008), and they may develop a multiple identity. As Vertovec (2001) explains, there is a “juxtaposition” between transnationalism and identity, because migrants have transnational networks on the basis of a common identity, but actually their identity “span more than one place” (p. 573). Hence, it is important to understand if in a transnational context, where migrants develop multiple identities, the sense of belonging to the home country continues to be strong and influences migrants' behaviour. Sending remittances is a migrants' behaviour that may be influenced by a transnational social field. According to Schiller, there is a lack of scholarship about the reasons of sending remittances. Indeed, she explains that *“by linking migrants' remittance-sending patterns and motivations to the conditions that they experience in specific localities, we can better account for why some people remain committed to sending remittances or*

1.3 Research objective and research question

making investments transnationally, while others disengage” (N. Schiller, 2009, p. 25). The aim of this thesis is to look at migrants’ motivations to invest in their home country; and how their decisions are influenced by spaces and places.

1.3 Research objective and research question

The research objective is to understand what motivations lead migrants’ agency and in what measure spaces and places determine their actions. To pursue this goal, I conducted a research among Bangladeshi people settled in two European countries: Netherlands and Italy.

The main research question is the following:

What potentials exist for the involvement of Bangladeshi migrants in investments in Bangladesh?

Moreover, the research has been conducted on the base of five sub-questions:

1. Which is the role of the family and social networks in the decision of migrants to invest?
2. How does the educational level influence migrants’ investments?
3. How does the migration period affect the decision to invest?
4. Which kind of projects do they consider more important for the development? In which project would they like to invest?
5. How do the structure properties enable or hinder migrants’ investments? How much relevant is the migration context?

These five sub-questions are relevant to delineate the involvement of Bangladeshi migrants. The family and social network are the primary reason because migrants remit. From an altruistic to a pure self-interest motivation (Lucas & Stark, 1985), migrants send money at home. Moving to investing money, family and social networks might always play a determinant role or not. According to past studies (Banerjee, 1984; Glytsos, 1997; Poirine, 1997; Rapoport & Docquier, 2005; Ghosh, 2006; Haas, 2007; Faini, 2007; Adams, 2009, and many others), migrants’ remittances behaviour is influenced by the level of education that usually is related to the kind of employment and to the migration period. Looking if all these characteristics affect investments as well as remittances is the scope. Typical is the delineation of a highly skilled migrant moved from a developing country to a western one, with a long term migration project, sending less money and focused on the life abroad. However, this “typical migrant” might be interested in doing investments anyway. Understanding if they have personal opinions about which kind of investments are important for the development of their home country is the goal of the fourth sub-question. In some countries (e.g. Mexico, see 1.1 and 2.3) migrants associations finance development projects identifying most important areas for investments. They can know the needs of their country

better than any others could. Finally, every human agency and action is interconnected with structure. The structures in the country of origin and in the country of residence drive migrants' actions. A lack of structures encouraging investments in the country of origin might discourage migrants, for instance.

Through the five sub-questions it is possible to build the space of action of migrants and influencing factors.

1.4 Structure of the thesis

After the introduction, follows a chapter dedicated to the controversial issue of economic remittances as a resource for the development of the country of origin. This chapter delineates the conceptual model of the research. It starts with a description of different kind of economic remittances. Then, a paragraph is on collective remittances and development projects to learn from best practises and reflecting on the best way to enhance the potential of remittances. In this paragraph, there is the illustration of Mexican migrants associations and their projects in Mexico, which started a "new model" of development cooperation. I mention also other new financing instruments from other countries to give examples of possible forms. Developing countries should find their own right way to include both individual and collective remittances. The last paragraph of the second chapter contains a literature review on past studies about migrants' behaviour and propensity to remit. The empirical work tries to see if the willingness to invest follows the willingness to remit or if there are other reasons. The third chapter is dedicated to the explanation of the qualitative research methodology and techniques for the fieldwork and analysis applied. To delineate a general framework of the situation of Bangladesh, in the fourth chapter a summary of main international migration trends is reported. Moreover, statistical data on migration and remittances are included. Two paragraphs show data on Bangladeshi migrants in the Netherlands and Italy. The last section give evidence of some past micro studies conducted in Bangladesh on the use of remittance. The fifth chapter explains my empirical findings from interviews to Bangladeshi migrants, expert interviews and observations. Firstly, I look at institutional and ethnic social structures that encourage investments. Secondly, the focal point is on the lives of respondents and variables affecting their decisions. The chapter end with a discussion on main findings. Finally, the conclusion has the aim of connect research results to the theoretical debate on migration and development.

Chapter 2

Remittances as a development tool

This chapter contains the underpinnings of my research. Very little is known about factors influencing the propensity of migrants to invest in the country of origin. To develop the analysis of migrants' behaviour regarding investments, I built the conceptual model starting from main important studies on remittances. To introduce the area of study, I discuss the optimistic view about migration and remittances on development. What follows is a focus on different forms of economic remittances and experiences in high rate emigration countries. The main struggling literature on micro and macro economics factors on migrants motivations to remit is reported in the third section. At the end, there is a summary of the contents of the chapter to explain the concept model of the research.

2.1 An optimistic view

Since 1990s, new migration theories and new data on remittance stimulated positive views on migration and development. Studies of World Bank attest that remittances are a steady financial resource for developing countries, an amount much more relevant than the Official Development Aids. In the 21th century, remittances are considered a “new development mantra” (Kapur, 2004), a bottom-up source to finance the development of origin countries. In this view, migration pessimists argue that remittances do not help the development for two main reasons. Firstly, remittances create a dependency of the people not migrated from the people abroad. Secondly, remittances are used for consumptions and not for productive activities. Even if optimists reply that remittances sustain the well-being of families helping to pay health cares, education, better accommodation, better nutrition; pessimists consider these facts as only temporary relief (De Haas, 2007). The New Economic Labour of Migration (NELM) (Taylor, 1999) and the livelihood approach (De Haan, 2012) are two relevant theories sustaining this positive view. The base of the NELM is the connection between the push factor of migration and its outcome. According to the NELM people decide to migrate to find new resources to go over limits of the economic system. It refers in

2.2 Which kind of remittances

particular to household farms. Remittances are for them both new capitals for the production and an insurance for negative income periods (Taylor, 1999). The livelihood approach is a new perspective of development studies introduced by the British cooperation agency in late 1990s (De Haan, 2012). On the base of it, people frame their livelihood strategy on the base of five diverse capitals: human capital (skills, knowledge), natural capital (natural resources, land), physical capital (goods, as a house or a car, and infrastructures), financial capital (money), and social capital (family, personal networks). The importance of different kind of resources depends on whether they live in urban or rural areas (De Haan, 2012). This approach is relevant because it puts more attention to “how people organise their live, more on opportunities and more on agency” (De Haan, 2012, p. 346). Therefore, migration is a livelihood strategy improving people’s life.

Following these new approaches, remittances are not wasted, even when they are used for consumptions, because they improve the well-being of the family.

For the contribution of “migration and remittances” to the economic development of the home country, I believe that also governments should create right conditions. For instance, if the government of the country of origin is implementing social and economic development policies, migrants’ families can have more opportunities to use remittances in more “productive” ways. I agree with the idea that, “migration is never a panacea or a substitute for good economic policies” (Taylor, 1999, p. 81). To have a positive correlation between migration and development of the home country, governments have to implement growth strategies. They have to take action at structural level (Haas, 2007). To sum, on the one side, I do not think it is correct moving critiques to families for how they use their own money; on the other side, I believe that remittances are a relevant financial resource to better embeds in development processes. To do that, having a better understanding of determinants of migrants’ agency is crucial.

2.2 Which kind of remittances

“Remittances” is a term that might have different definitions. Before to proceed with a review of scholarships on reasons for remitting in the next paragraph, it is important to make some clarifications. Firstly, it is crucial to underline that remittances are not only money, but also the flow of ideas, behaviours, identities and social capital between the receiving and sending regions (Levitt, 1998, 2001; Levitt & Lamba-Nieves, 2011). My research will be focused on economic remittances, but we have to remind that often they “travel together”, because sending constantly economic remittances means also be in contact with the receivers, communicate and sharing experiences.

In the literature, many studies focus on economic remittances. For analytical purposes, there are two categorizations of economic remittances, which are helpful. Both categoriza-

2.2 Which kind of remittances

tions come from researches on Mexican migrants in United States, as most of accredited studies on remittances come from this geographic area.

In 1988, the Mexican anthropologist Jorge Durand published the first work on remittances typologies. He looked at different ways of remit, not only regularly cash transfer, but also savings for investments or purchasing durable goods or particular products for the family not available at home. Subsequently, in 1994, Durand delineated three types of remittances: *as wages or salary*, *as investment*, *as capital*. In the first one, we find money sent regularly by “circular migrant” to sustain the family. The second type refers to savings that the migrant decide to take with him when he/she comes back for a visit.

In this case, savings are used for a precise aim, as buying a land or a house. Finally, Durand considered as capital, the money invested in productive activities. The latter case is the rarest, because migrants find obstacles due to different economic factors. Nowadays, remittances as capital are what political actors are looking for stimulate the growth, but are also the most difficult type to reach. The work of the American sociologist Luin Goldring Goldring (1999, 2003) helps us to add some elements to the typology of Durand. She identified three types: family-individual, collective, investment or entrepreneurial. The new types introduced by Goldring are collective remittances, which are money collected by a group of migrants (usually part of hometown clubs or associations) and received by a community or a targeted group of the community. Collective remittances are used to finance community projects such as infrastructures or social services to improve the livelihood of locals. Most of the collective remittances are donations, and if they generate a kind of profit, it is for beneficiaries of the project. For instance, when they help a poor family to start an income generating activity. Governments and international organizations see an important potential in collective remittances to be a growing capital, but many migrants are not interested to this option because they do not trust in the government.

2.2.1 Collective remittances and development projects

After the Monterrey Consensus (2002), where remittances were officially recognised as a source to finance development, governments, non-governmental organizations and international institutions started to delineate new policies and programmes to include remittances (Marchand, 2015). Actually, the use of collective remittances to finance community development projects designed by hometown associations and diaspora organizations was not new. Relevant is the experience of Mexico with the programme “*unos por unos*” (1X1) started in 1986 that arrived to be “*tres por unos*” (3X1). The programme consists in the involvement of the local and federal government (Raccanello & Velázquez, 2008). The Home Town Association creates a community project and decides an amount of money to dedicate to it. Then, the local and federal government dedicates to the project the same amount of money. Perhaps, the first amount is multiplied for three times. This Mexican programme, as

2.3 Why migrants remit

others similar, reflects a particular relation between “the (sending) state, the migrant and the remittance-development nexus” (Marchand, 2015, p. 192). It seems that there is a reproduction of the development-underdevelopment dichotomy, because remittance providers come from developed areas and remittance receivers are in underdeveloped ones. Therefore, there is an engagement of migrants as “experts and agents of development” (Ibid 20015 p. 195). At any rate, the role of the state is predominant and makes the role of migrants “instrumental to the realization of national development objectives” (Marchand, 2015, p. 196). Indeed, a governmental institution (Secretaría de desarrollo social (SEDESOL)) manages the programme establishing proceeding rules. From this system emerges a contradiction, because firstly migrants associations are considered experts of the needs of their communities and delineate the development projects, but then their projects have to be approved by “other experts” (e.g. academics). Overall, their initial protagonist role of migrants shifts to a more marginal one. Hence, the critique is that at the end is the government, and not migrants, to decide the projects to implement.

Most of collective remittances financing projects are donations. Migrants do not expect to have a profit from them. Anyway, also other instruments exist to use remittances as a capital. Diaspora bonds are an example of innovative financing instruments to involve diasporas (Ketkar & Ratha, 2009). Many countries with important diaspora groups (Israel, India, Sri Lanka, South Africa and Lebanon) use this finance product. The most significant experience is the one of Israel, because in 1951 it was the first country to establish a bank (the Development Corporation for Israel) with the purpose of collect Diasporas’ money and do investments for the realization of public infrastructures.

In brief, there are two forms of remittances: individual and collective. Both types contemplate opportunities for investments, but there are also sociological, political and economic factors that enable or constrain their potentials. The Mexican experience showed that the inclusion of collective remittances in governmental projects might be critical, because migrants might disagree with the government ideas. A good balance between migrants’ opinions and governments’ development strategies has to be found.

2.3 Why migrants remit

In the literature, there are different studies about motivations to remit and/or investing money in the country of origin. Scholarships on reasons for remitting are divided into two areas, one that focus on macroeconomic factors, and another that analyses microeconomic factors. In the next two paragraphs, there is an overview of major studies regarding these two fields. I start from studies on macro perspectives to move then on micro ones. In the overview of macro-economic factors I go less in deep, because my research focuses more on the microeconomic factors. Macro-economic factors

2.3 Why migrants remit

2.3.1 Macroeconomic factors

The macro-economic factors refer to the economic conditions and political situations of sending and residing countries. Many studies show that the interest rates, the exchange rates, the inflation rate and the political stability are the main factors having impacts on remittances (Adams, 2009; Faini, 1994; El-Sakka & McNabb, 1999; Higgins, Hysenbegasi, & Pozo, 2004). A positive trend of the real interest rates in the home country determines an increase of remittances and investments. In addition, a depreciation of the exchange rate might increase the level of remittances. When there is a high inflation rate, migrants have to send more money to sustain the family, but they lose the value. The political instability is a factor that enhances the economic risks to invest, perhaps a migrant might be discouraged to do investments.

The conditions of residence countries also affect migrants' behaviour. For instance, if a migrant lives in a high-income country, he/she will have more chances to find a remunerable job and having more resources to remit. Hence, if the macro-economic factors are not positive, migrants may be discouraging to invest in the home country.

To conclude, there are different individual reasons for remitting and investing in the country of origin. At any rate, personal reasons may be influenced by macroeconomic factors that enable or constrain the migrants' agency.

2.3.2 Microeconomic factors

Concerning the micro-perspective, Lucas and Stark (1985) in Botswana conducted one interesting study. They defined three categories of motivations to remit: *pure altruism*, *pure self-interest*, *tempered altruism (or enlightened self-interested)*. Hence, in the first category, migrants may remit only because of an altruistic attitude, because of the love for the family. The second refers to the case the migrant has personal interests to remit, for example enriching his position in the society (social capital), or to prepare a good return. The last categories contemplate a blurring between the altruism and the self-interest. From the pure altruistic behaviour is possible to derive that will be a direct relationship between the increase of migrant wage and more remittances. At the same time, remitting is related to the need of the family. Therefore, remittances may not be constant, but change on the base of the need and eventually cease¹.

Framing reasons for investments in these categories it is possible to delineate two hypothesis. Firstly, a migrant may decide to invest only looking at the profit, perhaps for pure self-interest. Secondly, also the altruistic behaviour might lead to investments. For instance, he /she can help a family member to open a new profit activity granting a loan. In this case, the profit is not the main reason, but the willingness to sustain the family. Poirine

¹For more researches about the interaction between altruism and self - interest behaviour look at Agarwal and Horowitz (2002); Foster and Rosenzweig (2001); Ilahi and Jafarey (1999)

2.3 Why migrants remit

(1997) theorized remittances connected to an implicit family loan arrangement to migrate. He configured a pattern divided into three phases. In a first moment the migrant remits because has to repay the family for the economic efforts that permitted the migration project. Then, he/she (as part of the family) continue to send money to sustain the growth of others children and for the general wellness. In a third phase, he/she starts to accumulate capital in the home country for the return. There are empirical researches that confirm how thinking about a return in the home country is a factor that favours remittances and investments. For instance, Glytsos (1997) conducted a study on Greek migrants living in Germany, Australia and in the United States. He found out that Greek migrants in Germany were remitting more than Greek migrants in Australia and in United States, because they were thinking of returning to Greece (see also DeVoretz, 2004).

Many argue that also the migration history and personal status influence the remitting behaviour (Ghosh, 2006).

The first factor is the duration of the migration project. It is sustained that temporary migrants remit more than stable ones because they are planning to come back soon. About long period migrations, there are two opposite hypothesis. The first hypothesis is that due to the assimilation process of migrants in the residence country, there is a progressive decrease of remittances. On the contrary, the second hypothesis is that migrants integrated in the new society have more resources and more capability to remit (De Haas, 2010). For instance, in the long end, when basic needs are satisfied, there are also more possibilities for investments (Ibid 2007).

A second aspect is the education. Again, in this case we have three hypothesis. First, highly educated migrants remit less (Adams, 2009) because they come from families with a better economic situation, or they are more able to bring the family with them and spend more time abroad. Hence, they because they do not have to provide financial support and they are not preparing a return (Faini, 1994; Rapoport & Docquier, 2005; Adams, 2009). Second, high-skilled migrants earn more money, perhaps they remit more (Banerjee, 1984). Third, low-skilled migrants send more money because they are more temporary migrants, and they plan a return (Adams, 2009). Moreover, people coming from less well-off families have to “refund” the family of efforts for the migration costs. Then, a sort of “moral obligations” induce the migrant to continue to sustain the family.

The third element regards the personal status. If a man or a woman is married and leaves the family at home, he/she will remit most of the monthly income. On the contrary, if they migrated with the spouse and children, they will use most of the money to grow up the family in the host country.

2.4 Summary

I adopted an optimistic view of the impact of migration and remittances. As stressed in the first paragraph, remittances improve the families' welfare, also when are not involved in productive investments. However, governments should play their role to stimulate the development of the country and include remittances as a resource. Enabling structures are fundamental. Talking about economic remittances, it is important to remember that there are different forms (individual, collective) and they are sent for different reasons. Some countries have best practices on the use of collective remittances for development purposes. In both individual and collective economic remittances, the migrants' agency depends on some determinant factors. Macro or micro situations influence their willingness to remit and invest in the home country. Therefore, the research is focused to look at structures that favour investments and others variables conditioning the migrants' ability, opinions and decisions. To discover which are the most important leading factors, I decided to adopt a qualitative research method, which is explained in the next chapter.

Chapter 3

Methodology

This chapter reports the methodology together with the methods and techniques applied to the research. As you will see, the research follows a qualitative method despite the first idea, set out in the research proposal, was a bit different. At the beginning, there was the desire to apply a *mixed methods research* (Johnson, Onwuegbuzie, & Turner, 2007). A combination of qualitative and quantitative data to address the research question. Indeed, this method “provides a better (broader, more credible) understanding of the phenomena under investigation than a dichotomous qualitative/quantitative approach” (Tashakkori & Teddlie, 2010, p. 272). The first idea consisted of a *qualitative dominant mixed methods research* (Johnson et al., 2007), a triangulation analysis between expert interviews, semi-structured in-depth interviews and an online questionnaire. The latter should have helped to understand which kind of projects (and/or investments) Bangladeshi migrants might consider important for the development of their country (the fourth sub-question of the research). Considering that the use of a survey or questionnaire, is a valid tool to collect information about opinions of the target population (McLafferty, 2010), it was the best option. Unfortunately, the migrants’ organizations did not have a list of email addresses to use. The second plan was collecting emails during the research, but it failed. In Netherlands, all respondents gave their email address, but was not the same for respondents in Italy. Although the result of a survey would have given interesting insights, the lack of data to support it has implied to abandon this tool.

The methodological chapter starts with an explanation of the meaning of conducting a qualitative research. Follow the information about methods and techniques used for this research.

3.1 Qualitative research

Why is a qualitative research the best option? Usually a researcher decides to adopt a qualitative method for two main reasons. Firstly, it is an adequate choice when a “small n”

3.2 Methods and techniques

of respondents is possible to reach. Secondly, a qualitative approach is the most appropriate one when the aim of the research is “to explore the richness of human efforts to build social worlds in and through places, and to make general observations about how and why these processes occur as they do” (Herbert, 2010, p.79). For the second reason, over the last years, there is an increasing number of qualitative research in human geography. Indeed, using qualitative methods, the researcher interact with people and their socio-spatial environment, which is crucial to capture “the central meanings and ongoing processes” (Ibid, 2010, p.79). I agree with these assumptions and I found the qualitative approach the best one for my research. Conducting a qualitative research might present some difficulties. It requires time to enter in a new community, becoming familiar with members and being able to handle the investigation in the best proper way (Herbert, 2010). This research has been developed over three months, trying to get closer to respondents as much as possible. The first approach between strangers is not always easy. Moreover, I took the challenge of exploring two different migration context. Notwithstanding the hindrances, the research came to the end.

3.2 Methods and techniques

3.2.1 Comparative analysis

Since I choose to conduct the research on Bangladeshi migrants in two different migration contexts, I operate a comparative analysis to look at “similarities and differences across sites” (Ragin, 1987, cited in (Herbert, 2010, p.76-77). Indeed, the aim is to discover if there are “processes that stretch across locales” (Herbert, 2010, p.77), and processes chancing. A way to proceed in the analysis cataloguing “both factors that generate difference and those that compel similarity” (Ibid, 2010, p.77). Following this technique, I outline similarities and differences between Netherlands and Italy.

3.2.2 Semi-structured / in depth interviews

What does “in-depth interview” means? It is a conversation between the researcher and an interviewee where the former try to find out more explanatory answers than a “yes – no – maybe” to his/her questions (Rapley, 2004).

(Rapley, 2004) sustains, what you should take in consideration is that “the interview talk, and the interview data, is the result of the local interaction of the speakers” (p. 16). An interview is a “social encounter” of two strangers where “speakers collaborate in producing retrospective (and prospective) accounts or versions of their past (or future) actions, experiences, feelings and thoughts” (Rapley, 2004, p.16).

As an interview is not like an experiment in a laboratory, where you can recreate the perfect environment and have the right procedure, many factors might influence “the interaction and the trajectory of the talk” (Rapley, 2004). The gender of the interviewer

3.2 Methods and techniques

and interviewee, the space where the interview takes place, and the tool used to collect informations (e.g. recording) are some factors that might affect the course of the interview. As I was an Italian young woman trying to interview Bangladeshi migrants (mostly men) had influences. Sometimes the interviewee had great suspicion and distrust in the first moment, and more openness during the conversation. Moreover, being Italian had a different impact in Netherlands and in Italy. Some Bangladeshi migrants in Netherlands recognized me as a migrant too; perhaps they were talking easily with me. On the contrary, in Italy, migrants were more cautious. In some cases, they were afraid I was collecting information for the government, for example. Recording is another controversial issue. It helps the researcher to be more concentrated on the conversation and having more insights for the analysis, but it may happen that the respondent does not like it. Further, even if they agree to the record, they might feel uncomfortable. I tried to record all interviews, and for ethical reasons (Longhurst, 2016), I always asked the permit. Although I always explained that I would use the registration only for the research, not all respondents accepted. Further, when they agree with recording, they were not always comfortable. Indeed, when you ask personal information and opinions, the trust is always a matter. Anyway, the capacity of creating a good interaction is “the most exciting and the most challenging moment” (McDowell, 2010, p. 157). Linda McDowell (2010), after several years of experience, says that:

“yet each time, before I go to talk to the people I have identified as important to the aims of my research [...] I wonder whether I have the energy, confidence and the sheer check required to persuade them to share with me the sometimes intimate and occasionally painful details of their lives for what might seem to them to be very little return” (p. 157).

According to the literature on interviews, where you decide the talk to take place is relevant as well. On the one side, some researchers prefer to be in a neutral place to avoid interferences, on the other side, conducting the interview in the environment of the interviewee can add more data to your research (Longhurst, 2016). However, the most important thing is that the interviewer and the interviewee feels comfortable (Valentine, 2005, cited in Longhurst, 2016)). I agree with the idea that being in “their places” may give more data to understand. This is the reason why I decided to try to reach my respondents in their places, when it was possible. Mostly I was in their workplaces, only one time I went to their home, and another time I met one people in a restaurant.

3.2.3 Participant selection

The main aim of a qualitative research is not to be objective, having a representative sample, but looking for people having an important background for the research focus (Longhurst, 2016). Indeed, the interview is a technique to “*understand how individual people experience and make sense of their own lives*” ((Valentine, 2005) cited in (p. 148 Longhurst, 2016)). Finding respondents for my research was not easy. I did not have

3.2 Methods and techniques

the access to a database to delineate a representative sample of Bangladeshi migrants in Netherlands and in Italy. “Representative” means following a typical standard variable in terms of gender, age, migration period, education, employment and so on.

For the research purpose, I was looking for “potential investors” to interview. From my life experience (I come from Rome, the city with the biggest community of Bangladeshi in Italy), from the expert interview to Mr. Chowdhury Barua (the Chairman of BASUG), and from statistical data (connection capitolo precedente) emerged that many Bangladeshi are entrepreneurs. The first idea has been trying to meet people running business activities, because they would be more likely to investments. To get in touch with people, BASUG was the start point. Mr. Chowdhury Barua gave me first contacts of Bangladeshi people living in Netherlands. In Italy, I was in contact with a member of BASUG living in Rome, and another migrants’ association called DHUUMCATU ¹ helped me also. Furthermore I asked “person by person” to respondents if they could introduce me to someone else. Finally the group of people involved resulted not only in entrepreneurs.

The research of respondents had different outcomes in the two countries. I found more people involved in highly skilled fields, such as the ITC sector, in Netherlands than in Italy. I was able to interview 9 persons in Netherlands and 9 in Italy (18 people in total). I spoke with only three women, one in Eindhoven and two in Rome. The age of people was from 30 to 60 years old circa. Almost all respondents have a permanent or long-term migration project. Perhaps, the research does not include temporary migrants. This is in line with migration reports (see chapter 3), and the Bangladeshi Counsellor in The Hague (Interview) confirmed that most of temporary Bangladeshi migrants are in Middle East or Southeast Asian countries. Furthermore, my informants preferred to give me contacts of “elderly migrants” for two main reasons, they were less suspicious and open to talk with me, and they had less language barrier. For instance, in Rome frequently happened that the conversation switched from Italian to English and the other way round.

3.2.4 Expert interview

The expert interview can be considered a kind of semi-structured in-depth interview (Flick, 2009). The difference from others interviews is that respondents are important because of the professional role covered, and not for the personal background. An expert can be a person working in a particular organization or institution, or a politician. In general, he/she is a person with knowledge about your topic. An expert interview might be part of the research process in three ways: “for orientation in a new field”, “to collect context information complementing insights”, and “theory generating” (Bogner & Menz, 2002, pp. 36-38;

¹ When I was in Rome I contacted all Bangladeshi migrants associations registered on a governmental database <http://www.integrazionemigranti.gov.it/Areetematiche/PaesiComunitari-e-associazioniMigranti/Pagine/mappatura-associazioni.aspx>.

The Dhuumcatu association was the only one available to give me some contacts.

3.2 Methods and techniques

cited in Flick, 2009, p. 168). I did two expert interviews. The first one was to Mr Bikash Chowdhury Barua, the Chairman of “BASUG Diaspora & Development”, the organization representing the Bangladeshi diaspora in Netherlands, United Kingdom, Germany and Italy. The aim of this interview was orienting my research in the first part, before starting to conduct interview. The second interview was at the Bangladeshi Counsellor in The Hague and helped me to complete the framework of information and reflections.

3.2.5 Participant Observation

Another qualitative technique adopted for the research is participant observation. Collecting observations has the aim to understand “how people create and experience their worlds through processes such as place making, inhabiting social spaces, forging local and transnational networks, and representing and decolonizing spatial imaginaries” (p. 121-122 Watson & Till, 2010).

Participant observation is a technique coming from ethnography, which enable the researcher to see how people live their life with their culture and background, their beliefs and their habits (Delamont, 2004). As Watson and Till (2010) state “we write observations to offer audiences rich descriptions and detailed accounts that depict the worlds, environments, peoples, contexts, and meaning-makings we have researched, engaged in and learned from” (p. 129). I could do observations during the interviews, as I tried to interview people in their workplaces, and during an event organised by Bangladeshi community in the Netherlands to which I took part.

3.2.6 Data Analysis

After the collection of empirical data, together with the transcription of interviews, the last (but not least) step was the analysis of those data. I followed a coding procedure to reach empirical findings. According to (Cope & Kurtz, 2016, p. 650), “Coding is a way of evaluating and organizing data in an effort to identify and understand meanings, and thus is fundamentally an *analytical* practice”. It means discovering “categories and patterns, similarities and differences, if-then associations, and relationships between key factors or characteristics”. In a wide sense, coding signify also elaborating “big-picture themes” connected to the theoretical frame (Ibid, 2016, p.650).

During the data collection phase, I organized them in an excel sheet, instead of using a qualitative analysis software. Organizing data is the starting point to code and develop the analysis. Indeed, it was useful to recognize relevant characteristics of the respondents. Apart from general information (Name, sex, age, place of residence, contacts), I putted the following voices in my excel sheet: employment, education, nationality, years in the residence country, participation to hometown/cultural associations, area of origin in Bangladesh, preparing return, remittances sender, investor, propensity to invest. The coding

3.3 Reflexions

system consisted on distinguishing respondents between motivated, unmotivated and neutral investors, on the base of information given in the interview. Furthermore, I decided to include under this categorization not only people resources available, but also migrants without resources now, considering their ideas for the future. I went through differences and similarities to understand determinants of willingness to invest. Finally, I used to read several times my notes and transcription over the analytical process. Through this process of analysis, I tried to see if there were some factors more relevant than others. Moreover, I was investigating if there were particular differences between respondents in the Netherlands and respondents in Italy.

3.3 Reflexions

Doing research on the field for the first time was exciting, but not easy and sometimes a bit frustrating. My research started in the Netherlands, making phone calls to contacts that BASUG gave me, asking to migrants their availability to meet me. By train, from Nijmegen, I reached my respondents in The Haag, Amsterdam and Eindhoven, mostly in their workplaces, at their home, or in Cafés/Restaurants. When it was not possible to meet in person, I did interviews by phone or via Skype. Conversations were always in English, a foreign language for me and for them, but I do not think it was a big harry.

In Rome, the research was a bit more difficult I would say. Firstly, I had more difficulties to have personal contacts of people. Then, many migrants did not want to talk with me, even if sometimes they changed idea. For instance, one Bangladeshi gave me several appointments cancelling them at last minute; finally, he said to be not available anymore. In another case, the person gave me the appointment but when I arrived, he said he was not confident to talk with me. Luckily, we started to talk in English (he did not have a good Italian) and the conversation started. At the end, he was sorry for not having more time to talk with me, because it was a busy time in the shop. In addition, reach people in Rome was not easy because it is a crowd metropolitan city with many problems of mobility. Many migrants live and work in the southeast area of the city (Tor Pignattara, Tor Sapienza) and I was living in the north part. In Rome, I did interviews partly in Italian and partly in English. Usually they wanted to start in Italian affirming that they were forgetting English, but actually they spoke English better than Italian.

In both locations (Netherlands, Italy), I moved a lot to meet people. Sometimes I spent more time to reach the person than the time of the interview. Furthermore, conducting the interview in their places, as in a shop, is interesting but with many additional difficulties. Trying to talk about personal issues with “interferences” (e.g. customers entering) was a challenge for me.

At the end, I believe I was able to overcome main obstacles to carry out my research.

Chapter 4

Migration and remittances from Bangladesh

“Migration is one of the core issues of our national discourse, because we have a country of over 160 million of people, and we don’t have that much employment opportunity in Bangladesh” (from the Interview to the Counsellor of the Embassy of Bangladesh in The Hague, Mr Kazi Russel Pervez, 28/06/2017).

“Bangladesh is among the select group of countries worldwide that have recently experienced both faster growth as well as a modest decline in inequality. GDP growth has risen from an average of 4.7 percent per annum in the 1990s to 5.6 percent in the 2000s, and to over 6 percent since 2010. Higher labour incomes and rising remittances have been extremely important drivers of broad-based growth” (World Bank, 2015, p. 5).

Bangladesh is a low-income country, which is accelerating its growth to become a middle-income country. Over the last decades, the development process has been driven mainly by the improvement of the industrial garment sector and related exports, and the huge amount of remittances coming from migrants abroad (World Bank, 2015). Perhaps, this research wants to give a contribution to a crucial issue for Bangladesh, because the use of remittances for productive investments is a way to enhance this resource. This chapter has the aim of underlining major international migrations’ trends from Bangladesh in the twenty and twenty-first century, and remittances dynamics.

As the focus of this research is on international migrants, I am going to outline major international migration trends. At any rate, it is important to say that Bangladesh has also internal migration flows, which are shaping its figure. The country is having an urbanization process that boosted urban-rural migration over the last two decades (World Bank, 2015). Moreover, it faces climate change problems, which push people to move (for evidence of the impact of climate change on internal migration see Walsham, 2010). For instance, floods that are even more frequent destroy cultivations putting in danger the livelihood of rural dwellers. Consequently, they can be obliged to migrate in urban areas to find a better

4.1 Trends of international migration from Bangladesh

employment. Internal migrations are not the only solution for income problems of rural families. International migrants coming from rural areas improve the well-being of their families through remittances (World Bank, 2015).

In general, people move from one area to another for working or studying. Sometimes, people experience firstly an internal migration, and then decide to move abroad (De Bruyn, Kuddus, et al., 2005). Some of my respondents' stories are similar to this configuration, they first moved to Dhaka to study at university, and started to work there before moving to another country.

4.1 Trends of international migration from Bangladesh

Three historical events marked the phenomenon of international migrations from Bangladesh over the twenty century. Firstly, the end of the British Empire and the independence from India with the inclusion in the Pakistan state in 1947. Secondly, the separation from Pakistan in 1971 and the proclamation of its own independence. Thirdly, the oil boom in the Gulf States over the 1970s.

Before the independence from India, Bangladeshi people used to migrate to neighbouring states (India-Assam and Myanmar) to work. After 1947, governments restrained Bangladeshis' mobility in the region, but they could not impede their need to go over the border. Perhaps, migrations continued, even if more in not legal ways (De Bruyn et al., 2005). Around 1947-1948, there was the first wave of migration from Bangladesh to United Kingdom (UK). In 1948, the English government issued the British Nationality Act to call foreign workers for industries, and Bangladeshi people had the possibility to migrate. Especially from the "northeaster Bengal", many people decided to move to UK (Talbot, 2016). They started a so-called "chain migration", because established migrants helped others to arrive. Emigration to the UK continued and it was particularly relevant during 1960s (ADB Briefs No 63., 2016). Over the 1960s, started also a wave of migration to United States of America (USA), especially for studying. Many Bangladeshi in the USA became professionals, and permanently established there acquiring the USA citizenship (Siddiqui, 2004, p. 27). Apart for the special case of UK and USA where nowadays there are the biggest Bangladeshi communities in industrialised countries, Bangladeshi people moved also in others developed countries as Italy, Japan, Australia, Greece, Canada, Spain, Germany, South Africa, France, Netherlands, Belgium and Switzerland (Siddiqui, 2003, 2004).

During the mid-1970s, started a second significant wave of migration towards Gulf States. Dubai, Saudi Arabia, United Arab Emirates, Oman, Qatar and Kuwait became rich because of the oil boom and started to have a sharp economic growth. In particular, these countries required low-skilled workers for the construction sector and new private

4.2 Migration and Remittances data

sector activities as Hotels or shopping malls (Talbot, 2016). Perhaps, from South Asian countries (in particular from Bangladesh) has been recruited the majority of workers. Since 1980s, Bangladeshi people started to move also to East-Asian countries as Singapore and Malaysia. Moreover, others destination raised in Africa (Libya, Sudan, Egypt), and some others emerging economies in the 1990s (Republic of Korea, Mauritius). Arriving at the twenty-first century, other countries in Europe and Asia (Italy, Japan) became popular. Nowadays, all over the world, Bangladeshi people live in more than 100 countries (Barak, A., Osman, A., Gupta, S., ILO , 2014).

The configuration of international migrations from Bangladesh has mainly two shapes of migration: long-term migration, especially to western countries, and short-term labour migration to Middle East and South-East Asian countries (De Bruyn et al., 2005). The first one is more common among highly skilled migrants. On the contrary, a huge number of low-skilled people is under the second one. “Saudi Arabia, UAE, Kuwait, Qatar, Oman, Iraq, Libya, Bahrain, Iran, Malaysia, South Korea, Singapore, Hong Kong and Brunei are some of the major countries of destination” (Siddiqui, 2003, p. 3). Over the years, the presence of Bangladeshi migrants in these countries changed, because of economic and political trends.

For analytical purposes, De Bruyn et al. (2005) operated a categorization of international migrants from Bangladesh delineating three large groups: 1. Well-educated diaspora in UK, USA and others developed countries with high or middle income; 2. Low-income diaspora in same countries; 3. Temporary migrants mainly low skilled, in Middle East and South Asian countries. Starting from the first analytical division in two kinds of migrants (long-term-short term), this is a further categorization which helps the researcher. Naturally, I could recognize the first two groups over my research, because in Netherlands I met almost all well-educated people with a general good income level, and in Italy more people with a low income. At any rate, you will see as Bangladeshis in Italy have at least a secondary education. Bangladeshis less educated usually are not able to move in Western countries.

4.2 Migration and Remittances data

In this paragraph, statistical data from official institutions give a “photograph” of the current situation, important numbers on migration and remittances. Firstly, two graphs elaborated by the Bureau of Manpower, Empowerment and Training (BMET) of Bangladesh, which publishes statistical data on migration (statistical data are constantly updated and are available on <http://www.bmet.gov.bd/BMET/statisticalDataAction>). Figure 4.1 reproduces the number of Bangladeshi people that every year leave the country to work abroad. It reports data from 1976 up to October 2017. Over 40 years, more than 11,000,000 of people left the country. Numbers demonstrate an increase of departures in the new millenniums, with a slight decrease in the worst years of international economic crisis

4.2 Migration and Remittances data

(2009-2010).

Labour migration from Bangladesh largely regards men. Even if BMET statistical data start from 1976, only from 1991 there are data about women available (Figure 4.2). Up to 2003 female labour migration was barely the 1% of the total. In 2004 women jumped to 4% and the progressive growth. In 2016, the 15% circa of people going to work abroad were women.¹

From the early 1980s to 2001, labour migration was restricted for women (Islam, n.d.; Siddiqui, 2003). In order to protect women, the government banned female labour migration, especially low-skilled and semi-skilled females. For instance, it was not allowed labour migration for domestic services, the working area where women were more requested. Only professional women, or women migrating with a male partner, were not included in the ban. Due to that measure, many women migrated irregularly increasing their vulnerable position (INSTRAW and IOM, 2000). The presence of Bangladeshi female labour migrants is more consistent in Saudi Arabia, UAE, Oman, Qatar, Lebanon and Jordan (<http://www.bmet.gov.bd/BMET/viewStatReport.action?reportnumber=28>).

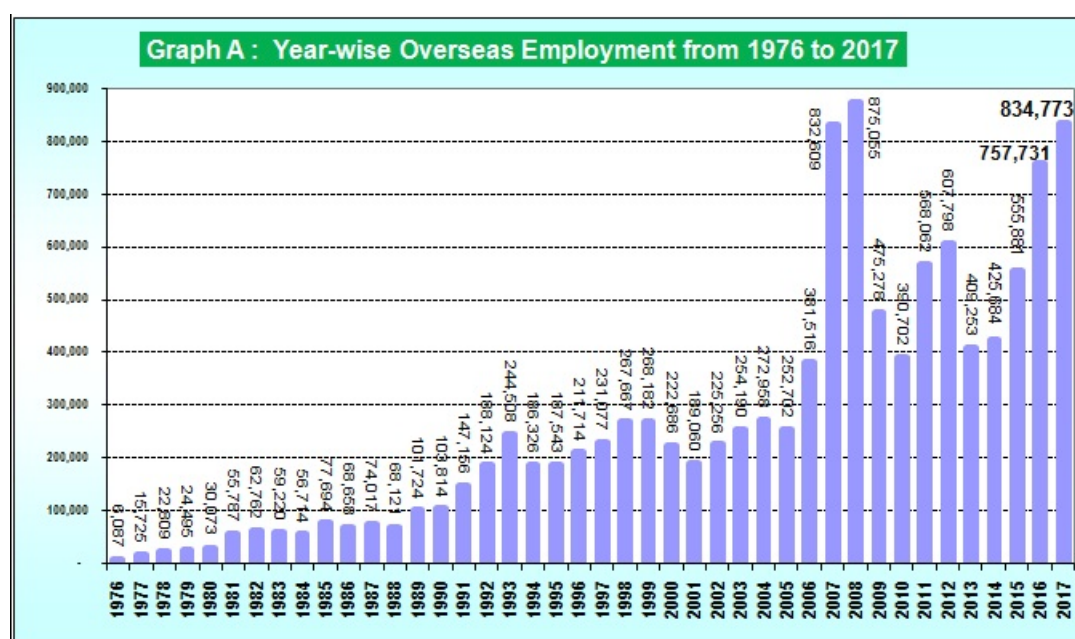


Figure 4.1. Overseas Employment from 1976 up to October 2017

Source: Bureau of Manpower, Empowerment and Training (BMET)

<http://www.bmet.gov.bd/BMET/statisticalDataAction>

More departures produced a significant expansion of remittance (Figure 4.3). In FY 2014, the amount of remittances constituted the 8 percent of GDP, “*these remittances contribute a large share of household income for many, and are also a significant source of*

¹The percentage is calculated on the base of BMET data, following the standard method [female overseas workers : total overseas workers = x : 100]

4.2 Migration and Remittances data

inflows into the local economy” (World Bank, 2015, p. 34). In 2015, Bangladesh entered in the list of the top ten receiving countries in the world with US\$ 15.8 billion of remittances (Ratha et al., 2016). This latest data is a bit different from the data in Figure 4.3, because to calculate remittances institutions use different data, as there are people many different ways of transfer money, official and informal. At any rate, in 2014 and 2015 Bangladesh reached the highest level of remittance inflows, which constituted the 61% of foreign exchange reserve developed in that period (ADB Briefs No 63., 2016).

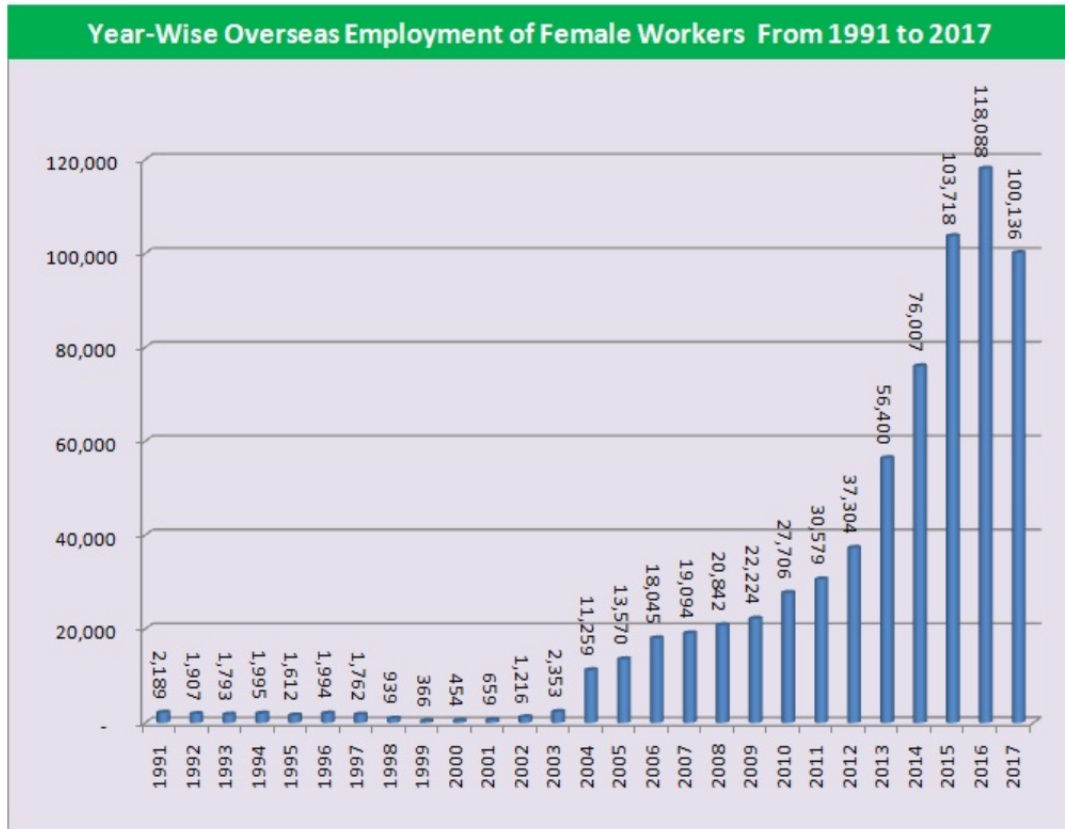


Figure 4.2. Overseas Employment of female workers from 1991-2017

Source: Bureau of Manpower, Empowerment and Training (BMET)

<http://www.bmet.gov.bd/BMET/statisticalDataAction>

Results from a survey conducted in 2009² on 10,565 households show the relevance of migration and remittances in Bangladesh (IOM, 2010b). The 90% of households had a relative abroad sending money regularly (US\$1.138 circa per year). The amount received was the 61% of the annual income. Finally, the survey reports that more time the migrant spent abroad, more money send back each year. Among them, most common destinations were Saudi Arabia, UAE, Malaysia and Kuwait. These countries already are in the top ten

²Mitra and Associates, a survey-research firm in Bangladesh, conducted the survey in 2009 to 10,565 households, but the International Organization of Migration commissioned it

4.2 Migration and Remittances data

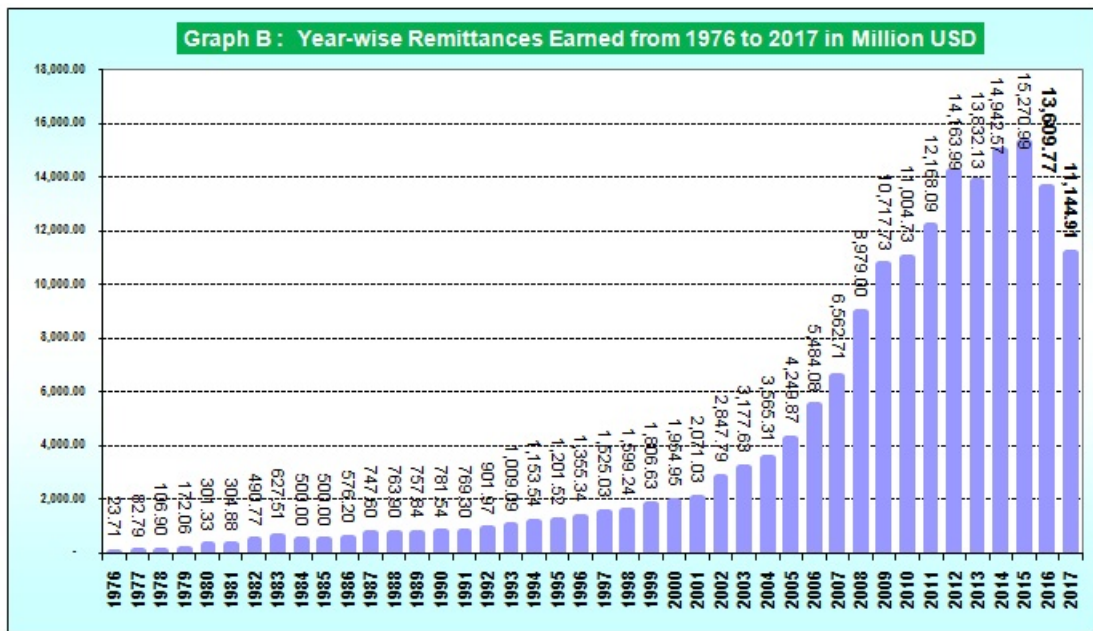


Figure 4.3. Remittances earned from 1976 up to October 2017

Source: Bureau of Manpower, Empowerment and Training (BMET)

<http://www.bmet.gov.bd/BMET/statisticalDataAction>

list (Figure 4.4).

In Figure 4.4, it is possible to see the top 30 countries for remittances inflows to Bangladesh since 2015. Major destinations over the twenty century are still relevant. Looking at data for the period 2017-2018, among the top ten there still traditional emigration countries like Saudi Arabia, USA, UK, and Malaysia.

Looking at the use of remittances by households, the 2014 Bangladesh Bureau of Statistics survey (cited in ADB Briefs No 63., 2016) reports that 57% of families save the part of remittances not spent for consumptions, and the 25% invest them. Most of the investments are for lands and houses, only a 7% circa is invested in businesses.

4.2.1 Bangladeshi migrants in the Netherlands

In the Netherlands, people coming from Bangladesh constitute a small community. Official numbers say they were 2500 in 2011, but according to some organizations, they were between 4500 and 5000 people (Engbersen et al., 2011).³. Numbers from the International Migration Database (OECD) say that from 2000 to 2015, 1400 Bangladeshis arrived in the Netherlands (Figure 4.5). They usually live around main cities (Amsterdam, Rotterdam, The Hague, Eindhoven and Groningen). Particularly, Eindhoven (the city of the Philips) hosts a

³This is a paper reporting results of a four year project “Theorizing the Evolution of European Migration Systems (THEMIS)”. All information about Bangladeshis in the Netherlands come from this paper, as I did not find any other relevant source in English language

4.2 Migration and Remittances data

Wage Earners' Remittance inflows: Top 30 Countries

(USD in million)

Sl. No.	Country	2015-2016	Sl. No.	Country	2016-2017	Sl. No.	Country	2017-18				
								July	Aug	Sep	Oct	Nov*
1	K.S.A.	2955.55	1	K.S.A.	2267.22	1	K.S.A.	199.40	249.62	142.97	210.35	194.77
2	U.A.E.	2711.74	2	U.A.E.	2093.54	2	U.A.E.	169.95	210.83	133.92	191.06	212.70
3	U.S.A.	2424.32	3	U.S.A.	1688.86	3	U.S.A.	146.58	199.08	135.48	167.26	176.91
4	Malaysia	1337.14	4	Malaysia	1103.62	4	Kuwait	88.41	99.66	62.61	90.32	90.94
5	Kuwait	1039.95	5	Kuwait	1033.31	5	U.K.	80.20	117.90	59.88	73.79	93.00
6	Oman	909.65	6	Oman	897.71	6	Oman	75.74	96.11	57.93	77.79	74.49
7	U.K.	863.28	7	U.K.	808.16	7	Malaysia	73.08	102.56	63.53	89.31	89.16
8	Bahrain	489.99	8	Qatar	576.02	8	Qatar	61.16	65.62	37.30	50.81	61.69
9	Qatar	435.61	9	Italy	510.78	9	Italy	60.23	80.19	41.81	53.64	57.00
10	Singapore	387.24	10	Bahrain	437.14	10	Bahrain	40.68	52.17	30.86	43.37	42.57
11	Italy	351.31	11	Singapore	300.99	11	Singapore	27.35	27.58	18.31	23.37	24.39
12	France	157.91	12	France	104.80	12	France	13.33	16.12	9.53	8.55	12.00
13	Spain	86.70	13	Lebanon	103.86	13	Lebanon	9.06	12.47	7.88	10.00	9.04
14	Lebanon	82.92	14	Jordan	91.02	14	South Africa	8.79	11.64	5.79	9.03	10.19
15	Australia	69.15	15	South Africa	85.12	15	Jordan	7.81	10.75	6.39	8.53	8.20
16	Maldives	65.18	16	S. Korea	80.65	16	S.Korea	7.56	7.82	6.33	7.48	9.50
17	S. Korea	64.78	17	Spain	75.83	17	Iraq	5.23	6.12	3.89	5.06	4.79
18	Iraq	56.98	18	Iraq	68.90	18	Canada	4.79	5.77	3.93	4.92	3.94
19	Jordan	56.74	19	Australia	52.03	19	Australia	4.45	6.19	3.86	3.89	4.27
20	Canada	55.10	20	Canada	49.54	20	Greece	3.94	3.56	2.61	2.84	2.77
21	Mauritius	43.51	21	Mauritius	42.21	21	Mauritius	3.32	3.67	2.43	3.45	3.07
22	Germany	25.89	22	Maldives	40.30	22	Spain	2.82	4.32	2.38	3.47	3.73
23	Hong Kong	25.65	23	Germany	31.75	23	Germany	2.39	3.33	2.33	3.18	4.11
24	South Africa	22.57	24	Japan	22.92	24	Japan	1.81	3.08	1.46	2.17	2.51
25	Japan	22.09	25	Greece	22.53	25	Maldives	1.71	1.98	1.29	1.68	1.84
26	Greece	18.99	26	Hong Kong	18.98	26	Hong Kong	1.64	1.98	1.12	1.90	1.20
27	China	17.58	27	Brunei	18.28	27	Brunei	1.45	1.80	1.20	1.49	1.70
28	Switzerland	17.36	28	China	12.82	28	Sweden	1.07	1.56	0.91	0.66	1.03
29	Brunei	13.12	29	Sweden	9.25	29	Cyprus	0.95	0.98	0.58	1.18	0.78
30	Libya	12.34	30	Cyprus	7.43	30	Denmark	0.68	0.77	0.42	0.68	0.74
31	Other Countries	110.84	31	Other Countries	113.88	31	Other Countries	9.99	13.35	7.94	11.54	11.72
Total		14931.18	Total		12769.45	Total		1115.57	1418.58	856.87	1162.77	1214.75

* Provisional

Source: Statistics Department, Bangladesh Bank

Figure 4.4. Inflows of remittances to Bangladesh, top 30 sending countries

Source: Statistics Department, Bangladesh Bank

https://www.bb.org.bd/econdata/remittance/top_30_country.pdf

community of high professionals. Besides highly skilled Bangladeshis, there are others that opened their own business. E.g. cleaning company, grocery shops, import-export business, and Indian restaurants. One reason for the small presence is due to the strict immigration rules and controls in the country. Most of the Bangladeshi migrants prefer to go in others European countries as UK, Italy, Spain and Portugal, where it is easier to find a job if you do not have yet a residence permit. Managing a business in the Netherlands is more difficult and have more costs than in UK or Belgium for examples. Apparently, in the Netherlands they have also more problems for family reunions. Any special connection between some areas of Bangladesh and Netherlands has been noted. My respondents come from various cities/districts: Dhaka, Chittagong, Sylhet, Comilla.

According to the paper of Engbersen et al. (2011), in the Netherlands there are temporary migrants and permanent ones. The former group sends remittances each month, as much as possible. On the contrary, the latter group send money occasionally (like twice per year) because they need money to settle down there, and philanthropic remittances. Over my

4.2 Migration and Remittances data

research, I met permanent migrants, but the frequency with which they send money changed according to the person. For instance, in a first moment they used to send money regularly and then changed depending on the needs.

Notwithstanding for all these reasons, the presence of Bangladeshi migrants is not relevant in numbers, but (also according to my research) there is a well-educated diaspora. A clear signal of this kind diaspora is also “BASUG- Diaspora and Development”, the organization with I did the research internship.

Country of birth/nationality		Bangladesh						
Variable		Inflows of foreign population by nationality						
Gender		Total						
Year		2010	2011	2012	2013	2014	2015	2000-2015
Country								Total
Italy	i	9688	10348	10144	10487	12673	12443	126497
Netherlands	i	113	105	113	154	143	..	1400
Data extracted on 24 Nov 2017 15:53 UTC (GMT) from OECD.Stat								

Figure 4.5. Inflows of Bangladeshi migrants in NL and IT, from 2000-2015

4.2.2 Bangladeshi migrants in Italy

In September 2016, an interesting article was published on IPS (<http://www.ipsnews.net/>) on the impact of Bangladeshi migrants in the Italy's economy.⁴ “*Bangladeshis have remitted nearly 1 billion dollars from Italy between 2000 and 2010, according to Bangladesh's central bank*”, this is one the highlight in the article. In Rome, many Bangladeshi migrants manage grocery shops, and usually their opening hours are longer than others, until midnight or later. According to the author, Bangladeshis found the way of having “a niche in the Italy's economy” thanks to this kind of businesses. They found a job and a way to support their families in Bangladesh sending remittances.

The presence of Bangladeshi migrants in Italy is bigger than in the Netherlands. In Italy, there is the second biggest community in Europe after the United Kingdom. The latest annual report of the Italian government on the Bangladeshi community confirms their relevance (Ministero del Lavoro e delle Politiche Sociali, 2016). Until the 1st January 2016, Bangladeshi people living in Italy are 142.403, 71,6% men and 28,4% women. They are the 8th non-EU countries community⁵, with an increasing presence (+2.6% in 2016).

⁴The article is available on <http://www.ipsnews.net/2016/09/italys-second-economy-the-impact-of-bangladeshi-migration/> (25/02/2017).

⁵The report is available only in Italian language. The author translates information. All data about Bangladeshis in Italy described come from this Report

4.3 Remittances and investments

Moreover, they are the second community who send more remittances from Italy. The 29% of remittances are sent from Rome. The first three regions of residence are Lazio, Lombardy and Veneto. I did not find information about a particular area of Bangladesh and migration to Italy (Rome). People interviewed for this research come from the following cities/districts: Dhaka, Faridpur, Manikganj Sadar, Brahmanbaria and Chittagong.

The governmental report contains also interesting data about the educational and income level of Bangladeshis in Italy. Mainly they have a middle-low level of education (38% secondary school) and the average income is between €800 and €1200 per month. The two main sectors of employment are hotel and restaurants (33%) and business (28,6%). In Italy, as in the Netherlands, Bangladeshi migrants tend to be entrepreneurs.

These data confirm that in the Netherlands and Italy there is the representation of two different kinds of Bangladeshi Diaspora. More well-educated and high income in the Netherlands, less educated and low income in Italy. An interesting migrants 'trajectory'. Furthermore, some respondents in Italy expressed the wish to move in others European or Western countries. Living in Italy and obtaining the Italian citizenship is considered the first step to go further.

4.3 Remittances and investments

In this paragraph, there is an overview of past studies on the use of remittances in Bangladesh. The main source is a research paper elaborated by De Bruyn et al. (2005) for the IOM, where they reported the results of many micro studies in Bangladesh. In this paper, four different kinds of transfers of remittances are identified (p.32):

1. *Individual transfers from migrants to children, wives, family members or friends;*
2. *Individual transfers by migrants in order to save or invest in the home country;*
3. *Individual transfers by migrants to charity or community development;*
4. *Collective transfers to charity or community development.*

To know how people consume remittances in the first case, (because of a lack of a national survey on the use of remittances) they brought together results from more than 20 small researches. From this aggregation of data emerged that remittances serve to buy food and clothing, repay loans, buy a land, construct-repair-or buy a house, marriage and ceremonies, education, savings, finance another migration, to invest in a business and finance health care. Looking at investments, the use of individual transfers to the family resulted more involved in human capital rather than in any kind of productive investment or general savings.

A recent survey of 2009 (IOM, 2010a) almost confirms these results with some more positive data about investments. It states that households receiving remittances invest more than those who do not receive them. Apart from paying off loans, the three most common

4.3 Remittances and investments

assets of investment are buying a land, building a house and making home improvements. Follow initiate or improve a business, buying livestock and agricultural equipment, buying a means of transportation, financing migration costs of another family member, other kinds of investments. The family condition and income level in the foreign country influence the acquisition of new assets also (IOM, 2010a). Indeed, a higher income permits to send more money to the family. The family situation (e.g. in terms of average annual income, family size, debts, etc.) determines possibilities of purchasing new assets. In some cases, remittances, together with family savings, are involved to start up micro-small-medium enterprises (Khoo, 2015). Finally, the survey (IOM, 2010b) indicates that migrants having a bank account use a 14% more of remittances for asset building.

Over last decades, the number of remittances sharply increased without an investment environment prepared to receive them, an adequate range of investment products (RMMRU, 2008). Now, both the Government of Bangladesh and Banks are working to encourage the transfer of remittances through official channels, as remittances are an important source of foreign exchange for commercial banks. Agreements with money transfers and Banks to guarantee a faster transfer, the cut of taxes, the offer of government bonds and other investments, are some attractive measures (Khoo, 2015). Therefore, it is possible to say that institutions are working more to engage the second kind of individual transfers as underlined by De Bruyn et al. (2005). Before banks, in Bangladesh there are micro-finance institutions and NGOs (BRAC, Grameen) which provide services and help to invest remittances in productive projects, especially to whom do not requirements to access banks' services (Siddiqui, Abrar, et al., 2003; RMMRU, 2008). Looking at the migrants' characteristics, it seems that migrants with an independent work (e.g. business owner) are more likely to send money for investments than migrants that are employees and send money more for savings (Ibid, 2003).

De Bruyn and Kuddus (De Bruyn et al., 2005, p. 37) reported also a past research (Ahmad & Zohora, 1997, p. 10) about difficulties that have to face migrants to invest in Bangladesh. They found eight reasons because a migrant might be discouraged to invest in productive activities:

1. lack of support to start and be successful;
2. preferring a less risky investment as buying a land or a house;
3. lack of ideas about investment opportunities;
4. giving priority to household consumptions;
5. absence of know-how and skills on businesses;
6. the feeling of an unhelpful economic system;
7. more interest in investments in another country;

4.3 Remittances and investments

8. failed investments in Bangladesh in the past.

The third kind of transfer of remittances is very limited in the studies examined by De Bruyn et al. (2005). Finally, some evidence in UK and USA have been found about collective remittances of charity and development projects.

The illustrated analysis of De Bruyn and Kuddus give a very good framework about the use of remittance in Bangladesh. In the following empirical chapter 5, similarities and differences with these results are shown.

Chapter 5

Building a house or starting a new business?

“Why they go forward building a big house? They are conscious about prestige or so-called name, name of fame. Living in Europe, and building big houses in Bangladesh give you social status. They want to show that they are rich. Although they (or family members) don’t live in this houses. [...] Anyway, there are positive examples of investments in Bangladesh. A man started a fishery project, and first year created 19 jobs locally.” (From the interview to Mr Bikash Chowdhury Barua, Chairman of BASUG, 21/02/2017)

The literature always talks about the huge amount of remittances, which improve the well-being of many families, and sometimes denote a waste of that money. Demanding which factors determine a different use of remittance is crucial to develop better instruments and policies for developing countries with high emigration rate. This empirical research has been focused on circumstances that encourage migrants to invest in the home country, instead of spending all for consumptions or just saving money. I take as empirical point of departure migrants’ lives and experiences to understand how they take the decision on their money.

Before to start the analysis of results, it is important to clarify that this research looks at *investment* as money committed in real estate assets, productive activities, or financial investments.

As I interviewed Bangladeshi migrants living in two different European countries (Netherlands and Italy), the chapter starts with a description of the two different migration contexts. The second paragraph contains an overview of governments’ structures/policies to facilitate migrants’ investments. The third part is the core of my research, going through migrants’ feelings respect to this issue. Finally, in the discussion I underline major outcomes.

5.1 Migration context

Through my research, I interviewed Bangladeshi migrants living in two different European countries (Netherlands, Italy). I made this decision because I believe that the migration context might influence migrants' behaviour (and in this case the choice of doing investments in the country of origin). Indeed, "the conditions that they experience in specific localities" (N. Schiller, 2009) change perceptions and perspectives. Perhaps, the aim of the research was also to understand if the residence country can be a determinant for migrants' actions. The Chapter 4 (paragraphs 4.2.1 and 4.2.2) contains some statistical data information about Bangladeshi migrants in the Netherlands and Italy. This paragraph includes what came out from my fieldwork.

According to Mr Bikash Chowdhury Barua (the chairman of BASUG, expert interview 21/02/2017), in the Netherlands (and in Europe) there are two categories of migrants, highly skilled and low skilled. The first category includes professionals, white-collar jobs, with a long-term migration project, which send fewer remittances than low skilled ones. Indeed, the latter category frequently arrives in illegal ways and the main goal is earning as much as possible because they remit almost the 80% of their income. Usually they start working in kitchen restaurants, as waiters or others low skilled jobs. Then, sometimes they become self-entrepreneurs, opening small shops or their restaurants for example. At home, money remitted are mostly used to build big houses.

As statistical numbers states, the Bangladeshi community in the Netherlands is small and they are almost all in contacts. When I participated to their *Spring festival* in Eindhoven (18/03/2017) there were Bangladeshis coming from different parts (Amsterdam, Utrecht, Den Haag, etc.). Moreover, they told me they often organize moments to spend together among people living in the same city for instance. At the *Spring festival* there was traditional food, and an exhibition with traditional dances and songs. Many people were also dressing traditional clothes. The group of my respondents in the Netherlands was almost composed of professionals, only two or three can be brought back to the low-skilled group, but now they are entrepreneurs. According to what I could see they were all quite good integrated in the host society.

In Italy, the situation is a bit different. There is the second largest community of Bangladeshi migrants in Europe after United Kingdom (numbers showed in chapter 4). Italy has less control on migrants; therefore, it is easier for them to arrive and to remain if the permit is expired. One of my respondents was able to live in Rome for five years without a residence permit. He told that he always carried with him his original passport and never had problems. Furthermore, since the crisis in Libya, many Bangladeshi that were working there moved to Italy crossing the Mediterranean Sea. In Rome, there is the biggest number of Bangladeshi in Italy. Mostly, they are low or semi-skilled migrants involved in businesses activities (grocery shops, restaurants, or internet points) or menial jobs. Even if they are very

5.2 Enabling structures of migrants' potential

kin and support each other as in the Netherlands, problems of everyday life are different. The life in Rome is expensive and it is not easy earning enough to livelihood and sending remittances. The integration process is long and difficult, also because they tend to spend most of the time with others Bangladeshi. I could notice that even if some respondents are in Italy since more than 5 years, they are able to speak Italian as beginners only. Moreover, according to the Italian legislation, it is possible to apply for the citizenship after at least ten years of residence in Italy. On the contrary, in the Netherlands you need at least five years. Only two respondents have the Italian nationality too. Having the citizenship of the country where you live might do differences, especially in terms of integration and mobility.

Overall, I observed that interviewed Bangladeshi migrants living in The Netherlands have a more stable situation with higher incomes and better integration in the host society. It seems that the Dutch migration context enables migrants' potential more than the Italian one.

5.2 Enabling structures of migrants' potential

As argued in the scientific relevance part (Paragraph 1.2), new migration approaches come from the influences of the Structuration theory of Giddens (1984), which always contemplate an interconnection between structures and human agency. Perhaps, I consider institutional and ethnic social structures fundamental to enable or constrain the migrants' agency. The aim of this paragraph is to understand if some structures exist that encourage and facilitate migrants' investments in Bangladesh. Indeed, as I underlined in the scientific relevance, in the theoretical debate on "migration and development" (De Haas, 2010), it is crucial to consider the structure and the human agency in a "mutual chancing relationship". Firstly, I talk about institutional structures, and then I move to social ethnic structures.

Many countries with a high emigration rate created special institutions to maintain strong ties with citizens abroad and encourage them to invest economic and human resources in the country of origin (not only sending money). I already provided some examples in the societal relevance part (1.1). Perhaps, my first research was focused on finding this kind of institution in Bangladesh. Actually, I did not find a special institution as in Morocco or Mexico. Looking at governmental institutions, the Bangladesh Bank, the Ministry of Expatriate' welfare and overseas employment (EWOE - <http://www.probashi.gov.bd/>), and the Bangladeshi Development Investment Authority (BIDA) play a role to favour migrants investments in Bangladesh.

The Bangladesh Bank permits the direct transfer from a foreign bank to a Bangladesh bank, offering some investments facilities for Non Resident Bangladeshi (NRB) (US dollar Bond, Premium Bond, Wage Earners' Development Bond), the opportunity of having a Non-resident Foreign Currency Deposit (NFCD) in a Bangladesh Bank of foreign bank

5.2 Enabling structures of migrants' potential

authorized, and a Non resident Investor Taka Account (NITA). All these opportunities contemplate advantages as paying lower taxes (RMMRU, 2008; De Bruyn et al., 2005; Islam, n.d., Bangladesh Bank website;). In addition, there are incentives to encourage NRB to invest in Bangladesh receiving the same treatment of foreign investors. NRB can also buy “newly issued shares/debentures of Bangladeshi companies, and a quota of 10% has been fixed for NRBs in primary public shares” (<https://www.bb.org.bd/investfacility/invesfac.php>). Although, some instruments exist to support migrants' investments, only few migrants know all these opportunities (De Bruyn et al., 2005). The lack of awareness of migrants appeared also in my interviews. When I asked if they knew about investment facilities, especially among respondents in Italy, there did not have specific information, and in some cases they had no clue. Moreover, people not aware of these facilities are usually people sending money through money transfers and not banks. I found a branch of a Bangladeshi bank in Rome (Janata Exchange S.r.l Italy) which enable to transfer money to the Bank in Bangladesh safely. I was wondering if they also offer investment opportunities to migrants in Italy. I contacted this bank in Rome, but they affirmed that they only operate as a money transfer from Italy to Bangladesh (Interview by phone, 13/10/2017).

The main scope of the EWOE is taking care of Bangladeshi emigrants. This ministry works with public and private recruiting agencies to facilitate safe emigration and to reduce migration costs ¹. The government of Bangladesh recognize the importance of migrants for the development of the country, in particular the contribution of remittances to improve the well-being of many Bangladeshi family, and to increase the foreign currency reserve. In terms of encouraging migrants' investments, this ministry award the title of Commercial Important Person (CIP) to NRB investing large amount of money in the industry sector (<http://www.probashi.gov.bd/site/notices/f2812d55-c103-4b72-8064-ae7aaf33c3c3/CIP-Selection-Rules-2015>). The CIP award means that the government recognize the importance of migrants' businesses and give them some advantages to operate in the country.

Even if Bangladesh does not have a special office to promote a smart use of remittances, it has one institution to help foreign and nationals investors, the BIDA (<http://www.boi.gov.bd/>). BIDA provides assistance to open a new business in the country, from necessary documents to gain utilities, and always inform about investment opportunities.

Embassies are others institutional structures, which should work for enabling migrants' potential. At this regard, the behaviour of the Bangladeshi Embassy in the Netherlands and in Italy is ambiguous. In the Netherlands, the Embassy is quite kin to the Bangladeshi community, they participate to events organized by them and maintain relationships. Despite this, they do not follow a “government strategy” to encourage migrants' investments. This

¹ Bangladesh Overseas Employment & Services Ltd. (<http://www.boesl.org.bd/>). Wage Earners' Welfare Board (<http://www.wewb.gov.bd/>) Bureau of Manpower, Employment and Training (BMET www.bmet.gov.bd/)

5.2 Enabling structures of migrants' potential

appeared strange to me, because as I said before, in the Netherlands there is a small Bangladeshi community but with a medium-high income. In Italy, the Bangladeshi embassy is less connected to the community than in the Netherlands. The Bangladeshi community in Rome is quite big, and the embassy does not work to engage its diaspora. Some of my respondents told me that they would like to receive more help to live in the host society, apart from support for the residence permit and related documents. Overall, it seems that the Bangladeshi government does not have a clear strategy to include migrants' investments in the development process of the country. On the one side, the Bangladeshi government favours emigration because it is important for the development of the country, on the other side, it does not work for a real engagement of Bangladeshi diaspora and to enhance positive migration impacts.

To enable migrants' potential also ethnical social structures play a crucial role. Aldrich and Waldinger (1990) in a study on migrants' business capacity in host countries underlined the "capacity of resource mobilization" of ethnic institutions. In migration and development studies, we always hear about migrants' organizations and collective remittances to finance development projects. Even more common are migrants' transnational organizations, which constantly take actions in the country of origin, being involved in political, economic and social processes (Portes, Escobar, & Radford, 2007). Ethnic institutions can mobilize capitals for investments also concerning individual choices. Indeed, they constitute a space for sharing information and ideas, and raising consciousness about issues of the country of origin. The ethnical institutions, which I knew over the research do not have a real transnational character, because they are more focused on issues of their lives in the host country and on keeping their cultural traditions. I would say I observed a low level of mobilization capacity, and in Italy lower than in The Netherlands. Only "BASUG Diaspora and Development" is an organization with the clear aim of conducting projects in Bangladesh and involving migrants. Over the last month, I heard that "Shimana Periyē" (the cultural Bangladeshi-Dutch organization I was in contact with) was collecting money to fund a humanitarian project to help floods victims in the North East part of Bangladesh (Shylēt district). Of course, this is a charity project not an interesting investment, but I see it as a signal of their possible role. Because of their cultural role in the Dutch Bangladeshi community, they could give to migrants getting in touch with them some input to encourage individual actions. To conclude, institutional structures should continue to work on instruments to favourite migrants' investments in Bangladesh and they should implement a communication strategy to make migrants aware of these tools. Despite ethnical social structures stand in the Netherlands and Italy, they should improve their transnational character and play a major role for the diaspora engagement in the development of Bangladesh.

5.3 Migrants' feelings about investments in Bangladesh

In this paragraph, the analysis moves to the investigation of human agency and action. The core of the research are interviews to Bangladeshi migrants, which offer a view on different aspects of the migrants' life: family and social networks, the educational level and employment, the migration period, and the migration context. The aim was trying to understand if these variables might influence the decision of investing in the home country.

Firstly, I show the trends emerged about the attitude to invest. Then, in the following paragraphs, I go through divergent and common aspects per each trend.

To show my research results, I found useful to adopt a categorisation and a division in subcategories. The aim of this "operation" is not to generalise, but identify some patterns of "migrants as investors".

In Figure 5.1 I have summarized data collected through my interviews with Bangladeshi migrants, creating three categories: motivated, unmotivated and neutral investors, which reflect the predominant feeling of migrants about investing in Bangladesh. "Motivated investors" stands for people which are already investing in Bangladesh, or which are thinking about that. Follows the "Unmotivated investors", all migrants that, despite of the possibility to invest or not, do not want do it. The third category regards "neutral investors", people that never thought about investing in Bangladesh and not having well or bad feeling now. Then, I operated a division between two subcategories: "migrants with resources" and "migrants without resources". The first subcategory includes all Bangladeshi migrants that have resources to invest. The second subcategory refers to migrants not able to invest because of a lack of resources. I include in the three categories also migrants without

	Migrants with resources		Migrants without resources	
	NL (n)	IT (n)	NL (n)	IT (n)
Motivated investors	4	2	0	2
Unmotivated investors	3	1	1	3
Neutral Investors	1	0	0	1

(n) = number of migrants

Figure 5.1. Categorisation of investors

resources, because I think it is important taking in consideration also migrants' idea about the future. Indeed, I talked with people working for a better economic situation in the future

5.3 Migrants' feelings about investments in Bangladesh

and having ideas about investments. I believe the “willingness of investing in the home country” concerns also the future and should be considered by researchers and policymakers.

5.3.1 Motivated Investors

Which variables seem to determine a positive attitude to invest in the home country are explored in this part.

As we can see in Figure 5.2, overall I met eight migrants with a positive feeling about investing in Bangladesh. In Figure 5.2, I resumed some details about *motivated investors* to have a first frame for the analysis. The analysis starts looking at motivated investors living in the Netherlands (5.2), which are four people. Over the interviews, I discovered many different people with their personal history and background. These migrants have two main points in common: 1. long or permanent migration projects, and 2. strong ties with the country of origin. Moreover, they have a remunerable job, which concerns more resources for investments.

Regarding the first common aspect, we can see that three persons have a migration history longer than 15 years. Despite a shorter migration history, the fourth person has a long-term migration project too. Even though they all have different stories, they all seem to be well integrated in the host country². They all live in the Netherlands with their spouses and children, and they acquired the nationality of the host country. When I asked to Joseph why he decided to apply for the Dutch nationality he answered, “It’s a kind of philosophical reason, if you live in a country but you don’t want to mix, you don’t want to think this country as your own country, it’s a kind of dishonesty”. In these words, I believe there is the willingness to integrate in the host country.

The migration history of Marx is longer than the others, because he lived for a long period also in Russia and Germany before coming to the Netherlands. I was curious if he had a particular sense of belonging to one of these countries. He said, “I respect the country where I live, but I belong to Bangladesh. Now I live in the Netherlands, but my origin is from Bangladesh”.

The second point is that they maintain strong ties with Bangladesh, indeed, they all visit the home country once or more time per year and stay in contacts with family members. Moreover, they continue to have some habits and cultural traditions meeting with other Bangladeshi in the Netherlands and organizing events. As I wrote in paragraph. 5.2, I went to their *Spring festival* in Eindhoven organized by the cultural association “*Shimana periye*”. Participants to the festival were also people not officially part of the association, but that often informally participate to their initiatives. At the festival, there was a lunch with traditional food and then an exhibition with traditional dances and songs. Almost all

²The case of Max is different because before coming to the Netherlands used to live in Germany. He does not have the dual nationality because Germany do not allow it.

5.3 Migrants' feelings about investments in Bangladesh

Bangladeshi migrants interviewed were presents at the festival, not only motivated investors.

Perhaps, it is possible to say they developed a double engagement (Grillo & Mazzucato, 2008), while they maintained strong ties with the home country, they are well integrated in the host one.

During our talks, I tried to understand which kind of investments they are interested to do, and for which reasons. They do different investments, from buying real estates, to financial investments or in productive activities. Furthermore, some investments have also the aim of helping local communities in Bangladesh. For instance, Max bought machines to create saris, traditional women dresses. By the lease of these machines to local people, he had a stable income and helped them to have a job. In this case, his main reason was supporting local people to have a job, and the profit was a positive consequence for him. At the same time, Max bought apartments in Dhaka for renting and selling them after a period. He made this choice because in Dhaka the price of real estate's increase weakly, perhaps mainly for profit. Another example of investments for social benefit is the one of Ellen and her husband. They sustain a fishery project in a rural area. However, the couple did also financial investments in Bangladesh, because the interest rate was convenient.

The situation of Robert is a bit different. After many years of migration, he wants to return to live in Bangladesh. As he said, "now Bangladesh is going really good". To do that, now he is investing in a project to have a good position when he will be back (the construction of a hospital). Perhaps, he is investing to prepare his return in Bangladesh, which he thinks will happen in three or four years.

Joseph, the youngest migrant of this group, told me he is collecting information about good possibilities of investment in Bangladesh. In particular, when he will be in Bangladesh to visit his family, he will go to the bank in person to ask information for financial investments. Joseph knows that there are opportunities for "Non Resident Bangladeshi", but he said also that he is worried about the administration of some Bangladeshi banks. According to him, Bangladesh is still "a country which cannot runs with law and order". Perhaps, Joseph would be happy to do a convenient financial investment in Bangladesh, but he would like to have some guarantees.

To sum, the four "*motivated investors with resources*" living in the Netherlands have a long/permanent migration history with a good income and strong ties to the home country. In my idea, it is possible to affirm that often the strong connection with the home country is a kind of "push/pull factor" to invest in Bangladesh. As I noticed before, I found in the lives of these people the theorized "double engagement" (Grillo & Mazzucato, 2008), and what can come from it. For instance, a balance between altruism and self-interest in the choice of the investment. Finally, the decision of Robert of coming back to live in Bangladesh, and his big investment/project to return, confirm other studies.

The other four *motivated investors* live in Italy. In this case, I met two "*motivated*

MOTIVATED INVESTORS							
	Name	Age	Years of Migration	Nationality	Job	Investments In Bangladesh	Investments in Social projects - charity in Bangladesh
MIGRANTS WITH RESOURCES IN THE NL	Max	60 ca	Over 30 years	German	Sales and marketing manager in the past, now business man	yes	yes
	Robert	50 ca	29	Dual (Bangladeshi/Dutch)	Business man	yes	yes
	Ellen	38	17	Dual (Bangladeshi/Dutch)	Employee in Adm. and finance	yes	yes
	Joseph	40	7	Dual nationality (Bangladeshi/Dutch)	Engineer	Collecting info	no
MIGRANTS WITH RESOURCES IN IT	Alex	33	8	Bangladeshi	Restaurants' owner	yes	no
	Lisa	40-50	26	Dual (Bangladeshi/Italian)	Owner of a shop of traditional clothes	yes	no
MIGRANTS WITHOUT RESOURCES IN IT	Mark	30-40	5	Bangladeshi	Owner of a grocery shop	Not yet	yes
	Andrew	44	12	Bangladeshi (application Italian nationality)	Owner of a grocery shop	Yes in the past	yes

Figure 5.2. Motivated Investors

5.3 Migrants' feelings about investments in Bangladesh

investors with resources” and two “*motivated investors without resources*” (Figure 5.2). They have one similar aspect: they are all entrepreneurs. Of course, there are also many differences between them. The two “*motivated investors with resources*” (Alex and Lisa) represent two generations. Alex is young, he is in Italy since less time than Lisa is, and he would like to come back to live in Bangladesh soon. Lisa spent many years in Italy and she would return to Bangladesh after retirement.

Alex arrived in Italy in 2009 after completed his Bachelor of Arts in Bangladesh. He came to reach his family that was already living in Rome (his parents, one brother and one sister). He started to manage a grocery shop, and during the last year decided to invest in an Italian Restaurant with a partner (our conversation was in his restaurant). When I asked him if he invested in Bangladesh, he answered that he had an import/export business of rice from Bangladesh to Italy for some years, but it is closed now. He did not want to explain me the reason. Nevertheless, he is looking for another business to start up in Bangladesh, because he would return. Indeed, his wife is still studying in Bangladesh and he misses a lot his country. Unfortunately, he does not know if this will be possible in the short run. Perhaps, Alex told me that if he has to continue to stay in Italy, he will bring also his wife and probably will apply for the Italian citizenship.

Lisa arrived in Italy with her husband and her little daughter 26 years ago. They managed an Indian Restaurants for many years. Now the restaurant is closed, she said because it was not going good anymore. Therefore, she has her own shop of traditional Indian dresses and her husband was in London at the time of the interview. She said, he is studying and he has a part time job. Probably will look for a job there then, because “in Italy the situation is not good as in the past” Lisa affirmed. Usually, she goes to Bangladesh three/four time per year to buy the clothes that she sells in her shop. I was wondering if this trade of traditional dresses might be considered an investment. Anyway, some years ago she bought a house in Dhaka. I asked if the house is for rent, and she did a negative answer. She said that it is closed; it is her house to use when she comes back and to live there when she definitely will return, probably in the elderly age, after retirement.

Alex and Lisa are both involved in the Bangladeshi community in Rome. Alex is part of a hometown association, where people support each other in Rome. For instance, they sustain new comers to find a job or a place to live. Lisa is the president of a Bangladeshi women association. Her shop is the meeting place of the association. I did the interview to her at 7 pm and many women with children were there. They help each other with daily life problems in Rome. From learning the Italian language to go to the hospital for example.

In both cases, their little associations that do not have any kind of activities in Bangladesh. They always stress how difficult is the life in Rome and the importance to help each other. Hence, they maintain connections with the home country, but they never thought about projects in Bangladesh.

5.3 Migrants' feelings about investments in Bangladesh

In Table 5 there are details about the other two Italian motivated investors. They are two migrants that do not have many resources now, but they have projects for the future. Mark and Andrew are owners of a grocery shop (as it was Alex), very common self-employment for Bangladeshi migrants in Rome.

Mark is younger than Andrew and he is in Italy since less time, he still has a temporary residence permit. He opened the grocery shop one year ago circa and he still does not have enough profit from this activity. Indeed, he still cannot send money to her wife in Bangladesh. The currently profit is just to pay all costs and survive in Rome. I found the situation of Mark controversial. On the one side, he was saying that with his education (he has a Bachelor of Commerce) he could have had a better job in Bangladesh, but he decided to migrate because he does not like many aspects of the life there. Moreover, he considers the period in Italy as a first step to have the possibility to migrate in another country as Canada or Norway in a second moment. On the other side, he told me that he has to earn enough money to build a house in Dhaka for him and his spouse. It seems to respect a social “rule”. However, when he will build his house, he is planning to build more apartments to rent or sell them and have an income. Even if he does not want to return in the country of origin, he wants to invest his first savings in Bangladesh.

Andrew is older and with a longer migration history, not only in Italy. Indeed, he arrived in Italy at the end of 2004, after many years in Libya, and Saudi Arabia. He is a migrant since 1991 because of political reasons, he came back to live in Bangladesh only one time (1999-2000) for no more than one year. Now he lives in Rome with his wife and three little daughters. He has also two brothers living in Rome, which manage another grocery shop. Over the years, he always sent money to the family in Bangladesh, where he bought the house for the family and lands. Furthermore, he told me about a project similar to the one of Mark. With his brothers, he wants to invest in the construction of a building of ten floors with five apartments each floor in Dhaka. Selling and renting apartments, he will have a good income. When I asked to Andrew why he wants to continue to invest in Bangladesh even if he lives abroad, he answered: -“Because I come from Bangladesh, and if something happens, I have to return there”-.

Hence, Andrew and Mark are two men with different stories that decided to leave Bangladesh for different reasons and do not want to return, but they maintain connections with the home country and they think about investments there firstly.

5.3.2 Unmotivated Investors

As there are many migrants happy to invest their savings in the home country, exist also people, which do not contemplate this choice. In this paragraph, I proceed looking at *unmotivated investors*, migrants with any willingness of investing in Bangladesh. I met seven unmotivated investors, four in the Netherlands and three in Italy (Figure 5.3). Let us

UNMOTIVATED INVESTORS							
	Name	Age	Years of Migration	Nationality	Job	Investments In Bangladesh	Investments in Social projects - charity in Bangladesh
MIGRANTS WITH RESOURCES IN THE NL	Luke	50 ca	25	Dual (Bangladeshi/Dutch)	Grocery shop owner	No	Yes (privately)
	Patrick	40-50	20+	Dual (Bangladeshi/Dutch)	Restaurant's co-owner	No	Yes (privately)
	Peter	40-50	16	Dual (Bangladeshi/Dutch)	Travel agency owner and another business	No	No
MIGRANTS WITHOUT RESOURCES IN NL	Alan	40-50	20	Dual (Bangladeshi/Dutch)	Engineer in water management–Scientific Researcher	No	No
MIGRANTS WITH RESOURCES IN IT	Benjamin	31	12	Bangladeshi	Business man	No	No
MIGRANTS WITHOUT RESOURCES IN IT	Francis	50+	27	Bangladeshi	Temporary jobs	No	No
	Stephen	30-40	15	Bangladeshi (applied for the Italian nationality)	Kitchen assistant	No	No

Figure 5.3. Unmotivated Investors

start from the analysis of *unmotivated investors with resources* in the Netherlands.

Luke, Patrick and Peter are people with a permanent migration project, they live in the Netherlands since more than 15 years and they are Dutch citizens. As many others Bangladeshi migrants, they are entrepreneurs.

Luke lives in the Netherlands since 1992. He has a wife and two daughters with him. His brothers and sisters, and his mother that is alive, live in Bangladesh. Since 2002-2003, he used to send money to sustain the family; he financed the study and marriage of brothers

5.3 Migrants' feelings about investments in Bangladesh

and sister. Now he only sends money when a relative or a friend is in need. When I asked him if he has never invested savings in Bangladesh, he answered “yes, and I lost lot of money”. He did not want to give me details about his investment. Then he said that in 2009 he tried to do a big project, but it never started because of bureaucracy and corruption in public offices. In general, he is worried about the future of Bangladesh, because he thinks that culturally the country is coming back, especially regarding women. In this period, he would not grow his daughters in Bangladesh.

Patrick is not married and all his family is in Bangladesh. He used to work in kitchens' restaurants and finally invested his savings to open his own restaurant with other two partners. Hence, he told me now he is not interested in investing in Bangladesh. Moreover, he has several doubts: - “It's not easy, living here 27 years change your mind. Where you can invest in Bangladesh? Is your money safety?”-.

The conversation with Peter was by phone and short, because he was too busy. Anyway, he told me that now his life is in the Netherlands, where he lives with his wife and children, perhaps he wants to invest in the Netherlands and not in Bangladesh.

5.3.3 Neutral Investors

Overall, these three men are unmotivated investors because they do not have interest of investing in Bangladesh, but in the place where they live and not in. Nevertheless, from the conversation with Luke and Patrick emerged also a “problem of trust” in their country of origin. Indeed, Luke had bad experiences when he tried to invest, and Patrick seems worried about the possibility of an investment in Bangladesh.

In the Netherlands there is also another *unmotivated investor* but *without resources*. The case of Alan is uncommon. He is an engineer who worked in water management in Bangladesh and he works as a researcher in the Netherlands. He is married with a Dutch woman, they have two children, and from 2010 to 2015, they were living in Dhaka. His wife works in the development cooperation field in Bangladesh; she knows pretty well the country. They are an international family. The main point of Alan is not really related to Bangladesh itself. According to him “to invest and do business you need a talent”, and he does not have this attitude. To understand more, I asked him if he would be happy to invest in a development project, for instance in a rural area of Bangladesh. He answered, “If I have money, and if I can see a real change, yes I would be happy”. Perhaps, I consider him as a unmotivated investor in terms of private initiative. Overall, we had an interesting conversation about the situation of Bangladesh nowadays, and his wife participated for a while. Talking about the possibility of Bangladeshi migrants to contribute to the development of the country, his wife told me an interesting opinion “people invest in their family but not in public affairs, because there is a lack of transparency and they do not trust in the government”.

5.3 Migrants' feelings about investments in Bangladesh

Moving to *unmotivated investors* in Italy (Figure 5.3), the first one is Benjamin, a young male that lives in Italy since he was 19 years old. Benjamin is an *unmotivated investor with resources*. He studied languages at university in Rome. Now he has a business in the city centre of Rome, selling tickets for sightseeing bus tours. His business goes well and he is happy of his life in Italy. Benjamin is single, and does not send money to his family that lives in Dhaka, they do not need his help. He has any interest to come back to Dhaka and he does not care about possible investments in Bangladesh.

In Rome, I talked also with other two *unmotivated investors* but *without resources*, Francis and Steven. They do not have resources now, and do not have any plans about future investments in Bangladesh (5.3). Indeed, they are in Italy since a quite long time, but both do not have a good income. Francis never had a stable job. On the contrary, Stephen was a kitchen assistant over last years, but he was fired few month ago and is looking for another job. They are both married and their spouses live in Rome with them. Stephen has also two children. Francis never sent money to his family in Bangladesh, and he thinks he will continue to live in Rome. Stephen has to send money to his parents in Bangladesh every month (200 euros circa). Moreover, with his family in Rome he has many costs to sustain. Perhaps, he has not any resources to invest. Further, he wants to continue to stay abroad. Now he is waiting for the Italian nationality. Stephen said that with the Italian passport will be easier for him to move in others countries, European country firstly.

Francis and Stephen do not have any ideas of investments in Bangladesh because they do not have resources and they are not thinking about a return. Again, the variable of a possible return is crucial.

Finally, overviewing the *unmotivated investors* in the Netherlands and in Italy emerge that they are not willing to invest for two main reasons: they wants to continue to live abroad, and sometimes they think that the Bangladeshi system is not trustworthy.

The last category is the one of *neutral investors* (Figure 5.4). As I explained in the first part, neutral investors are people that are neither motivated nor unmotivated about investing in the country of origin. They are people that never considered this option for different reasons and do not have relevant feelings.

The first *neutral investor* is Brian; he lives in the Netherlands, and works as a high professional in the IT sector. He moved to the Netherland less than two years ago. Brian is sending money to sustain the family and helps his brothers that are still studying at university (he is the older one). Apart from money sent to the family, Brian is not thinking about savings and investments now. He explains me that he will think about that when he will have his own family probably, but now he is just enjoying his life. Brian is the only young person moved recently in the Netherlands that I met. I imagine he might represent other people I did not meet. For instance, a new generation of professionals working in foreign countries, not looking for investments yet.

5.3 Migrants' feelings about investments in Bangladesh

NEUTRAL INVESTORS							
	Name	Age	Years of Migration	Nationality	Job	Investments In Bangladesh	Investments in Social projects - charity in Bangladesh
MIGRANTS WITH RESOURCES IN THE NL	Brian	30	1,5	Bangladeshi	Software engineer	No	No
MIGRANTS WITHOUT RESOURCES IN IT	Joy	30 - 40	9	Bangladeshi	Teacher – cleaning lady	No	No
	Louis	40	15	Dual (Bangladeshi-Italian)	Freelance journalist – others jobs	No	No

Figure 5.4. Neutral Investors

In Rome, I met two other *neutral investors*, Joy and Louis. I believe they are two “outsider” cases because their history is a bit different from the other respondents. Joy came in Italy for family reunification in 2008. Her husband was working in Italy since 2000. He used to be a street vendor and for five years he was without documents. She told me it was a long and difficult period. Finally, he got documents and now he works at the Bangladeshi embassy in Rome. In Dhaka, she used to be a teacher. Now in Rome she teaches Bangla at migrant’s children, but to earn some more money she is also a cleaning lady. She is also part of a choir composed by migrants. Even if Joy is missing a lot his country, she said they will not come back soon. For the moment, she sends some money to her mother and they try to visit Bangladesh once each two years, because the travel is expensive. The life of Joy and her husband is in Rome now, they do not have resources to invest in any place, and they do not have any plans about the future. Louis, the other *neutral investor* in Rome, arrived in Italy in 2005. In 2004, he firstly moved to Poland to do a Master in Business Administration, and then came to Italy because he did not like the life there. However, the life in Italy was not easy for him, because it was difficult to find a job and when his study

5.4 Discussion

permit expired, he became undocumented. Louis comes from an important family in his area of origin. Still they have many properties (lands, houses, etc.) and local people have respect for them. Moreover, before coming to Europe he had a good job in Dhaka (Louis in Dhaka studied sociology, computer and marketing), returning he could have had his job back. Despite everything, he decided to remain in Italy, because he did not want to come back without success. After a while, his situation got better because he started to spend his computer knowledge (in particular helping Bangladeshi migrants having internet points or shops) and working as online journalist. Furthermore, in 2010 he obtained a permanent residence permit. Even if now Louis is quite integrated in the Italian society, he still does not have a fixed well-paid job. Due to that, the properties of his family in Bangladesh are a stable income to secure him in difficult months. Moreover, he has a wife and a child born in Italy. His wife is finishing to study in Bangladesh, perhaps she spends some months per year there. Even if his wife prefers to live in Bangladesh, he wants to grow up his child in Rome to give him more possibilities. To conclude, the situation of Louis does not exclude that in the future he might be in a different economic position and for some reasons invest in Bangladesh.

Bryan, Joy and Louis are three people that for different reasons do not have any feelings about investments in Bangladesh now, and they do not have fixed plans for their future. Perhaps, some hypothetical factors can motivate them to invest in Bangladesh. For instance, Brain could accept to invest an amount of money (also a small one) in a convenient profit found if can guarantee to him more resources for the future. Joy would like to return, she and her husband could find the way to invest in a business in Dhaka. Louis, because of his family, will continue to have strong connections with Bangladesh. He said that when he is in Bangladesh after a while he wants to return. According to him, pollution is one of the main problem of the country. I think that if he will some change coming back next time, he may be could change idea and think about investments there.

5.4 Discussion

In this final paragraph, I am going to summarize main findings described in previous ones and discuss them. Referring to the literature overview provided in chapter 2, I identified ten variables, which concerns migrants and investments in the home country: education, income, migration project, family and social networks, institutional and ethnical social structures, migration context, macroeconomic factors, gender, psychological dimension (identity and sense of belonging), the role of the state.

The paragraph proceeds with a discussion of them.

The first one is the education, which is relevant because usually migration studies divide migrants in low, medium and high skilled on the base of their education and professional

5.4 Discussion

experiences. This kind of classification is used on studies on remittances (which I consider the step before investments) to find correlations. From my research, it appears that the education “per se” is not a determinant. All my respondents have a high/medium education (high-school diploma or University degree), but I did not observe a direct connection between the educational level and the choice of investing. Indeed, as I found unmotivated or neutral investors with a university degree, I met motivated investors with only a secondary education, and vice versa. Some respondents have a university degree and they have a good job, perhaps this correlation might confirm the hypothesis that highly skilled migrants “earn more, and remit more” (Banerjee, 1984), and in this case invest more. However, according to my findings, there should be also others determinants related to this kind of condition.

The income is the second variable that can be (or not) related to the first one. Of course, if a migrant has a positive attitude to investments, a good level of income make is a favourable condition. Anyway, it is not the main determinant, because I found “unmotivated investors with resources”. Therefore, a good income level is an important condition to be able to do investments, but it has to be combined with others determinants.

As I underlined before, almost all my respondents have a long migration project, and many are living abroad with their spouses and children since many years (some are waiting the right moment for family reunification). On the one side, looking at motivated investors stories (both with and without resources), I would confirm the hypothesis that longer is the migration, more are resources and capability to invest (Haas, 2007). In some cases, also the hypothesis considering the intention of returning in the home country as a reason to remit more (Poirine, 1997)), translated in investing more, seems to find a confirmation. Indeed, two respondents have investments’ projects in Bangladesh because of the desire to come back. On the other side, among unmotivated investors, the migration project was also a main reason to a negative feeling. Many respondents said that they want to invest in the country where they are living, or in general, they need resources to build their life in the residence country.

What is the role of family and social networks? This was one of my main sub-question for the research. My first answer about the family is that it depends on the situation, because they can play a positive role on investments or not. The data that all respondents are in contact with family members (parents, brothers and sisters, relatives) in Bangladesh, and usually they send remittances regularly is important to keep in mind. In many cases, Bangladeshi migrants have the duty to support old parents, because in Bangladesh there is not a retirement system. The duty to send money to the family is a an enabling or constraining factor? It can constrains because the migrant has less resources to his/her projects. However, it can also enables in the hypothesis it contribute to maintain a connection with the home country, and might encourage investments. In some cases, the family is also the factor that “oblige” a migrant to invest because of social rules. One of the first duty of a migrant is to buy a

5.4 Discussion

house if the family in Bangladesh does not have a house owned yet. Secondly, they can be pushed to buy lands or doing other kinds of investments for the family well-being in Bangladesh. The family can be a push factor also when is well-off, having properties and/or businesses. For instance, migrants might be encouraged to do investments for their general improvement or for increasing social capital (as the case of Ellen and her husband). Apart from the family, usually migrants have also others social networks both in the country of residence and in the country of origin. Social networks are fundamental to build a friendly investment framework. For instance, a good social network helps to have right information to start up a business and overcome barriers if there are any. As I observed, all motivated investors with resources have good ones.

In the case of Bangladesh, institutional and ethnic social structures are not playing a major role to favour investments. The only direct measure is the one of Bangladeshi Bank promoting financial investments for NRB. Furthermore, most of migrants do not know available forms of investments. Clearly, there is a lack of communication. Ethnic social structure might play a more important role, for instance to promote investments in development projects. Both in the Netherlands and in Italy, Bangladeshi migrants have a good level of organization capacity. They are formally or informally part of some organizations. The fact is that their organizations are more oriented to activities in the country of residence. For instance, mutual help or cultural activities. Unfortunately, both institutional and social structures are not playing an active role in Diasporas' engagement.

The migration context might hinder or improve migrants' agency. The different economic and social environment between the Netherlands and Italy has a different influence on migrants' choices. In general, interviewed migrants in The Netherlands are living better life conditions than migrants in Italy. The life in the host country affect the migrant in many ways. For instance, if a migrant has investments projects in Bangladesh, but he/she cannot find a remunerable job, he/she will need more time to spare enough money. On the contrary, if they do not have any ideas, their difficult life will not help to develop one. Difficulties of life impede to migrants the acquisition of positive inputs coming from the residence society.

Macroeconomic factors in both residence and home countries are the seventh determinant. In this case, a better macroeconomic situation of the Netherlands is translated in more resources for Bangladeshi migrants there, in respect to Bangladeshi in Italy. Then the situation of Bangladesh is important too. In political terms, many respondents told me that they think the political situation in Bangladesh is not stable, and they do not consider the Government of Bangladesh trustworthy. Sometimes this is one reason because they have a lack of trust in their home country, and they might be discouraged to do investments. On the other side, Bangladesh is a country with a high growth rate (7,1% in 2016, World Bank source), and this data favour investments. Fast appreciation of real estates or high interest rates in financial investments encouraged some of my respondents to do investments in

5.4 Discussion

Bangladesh.

Over my research, I cannot have a gender perspective on investments because I could not interview a significant number of women as men. In total, only three of eighteen respondents were women, one in the Netherlands and two in Italy. Moreover, these women are living different situations, and playing different roles. However, they all live in a good level of “freedom” to act and take decisions. Women I talk with were quite involved in family decisions; they have a job and contribute to the family budget.

The psychological dimension includes the personal identity and the sense of belonging to the country of origin. Looking at the results of my research, I believe this is one of the most relevant. Indeed, all motivated investors, among others characteristics, continue to feel a sense of belonging to Bangladesh. Interviewed motivated investors are people living abroad with the family, with a long migration project and with a good economic status. Perhaps, we talk about people that could find convenient investment everywhere. Why in Bangladesh? Because it is their country of origin, because they continue to have relations there and visit the country, because they have a sense of belonging and the country is part of their identity.

Overall, I saw that the Bangladeshi government does not have a strategy to include migrants’ resources in the development process of the country. They do not have a special institution dedicated to the Diasporas’ engagement and to enhance their potentials. Migrants’ investments seem to be included in the same political strategy regarding general foreign investments. In addition, the government is focused more on big investments than on the potentials of all small-medium ones. Bangladesh needs a new governmental policy on the involvement of migrants in the development process.

As I tried to explain, all these variables can have their relevance. Anyway, some factors can be more crucial to take the decision to invest in the home country. Referring to big or small investments, and any kind of productive investment, there are some factors that make the difference. If we exclude the hypothesis of doing investments for preparing a return, or because of family reasons (as buying a house). If we consider a migrant living in the residence country with his/her own family, with a medium income, with a long term migration project, and without the duty of sustaining the family in Bangladesh. Considering also that this hypothetical migrant can have an attitude for investments. What could encourage this migrant to invest his/her savings in the country of origin?

Firstly, the opportunity to do a profitable investment. Indeed, *motivated migrants* told me about their good investments in Bangladesh. Actually, the migrant can do a good investment also in another place, as some unmotivated migrants answered that they were investing where they were living. Therefore, the choice of the country of origin is related also to another factor, the personal psychological dimension. *Motivated migrants* continue to cultivate a sense of belonging to their home country. Doing investments there is part of their relation

5.4 Discussion

with the home country, because they continue to feel Bangladeshi firstly. Finally, among *unmotivated migrants* there was another crucial factor, the lack of trust in the political and economic system. Even if they continue to feel attached to Bangladesh, they see a country not politically stable, and law and order uncertainty.

To conclude, the role of the state in stimulating this three dimensions. Implementing a development strategy of the country, which include financing instruments for migrants and works for the Diasporas' engagement.

Chapter 6

Conclusions

The willingness of Bangladeshi migrants to invest in Bangladesh derives from the combination of various micro and macro factors. Between *motivated investors* I observed all three motivations of Lucas and Stark (1985). To the *pure altruism* to support the family or friends, passing to tempered altruism financing projects for local communities, to pure self-interest investments as having a convenient profit.

As I showed in Chapter 5 some are more relevant than others. At the end, the sense of belonging to the country of origin and the trust in the country governance appear to be the most fundamental determinants. These two variables depend from personal feelings, and from the government of the home country. The strong connection that Bangladeshi migrants maintain with the family, relatives and friends in Bangladesh is undoubtable, and they support each other. The sense of belonging that keep going relations with the country of origin deals with the personal identity, the fact that wherever they will live in the world, they will continue to feel Bangladeshis. At any rate, the decision of contributing to the development of the home country is not always a direct consequence of that feeling, and it has not be a moral issue. If a migrant is not an *investor*, cannot be condemned. Personal attitudes and feelings cannot be judged.

The sense of belonging to Bangladesh was strong in respondents in the Netherlands as in Italy. From the comparative analysis emerged that I met two different categories of migrants, two groups identified by De Bruyn et al. (2005) and explained in paragraph 4.1. Respondents in the Netherlands are part of the high-middle income diaspora, while in Italy they are mostly part of the middle-low income diaspora. The income level has an undoubtedly influences on investments possibilities. This geographical division depends on country migration policies and on more employment possibilities available in the Netherlands for professionals than in Italy. The better situation of migrants met in the Netherlands than those in Italy, I believe is directly connected to the major presence of motivated investors in the first country.

Overall, investigated variables might be connected with the concept of *embeddedness* (Granovetter, 1985 cited in Davids & Ruben, 2008) that “*refers to a process in which a*

person, organization or company, is able to participate in a given society depending on the identity dimension” (Ibid, 2008, p.96). Davids and Ruben use this concept to look at the process of re-integration of migrants when they return to the countries of origin. Their idea is that a “re-embeddedness entails a multidimensional concept that refers to an individual findings his/her own position in society and feeling a sense of belonging to and participating in that society” (Ibid). Therefore, “the concept consists of economic, social networks and psychosocial dimensions that are interrelated and could reinforce each other”.

In my idea, it is possible to apply this concept also to migration and development studies, and to this research. The variables that I previously examined build the economic, social and psychological dimension, and indicate the level of embeddedness of migrants in their places. The concept of *embeddedness* is complementary to the idea of *double engagement*. A migrant that invest in the country of origin is not only a migrant with a double engagement (which can be also a migrant that maintain relations and send remittances), he/she is also a person with a strong sense of belonging and a certain level of embeddedness in the country of origin. Having a good social network helps also to overcome initial barriers and put more trust in the system.

Remittances largely contribute to the development process of Bangladesh. Over last decades, the emigration improved consistently without taking enough time to the government of Bangladesh for elaborating a strategy. Now, remittances are a foreign exchange resource, but many other potentials might have. The government should work more to engage the diaspora, establishing a relationship of mutual exchange of information and knowledge. For instance, constantly keeping updated migrants about incentives on investments, as lower taxes. Moreover, the government should work to remove hindrances that can discourage potential investors.

In this research, I focused on an important issue in the migration and development debate. As I continue to be a migration and development optimist, I do believe that remittances can support the development process of emigration countries, besides improving the well-being of migrants’ families. Promoting and supporting productive investments is a way to counteract negative possible consequences of migration as remittances dependency of families.

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Appendices

List of interviews

List of interviews to Bangladeshi migrants			
Respondents in the Netherlands			
Nickname	Date of the Interview	Place of Residence	Area of Origin
LUKE	06/03/17	The Hague	Dhaka
PATRICK	06/03/17	The Hague	Dhaka
ALAN	18/03/17	Wageningen	Dhaka
PETER	05/04/17	Amsterdam	Dhaka
MAX	06/04/17	Amsterdam	Sirajgonj / Dhaka
ROBERT	06/04/17	Amsterdam	Sylhet
BRIAN	09/04/17	Utrecht	Chittagon
ELLEN	09/04/17	Eindhoven	Dhaka
JOSEPH	12/04/17	Utrecht	Kushtia / Dhaka
Respondents in Italy			
Nickname	Date of the Interview	Place of Residence	Area of Origin
LOUIS	20/04/17	Rome	Faridpur / Dhaka
BENJAMIN	04/05/17	Rome	Dhaka
ALEX	09/05/17	Rome	Manikganj Sadar
LISA	10/05/17	Rome	Dhaka
MARK	15/05/17	Rome	Dhaka
ANDREW	23/05/17	Rome	Brahmanbaria
JOY	27/05/17	Rome	Chittagong
FRANCIS	30/05/17	Rome	Dhaka
STEPHEN	30/05/17	Rome	Chittagon

Figure .1. Interviews to migrants