

2

Bangladeshi Female Overseas Workers in the Middle East: Their Experiences and Perceptions of Overseas Employment

Toshihiko SUDA

1. Introduction

Since its independence from Pakistan in 1971, Bangladesh has been known as a poor country, not only in Asia but around the world. However, its recent rapid development is surprising. The average growth rate of its real GDP in the last 5 years (2014–2019) was 7.4%, which stands fourth highest among 179 countries in the world (calculated by the author using the World Development Indicators of the World Bank). It is widely accepted that this fast development is mainly attributed to two factors. One of them is its fast-growing export-oriented apparel industries, which now earn the second largest trade income after China in the world. Another major factor contributing to the rapid development of Bangladesh is foreign remittance sent by overseas Bangladeshi workers based mainly in the Middle East, the US, Europe, and South East Asian countries like Malaysia and Singapore.

This paper focuses on the second major factor, namely overseas workers from Bangladesh, especially female overseas workers (hereafter, “FOWs”) from rural areas. There is a long history of male overseas workers from Bangladesh, and the majority of overseas workers from Bangladesh are still men. However, the number and share of FOWs started to increase dramatically in the 2000s, as we will see later.

The majority of FOWs from Bangladesh are poor women from rural areas who go to the Middle East to work as housemaids. There are pros and cons to becoming an FOW, but in general, there is a widespread understanding in Bangladesh that FOWs in the Middle East are victims of poverty and are exposed to exploitation, various dangers, and disgrace. However, the history of FOWs from Bangladesh is rather new and little is known about them. For example, Sikder, Higgins, and Ballis (2017) discussed the impacts of overseas migration from Bangladesh, but mentioned very little about FOWs in their book.

In this situation, the author studied the socio-economic conditions of female domestic workers from Bangladesh who were undergoing pre-departure training before going to the Middle East and Hong Kong (Suda 2020). This study revealed the basic features of FOWs like

the fact that many FOWs going to the Middle East to be housemaids are poor and little educated. Many of them are either widows or married but living apart from their husband; in other words, they cannot expect any financial support from their husband. Many of them have work experiences as garment factory workers or housemaids in Bangladesh. Many have debt and were asked by their husband or parents to go to the Middle East to earn a higher income than they can get in Bangladesh.

Before going abroad for employment, they are caught between two totally different emotions. One of them is a strong worry and sadness over leaving their families, especially their children, behind, and worries about the dangers of the destination country, namely whether they can get the promised salary and be treated with respect by their employer family. Another strong emotion is a positive one: that they will be able to realize their dreams by getting a high income, which is beyond their reach in Bangladesh. They dream of making life better for them and their family.

In order to deepen our understanding of the situation of Bangladeshi FOWs, this study aimed to reveal the experiences and perceptions of this population by interviewing 16 women with experiences of working in the Middle East. The interviews were conducted between February and March 2020 in the Comilla district using a structured questionnaire.

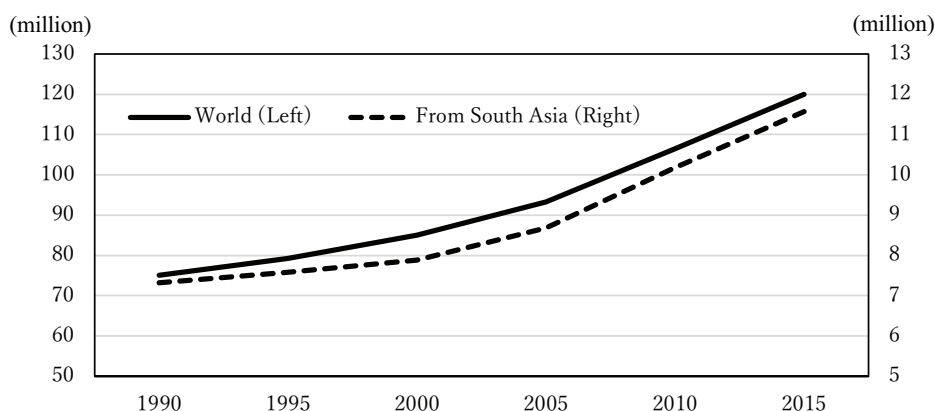
2. Increasing Number of Bangladeshi Women Working Abroad

(1) Increasing Female Migration in South Asia and around the World

As Figure 1 shows, female migration has accelerated around the world since the beginning of this century due to the globalization of the labor market. Women from South Asia are no exception. According to the United Nations (2017), the stock of female migrants from South Asia around the world has increased by 4.5 million from 7.3 million in 1990 to 11.8 million in 2017; there was a 3.9 million increase between 2000 and 2017 (Table 1).

Western Asia/the Middle East is the major destination of the increasing female migration from South Asia. Of the 4.5 million additional female migrants from South Asia between 1990 and 2017, 2.6 million were absorbed by Western Asia, mostly oil exporting Gulf countries such as the UAE (0.94 million), Saudi Arabia (0.93 million), Kuwait (0.29 million), Qatar (0.16 million), Oman (0.16 million), and Bahrain (0.09 million) (United Nations 2017).

Figure 1. Female Migrant Stock in the World and Female Migrant Stock Originated from South Asia



Source: United Nations (2017)

Table 1. Female Migrant Stock of South Asian, Philippines and Indonesian in the World and Western Asia

(person)

Year	Area of destination	Female Migrants from South Asia								Female Migrants from South East Asia	
		India	Bangladesh	Pakistan	Sri Lanka	Nepal	Bhutan	Maldives	Total	Philippines	Indonesia
1990	WORLD	2,861,761	2,288,816	1,371,354	426,845	358,759	14,503	494	7,322,532	1,194,730	684,791
	Western Asia	562,725	161,960	264,523	164,851	42,887	..	..	1,196,946	188,229	293,505
1995	WORLD	3,079,043	2,262,573	1,347,868	437,029	402,509	58,079	471	7,587,572	1,453,678	844,636
	Western Asia	646,199	190,109	282,128	148,478	43,741	..	..	1,310,655	196,582	331,163
2000	WORLD	3,327,529	2,246,112	1,342,609	455,391	449,864	58,709	505	7,880,719	1,760,110	1,043,965
	Western Asia	762,384	224,581	313,538	137,488	44,946	..	..	1,482,937	216,552	372,258
2005	WORLD	3,813,513	2,292,586	1,508,762	514,022	499,525	57,735	923	8,687,066	2,086,871	1,227,258
	Western Asia	958,929	267,843	376,427	156,192	60,071	..	..	1,819,462	255,935	440,713
2010	WORLD	4,775,010	2,401,147	1,764,661	623,086	575,075	41,971	1,444	10,182,394	2,552,543	1,557,377
	Western Asia	1,507,837	375,724	544,494	208,127	88,172	..	..	2,724,354	370,718	616,454
2015	WORLD	5,576,939	2,496,122	2,119,719	697,382	656,672	21,342	1,533	11,569,709	2,924,160	1,767,113
	Western Asia	1,934,930	473,931	683,612	250,574	132,783	..	..	3,475,830	476,356	772,557
2017	WORLD	5,752,410	2,546,016	2,091,750	738,250	676,446	21,334	1,561	11,827,767	3,059,543	1,872,164
	Western Asia	2,077,977	521,365	750,756	275,376	147,867	..	..	3,773,341	521,721	853,065

Source: United Nations (2017)

Note: "Western Asia" include Armenia, Azerbaijan, Bahrain, Cyprus, Georgia, Iraq, Israel, Jordan, Kuwait, Lebanon, Oman, Qatar, Saudi Arabia, State of Palestine, Syria, Turkey, UAE and Yemen.

(2) Increase in and Diversification of Bangladeshi Female Migrants

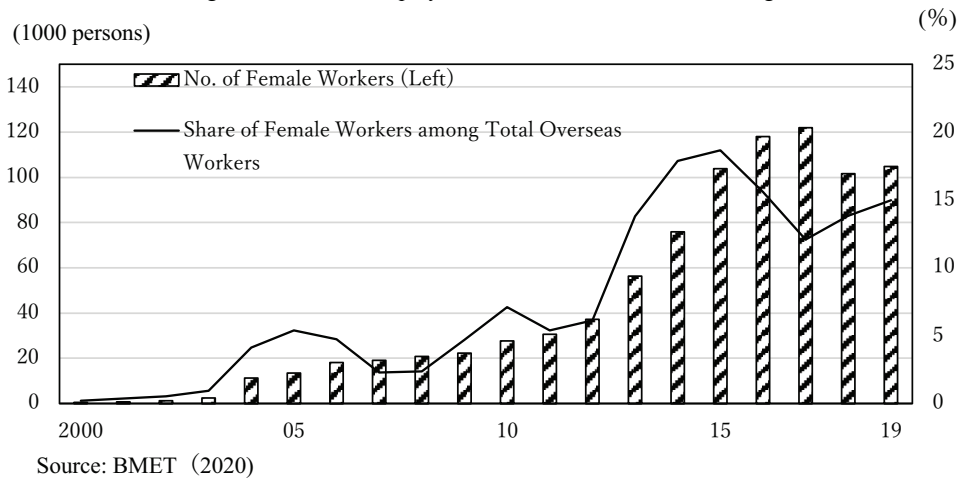
As shown in Table 1, the stock of Bangladeshi female migrants in the world did not increase very impressively compared with other South Asian countries between 1990 and 2017. The number of Bangladeshi female migrants in destination countries has increased only slightly: namely, by 0.26 million (11%) between 1990 and 2017. However, as Table 2 shows, the majority of female migrants from Bangladesh live in India, and their number has decreased significantly (by 0.55 million) between 1990 and 2017. The cause of this is likely the bulk of Bangladeshi female migrants in India are attributed to the mass migration caused by the partition of Pakistan and India in 1947 and the independence of Bangladesh from Pakistan in 1971, and the number has decreased gradually since then due to their aging and death. This huge decrease has been more than replaced by increasing migration to other countries, mainly to the Middle East (mainly Saudi Arabia, the UAE, Kuwait, Oman, Qatar, and Bahrain), Europe (the UK and Italy), North America (the USA and Canada), and South East Asia (Malaysia and Singapore). So, Bangladeshi female migration has not only increased its volume, but there has also been a significant diversification of their destinations, among which the Middle East has the largest share.

Table 2. Bangladeshi Female Migrant Stock in 1990 and 2017 in Top 15 Countries

(person)				
Rank	1990		2017	
	Destination Country	Number	Destination Country	Number
1	India	2,050,262	India	1,500,638
2	Saudi Arabia	121,984	Saudi Arabia	284,688
3	UK	47,917	Malaysia	155,846
4	Kuwait	17,595	UAE	131,239
5	UAE	15,692	USA	111,806
6	USA	7,195	UK	110,513
7	Qatar	3,480	Kuwait	59,534
8	Greece	3,420	Singapore	37,741
9	Singapore	2,978	Italy	26,196
10	Canada	2,157	Canada	25,207
11	Bahrain	2,049	Oman	17,072
12	China	1,227	Australia	16,819
13	Sweden	1,053	Qatar	12,709
14	Japan	1,035	Bahrain	11,139
15	Malaysia	963	Japan	5,579
	World	2,288,816	World	2,546,016

Source: United Nations (2017)

Figure 2. Overseas Employment of Female Workers from Bangladesh



As Figure 2 shows, overseas employment of Bangladeshi female workers increased rapidly from 2004 and more sharply from 2013. The share of FOWs among total overseas workers has also increased to between 12 and 19% in recent years. This sharp increase happened due to their laxation of government restrictions on migration of unskilled female labor. According to Sultana and Fatima (2017), the Bangladesh government relaxed the restrictions on unskilled and semi-skilled female overseas employment in 2003. The restrictions were further relaxed by lowering the bottom age of overseas housemaids from 35 to 25. Since 2011, pre-departure training for housemaids has been organized in technical training centers (TTCs) as a government program in order to support the migration of women as housemaids.

The benefits of overseas employment for poor women have started to be recognized not only by the government but also by major non-governmental organizations (NGOs) like BRAC, the largest NGO in Bangladesh, which mainly works in rural areas. BRAC started various programs to support female overseas employment by providing credit and necessary information (BRAC not dated). These changes in the environments surrounding poor women, mainly rural women, have triggered the mass migration of poor women for overseas employment.

Table 3. Country Wise Overseas Employment of Female Workers (1991 to 2020)

(person, %)

	1991-2000		2001-2010		2011-2020		1991-2020	
	Number	Share	Number	Share	Number	Share	Number	Share
KSA	612	4.1	30,695	22.4	320,643	41.7	351,950	38.2
Jordan	0	0.0	8,186	6.0	153,407	19.9	161,593	17.5
UAE	3,583	23.9	39,158	28.6	88,721	11.5	131,462	14.3
Lebanon	107	0.7	40,380	29.5	66,724	8.7	107,211	11.6
Oman	164	1.1	2,547	1.9	88,079	11.4	90,790	9.9
Qatar	5	0.0	23	0.0	33,522	4.4	33,550	3.6
Mauritius	557	3.7	6,449	4.7	11,326	1.5	18,332	2.0
Kuwait	3,950	26.3	3,708	2.7	1,471	0.2	9,129	1.0
Malaysia	4,889	32.6	1,552	1.1	211	0.0	6,652	0.7
Bahrain	1,030	6.9	2,435	1.8	825	0.1	4,290	0.5
Hong Kong	5	0.0	42	0.0	1,797	0.2	1,844	0.2
Singapore	10	0.1	311	0.2	1,104	0.1	1,425	0.2
Libya	0	0.0	467	0.3	64	0.0	531	0.1
Italy	12	0.1	328	0.2	124	0.0	464	0.1
Cyprus	2	0.0	25	0.0	168	0.0	195	0.0
UK	12	0.1	116	0.1	29	0.0	157	0.0
Brunei	51	0.3	23	0.0	65	0.0	139	0.0
Pakistan	7	0.0	26	0.0	7	0.0	40	0.0
Others	15	0.1	497	0.4	1,028	0.1	1,540	0.2
Total	15,011	100.0	136,968	100.0	769,315	100.0	921,294	100.0

Source: BMET (2020)

(3) Troubles of Female Overseas Workers

According to an official source, most of these FOWs are engaged in domestic work in the Middle East and the rest are mainly apparel factory workers.¹ The reason many women go to the Middle East is that there is huge demand for domestic workers, including housemaids, in this region.²

¹ Quoting the explanation of a Bureau of Manpower and Employment (BMET) officer, Bhuyan (2020) writes that one million women migrated from 1991 to present for overseas employment; 98% became domestic workers and most of the rest became apparel factory workers.

² It is very common for a family in a Middle East country to have domestic workers at home. For example, Sabban (2014) writes that one family has 3.5 domestic workers on average in the UAE. Under 2% of all households have no domestic worker at home, and it is very difficult to find a house without domestic workers (Sabban 2014: 121).

Table 4. Feelings of FOWs under Pre-departure Training toward Foreign Employment (multiple answers)

(person, %)

Destination	No. and Share of Respondents	Happy	Scared	Sad	Excited
Middle East	119	45	45	42	3
	100.0	37.8	37.8	35.3	2.5
Hong Kong	35	25	6	1	6
	100.0	71.4	17.1	2.9	17.1
Total	154	70	51	43	9
	100.0	45.5	33.1	27.9	5.8

Source: Suda (2020)

There is no shortage of information about the risks Bangladeshi FOWs working as housemaids face in the Middle East (Rabbi 2019, Bhuyan 2020). Therefore, many women who are considering overseas employment have strong concerns about the troubles they may encounter in their destination country. A study by the author (Suda 2020) on the conditions of FOWs showed that nearly two thirds of female workers had negative feelings such as “scared” and “sad” toward overseas employment as a housemaid before leaving Bangladesh for the Middle East (Table 4). Their negative feelings were much stronger than those of FOWs going to Hong Kong. Many are afraid of the abuse, hard work, overwork, and under-payment they may suffer at the hands of their employers (Suda 2020).

3. Field Data on FOWs’ Experiences and Perceptions, and a Discussion

(1) Are All Overseas Poor Female Workers Victims of Exploitation?

The main purpose of this study was to reveal the experiences and perceptions of FOWs who worked or still work in the Middle East. This study tested the widespread understanding that female domestic workers in the Middle East are victims of poverty and suffer from inhumane treatment. It is important and necessary to understand the experiences of FOWs correctly, because in recent years more than 100,000 women leave every year for overseas employment and nearly 700,000 Bangladeshi women currently live in the Middle East and South Asia (Malaysia and Singapore),³ and it is probable that the majority of them are working as housemaids. What are their lives like in Bangladesh and the Middle East? What benefits do the

³ This figure was obtained by summing Bangladeshi female migrant stock in Western Asia, Malaysia, and Singapore using data from the United Nations (2017).

get from overseas employment? And what costs do they pay? Studies on the lives of Sri Lankan housemaids working in the Middle East such as Gamburd (2000) and Suda (2013) revealed that their lives are not always unhappy; rather, they are often happy with their lives in their destination countries.

(2) Purposes of the Survey and the Survey Method

In order to reveal the experiences and perceptions of FOWs in the Middle East, a simple survey was conducted using a structured questionnaire. The author designed the questionnaire to ask FOWs about their economic and family conditions, the economic and social benefits of working abroad, and the troubles they had while staying abroad. Then, an experienced local Bangladeshi investigator chose 16 women who had worked or were still working in the Middle East and interviewed them using the questionnaire. The interviews were conducted either at the training center for pre-departure training (Comilla TTC) or at their own residence. The survey was conducted in February and March 2020.⁴

As for the limitations of the survey, the author must acknowledge that there is a question about the extent to which the information obtained from the interviewees can be generalized. Many of the interviewees were trainees of a pre-departure training course organized by the government training institute (TTC). Some interviewees were returnees from overseas work and were taking this course in order to go abroad again for employment. Therefore, it may be that many of them were lucky women who did not have extremely bad experiences such as abuse, underpayment, and severe overwork. ATTC officer who provides pre-departure housekeeping training to Bangladeshi housemaids heading to the Middle East estimated that about 80% of all of her trainees are successful, but the remaining 20% are unsuccessful. Therefore, we should be cautious in generalizing the results of this study. It may be acceptable to generalize the below information from our interviewees to 80% of Bangladeshi FOWs in the Middle East, but the remaining 20% may have different experiences and different perceptions about working in the Middle East as domestic workers.

(3) Results of the Survey and a Discussion

(i) Basic Features of the Interviewed FOWs

Table 5 shows the basic features of the 16 FOWs interviewed. The interviewees are listed in

⁴ The interviews were conducted by Mr. Habib Ullah, an experienced field investigator from the Bangladesh Academy for Rural Development. The author is very grateful to him as well as all the interviewees and Comilla TTC staff who supported this study.

descending order of their period of overseas employment. Their present ages ranged from 18 to 52, with an average age of 36.2. They started to work abroad at the age of 27.5 on average. However, the lowest age of starting overseas employment was 15. This is much lower than the present official bottom age (25) allowed for overseas housemaids. The interviewees worked or still work on average for 6.5 years ranging from 1 to 20 years. All of them were Muslims and the majority lived in rural areas (12 out of 16). Their average education (years of school attendance) was 5.1, ranging from 0 to 12 (Higher Secondary School Certificate). At present, the Bangladesh government sets the minimum education level for overseas house maid at Class 5. However, Table 5 shows that many illiterate women are employed for overseas domestic work.

Most of the interviewees had homestead land and agricultural land of more than 0.5 acres, which indicates that they were not very poor by the standard of rural Bangladesh. As the same table shows, many of the interviewees purchased homestead and agricultural land with the money they remitted from abroad. We should keep in mind that the interviewees' present economic situations are mostly the outcomes of their working abroad for a long time.

As for the interviewees' marital status, half of them were either widowed or married but living separately from their husbands. It is very easy to imagine from this that many of them faced severe economic problems before going abroad for work, because a family generally depends on a man's income and there are very limited employment opportunities for women in Bangladesh. Thus, we can understand that severe poverty drove many of the interviewees to go abroad for employment.

The average monthly income of the interviewees was 18,250 Bangladeshi taka (equivalent to 215 US dollars as of Dec. 2020), ranging between 12,000 and 26,000 taka. Most of the interviewees sent all income to Bangladesh, namely 18,125 taka on average. This is possible because a housemaid usually lives with her employer family and all necessities of daily life such as food and clothing are provided for free. Their monthly remittance of around 18,000 taka is more than double the present minimum wage of garment factory workers in Bangladesh of 8,000 taka (Butler 2019), and is much higher than the net income of garment workers, who have to pay for food, rent, transportation fees, etc., for themselves from their salary.

Table 5. Basic Features of the Interviewed FOWs

SL. No.	Age	Approx. Age Period of Overseas Employment	Years of Overseas Employment	Religion (M/Muslim)	Residence (R:Rural/ U:Urban)	Education (C/class)	Own Home stand	Own Agri. Land (acres)	Marital Status (**)	Country of Overseas Employment	Job of Overseas Employment	Monthly Income (Salary + Extra) (Taka)	Monthly Remittance (Taka)	Economic Status before Overseas Employment (***)	Present Economic status (**)	Job before Overseas Employment	Present Job	Whether Taking Pre-departure Training for Next Overseas Employment	Destination	Present Main Income of Family
																				Main Income Source
1	38	18 to 38 (still working)	20	M	R	6	Yes*	0.5*	M	Lebanon	housemaid	20,500	20,500	Poor	Very Good	Unemployment	Foreign Employment			Husband
2	50	35 to 50 (still working)	15	M	U	5	Yes*	0	L.S.H.	UAE	Employee of school	21,000	19,000	Very Poor	Medium	Garment Work	Foreign Employment			Daughter's Husband
3	58	38 to 52	14	M	R	3	Yes	0.5*	M	Lebanon	housemaid	15,500	15,500	Very Poor	Medium	House-wife	House-wife			Husband
4	52	41 to 52 (still working)	11	M	R	8	Yes	2.0*	W	KSA	Cook in school, Hospital cleaner	24,000	24,000	Poor	Good	House-wife	Foreign Employment			Remittance
5	55	43 to 51	8	M	R	0	Yes	0.8*	W	Lebanon	housemaid	15,200	15,200	Very Poor	Medium	Service in Aluminum Com.	House-wife			Son
6	25	18 to 25	7	M	R	6	Yes	0.3	M	KSA, Lebanon	housemaid	20,500	20,500	Poor	Medium	Sewing	House-wife			Husband
7	35	29 to 34	5	M	U	0	Yes*	0.5*	L.S.H.	Lebanon, KSA, Qatar	housemaid	20,500	20,500	Very Poor	Medium	Day labor	House-work	Under training	Oman	Self
8	29	23 to 28	5	M	R	0	Yes	0.2*	L.S.H.	Lebanon	housemaid	12,500	12,500	Poor	Poor	Garment Work	Garment Work	Under training	Oman	Brother
9	29	23 to 27	4	M	U	5	No*	0	L.S.H.	Jordan	housemaid	13,700	13,700	Poor	Poor	Garments Work (Dhaka)	Garment Work (FPZ, Comilla)	Under training	Qatar	Self
10	22	15 to 19	4	M	U	9	Yes*	0.04	U	UAE	Employee of school and shop	26,000	26,000	Poor	Medium	Unemployment	House-work	Under training	Hong Kong	Sister's Husband
11	25	21 to 24	3	M	R	5	Yes	0.2*	M	Lebanon	housemaid	12,000	12,000	Very Poor	Poor	Unemployment	House-wife			Husband
12	28	26 to 28	2	M	R	10	Yes	0	L.S.H.	Oman	housemaid	16,200	16,200	Poor	Poor	Tuition + Sewing	Sewing	Under training	Qatar	Self (House tutor)
13	38	35 to 37	2	M	R	5	Yes	0.6*	M	KSA	Hospital cleaner	21,000	21,000	Very Poor	Poor	House-wife	House-wife	Under training	Qatar	Husband
14	32	16 to 18	2	M	R	12	Yes	1.5*	M	Lebanon	housemaid	19,000	19,000	Poor	Good	House-wife	House-wife			Husband
15	32	30 to 31	1	M	R	3	Yes	0.24	M	Oman	housemaid	16,400	16,400	Very Poor	Poor	House-wife	Sewing in House	Under training	KSA	Husband
16	31	29 to 30	1	M	R	4	Yes	0	W	Singapore	housemaid	18,000	18,000	Very Poor	Poor	House-wife	Shop Clerk	Under training	KSA	Self
Average	36.2	Average starting age: 27.5	6.5			5.1		0.5				18,250	18,125							

Source: Field data collected in Comilla district (February and March 2020)

Notes: (1) "Own Housemaid" and "Own Agri. Land" with (*) mark means that the whole or a part of the land was bought using the remittances sent by the interviewee.

(2) (**): M: Married, L.S.H.: Married but live separately from husband, W: Widow, U: Unmarried.

(3) (***) Interviewees identified their economic status by their own criteria from 5 categories, very good, good, medium, poor, very poor.

The remittances sent to Bangladesh by FOWs help their family to improve their lives. As Table 5 shows, the economic situations of the interviewees before starting overseas employment were either “very poor” or “poor” according to their own criteria in the area where their families live. However, 13 out of 16 reported that their economic situation improved, either to a “medium” or “good” level, after they started their overseas employment. And from this table, we can see a positive correlation between the length of overseas employment and the degree of economic improvement for their family.

(ii) Main Usages of Remittances

As Table 6 shows, the biggest and most frequent usage of remittances is the family’s daily expenditure, presumably food, clothes, and other miscellaneous consumption for daily life. The second most important and frequent usage is repaying debt. The nature of this “debt” is not clear. It may be money borrowed from relatives or money lenders, etc., to cover the cost of getting overseas employment, or the debt the interviewees’ families owed from before. The author is of the opinion that both cases are true, but the second case is more important for the FOWs because the cost of going abroad as a housemaid is not so big⁵ and one of the common purposes of seeking overseas employment for women is repayment of debts, according to the author’s previous study (Suda 2020).

The purchase of agricultural land is given high priority by many FOWs as a very popular way of investing their incomes. Accumulating agricultural land contributes not only to increasing the family income but also increasing profitable assets and social prestige. Increasing land as an asset has significant meaning for villagers. First, it is a very safe and productive way of saving because one can expect a capital gain when he or she sells it. The price of land keeps increasing rapidly due to high demand, partly caused by the huge influx of remittances into Bangladesh from overseas workers. Second, it provides employment for family members staying in Bangladesh and brings additional income to the family. Third, it enhances the status of the family in society, as Sikder et al.

⁵ Officially, there is no cost housemaids have to pay to go to the Middle East because all of the costs are borne by their employer family in the destination country. However, some recruiting agencies that set up jobs for FOWs sometimes demand money. In such cases, FOWs often have to pay between 20,000 and 100,000 taka, according to a Comilla TTC officer. But this amount is not so large compared with her salary and monthly remittance (about 20,000 taka). Therefore, the repayment of the debt incurred from getting overseas employment cannot be the second major usage of the remittance.

(2017) discussed.

Remittance is often used to send family members abroad for employment. Unlike for FOWs becoming housemaids, for men, getting a job abroad is generally very costly and often out of reach of poor families. Table 6 shows that several families adopted a strategy of sending a woman abroad at first, and then sent male family members like her brother or husband abroad using the remittance she sent. When male family members get a job abroad, the role of FOWs is often over and they get substituted by a male.

The purchase of homestead land and construction of a modern house made of bricks locally called a “building” is also given a high priority by many FOWs. Having one’s own homestead is highly important and is of a high priority. Making a “building” is very costly and not an urgent need, but is rather a kind of dream for many FOWs. Living in a “building” enhances the social status of the family. It is a symbol of their prosperity and success in life. It is also noteworthy that educating children is one of the important usages of remittances.

Table 6. Main Usages of Remittance

Rank	Usage of Remittance	Rank of Usages in the Order of Amount (No. of Responses)					Total Responses (among 16 respondents)	Score
		1st	2nd	3rd	4th	5th		
1	Daily family expenditure	11	2	0	0	1	14	64
2	Debt repayment	1	7	3	3	0	14	48
3	Purchase of agricultural land	3	2	2	1	0	8	31
4	Savings	1	0	2	2	2	7	17
5	Purchase of homestead land	0	2	1	1	0	4	13
6	House building	0	1	2	1	0	4	12
7	Education of children	0	0	3	0	2	5	11
8	To send family member abroad	0	1	0	2	2	5	10
9	Purchase of durable consumer goods	0	0	0	1	7	8	9
10	Business	0	0	0	3	0	3	6
11	For own marriage	0	0	1	1	0	2	5
12	For children's marriage	0	0	1	0	0	1	3
13	House improvement	0	0	1	0	0	1	3
14	Others (Family's medical exp., Land mortgage)	0	1	0	1	1	3	7

Source: Field Data (2020)

Note: "Score" were calculated by summing the weighted points of each cell. Weited points of each cell were calculated by multiplying weigt to the value of each cell.

The weights are given 5 for 1st usage, 4 for 2nd usage, and so on.

(iii) Main Benefits of Overseas Employment as Perceived by the FOWs

Table 7 shows the main benefits of overseas employment as perceived by the interviewees. Economic benefits like savings, purchasing land, and savings for one's own marriage⁶ were certainly the biggest and most frequently perceived benefits for the FOWs. However, many interviewees were of the opinion that non-economic benefits such as love, respect, happiness, new experiences, and the sense of independence obtained through their working abroad are often more valuable to them than the economic benefits.

Table 7. Main Benefits of Overseas Employment for FOWs

Rank	Benefit	Rank of Benefit Perceived (No. of Responses)				Total Responses (among 16 respondents)	Scores
		1st	2nd	3rd	4th		
1	Savings, land purchase	7	1	4	0	11	39
2	Got love, respect and happiness	1	5	0	1	7	20
3	Became happy	3	0	2	0	5	16
4	Could stand on own feet	3	0	2	0	5	16
5	Had a good marriage	1	2	0	0	3	10
6	Could see new country	1	0	1	0	2	6
7	Got regular salary	0	1	1	0	2	5
8	Could send money to family	0	1	1	0	2	5
9	New experience and learning	0	1	0	1	2	4
10	Debt repayment	1	0	0	0	1	4
11	Send family member abroad	0	1	0	0	1	3

Source: Field Data (2020)

Note: "Score" were calculated by the same way as Table 6 except the values of weight.

Benefits for the FOWs' families in Bangladesh were similar to those for the FOWs (Table 8). The biggest and most frequently perceived benefits were economic benefits such as income increase, improvement of living status and standards, land purchase, maintaining family life, savings, sending family members abroad, etc. Thus, remittances from FOWs more than anything else contribute to the economic development of families in Bangladesh. However, it is also noteworthy that many workers felt that their working

⁶ In Bangladesh, usually the family of the bride has to pay a large amount of money and goods as a dowry to the bridegroom's family. This is a big obstacle for poor women to get married, and especially to get a good husband. So, some young women go abroad before marriage to save enough money for their dowry. If they can save a lot of money, they can expect to get a good husband.

abroad and remittances contributed to increasing society's respect for their families. Though the reasons were not given, the author is of the opinion that this is because the families of FOWs buy land; purchase durable consumer goods like TVs and refrigerators; and make "buildings." These are symbols of wealth and prosperity and help the families of FOWs enhance their prestige in society.

Table 8. Main Benefits of Overseas Employment for the Families of FOWs

Benefit	Rank of Benefit Perceived (No. of Responses)						Total Responses (among 16 respondents)	Score
	1st	2nd	3rd	4th	5th	6th		
Increase of family income	6	1	0	2	0	0	9	47
Development of family	1	3	4	0	2	0	10	41
Land purchase	4	3	0	0	0	0	7	39
Improvement of living status and standard	2	1	3	1	0	0	7	32
Increase of respect among society	0	2	2	3	0	0	7	27
Maintaining of family life	1	2	0	0	0	0	3	16
Savings	0	2	0	1	0	0	3	13
Sending family member abroad	1	1	0	0	1	0	3	13
Helping family member get married	1	0	1	0	0	0	2	10
Loan repayment	0	0	1	0	0	0	1	4
Medical treatment of family member	0	0	0	0	0	1	1	1

Source: Field Data (2020)

Note: "Score" were calculated by the same way as Table 6 except the values of weight.

The above data agree with the explanation of one officer of the Comilla TTC who is in charge of providing pre-departure training to FOWs becoming housemaids.⁷ He stated

⁷ This person is an instructor in housekeeping for pre-departure trainees at the Comilla TTC. He has been engaged in this work for nearly 10 years. Therefore, he knows about the change of circumstances surrounding FOWs.

that the views of society on FOW have changed in the last decade. Once there was a prejudice against overseas employment of women and it was difficult for the returnees from overseas employment to get married. The instructor said that the views of society have changed favorably for FOWs and now they can get married. FOWs increasing the wealth of their families have changed the views of society toward women working abroad.

(iv) Troubles Faced by FOWs

As many news stories and rumors about the troubles of FOWs such as abuse, human trafficking, low payment, overwork, and so on have spread in Bangladesh, the interviewees were not totally free from such troubles. As Table 9 indicates, there were two people who answered that they themselves had troubles such as “hard work,” “night work,” “less salary than promised,” and even “abuse.” And to the question asking whether other Bangladeshi FOWs around them had any trouble, 4 out of 16 interviewees answered that there were some Bangladeshi women who suffered “beatings,” “hard work,” “less salary than promised,” “night work,” and “misbehavior.” Among such troubles, “hard work” and “night work” seem to be the main ones Bangladeshi FOWs face.

FOWs suffer troubles from their families in Bangladesh, too. As a serious family trouble, two interviewees answered that their husband found a second wife and wasted their remittance while they were away from home. Separation of families for a long period sometimes causes serious family problems that need to be studied deeply.

Table 9. Troubles of FOWs and Families

SL. No.	Years of Overse as Employment	Troubles of Interviewees and Their Families				Troubles of Other Bangladeshi FOWs around the Interviewees	
		Own Trouble	Reasons	Family's Trouble	Reasons	If Anyone Had Trouble	Reasons
1	20	No trouble		No trouble		Some had troubles	Beaten, Hard work, Less salary than promised
2	15	No trouble		No trouble		No one had trouble	
3	14	No trouble		No trouble		No one had trouble	
4	11	No trouble		No trouble		No one had trouble	
5	8	No trouble		No trouble		No one had trouble	
6	7	No trouble		No trouble		No one had trouble	
7	5	No trouble		No trouble		Some had troubles	Night work, Beaten, Hard work
8	5	No trouble		Big Trouble	Husband got 2nd wife, wasted remittance, and left me	No one had trouble	
9	4	No trouble		Big Trouble	Husband got 2nd wife and wasted remittance	No one had trouble	
10	4	No trouble		No trouble		Some had troubles	Beaten, Misbehaved
11	3	Small trouble	Hard work, Night work, Abused	No trouble		No one had trouble	
12	2	Small trouble	Hard work, Night work, Salary was less than promised	No trouble		Some had troubles	Hard work
13	2	No trouble		No trouble		No one had trouble	
14	2	No trouble		No trouble		No one had trouble	
15	1	No trouble		No trouble		No one had trouble	
16	1	No trouble		No trouble		No one had trouble	

Source: Field Data (2020)

(v) Self-evaluation of Overseas Employment and the Related Reasons

Table 10 shows the overall evaluation of their overseas employment by the interviewees. Nine out of 16 answered that their overseas employment was a “big success” for them. The reasons were that they could achieve their goals—that is, to earn a regular and high income without trouble and to remit it to their family in Bangladesh so that their family could improve their life. In addition, many answered that they could get love and honor from their employer family and live happily. Some gained useful knowledge such as hair dressing techniques that they would be able to utilize in Bangladesh for a future business, as we will see later.

Table 10. Evaluation of Own Overseas Employment and Reasons

Sl No.	Length of O.E. (years)	Self-Evaluation of Own O.E.	Reasons
1	20	Big Success	Regular income, Received love and honor, Lived happily, There was no problem, Timely remittance to family
2	15	Big Success	Family's life has improved, Bought land, Received love and honor
3	14	Big Success	Family's life has improved, There was no problem, Regular income, Received love and honor, Lived happily
4	11	Big Success	Regular income, Received love and honor, Timely remittance to family, Could save money, Family's life has improved
5	8	Big Success	Regular income, Lived happily, Timely remittance to family
6	7	Big Success	Regular income, There was no problem, Timely remittance to family, Received love and honor, Family's life has improved
7	5	Big Success	There was no problem, Regular income, Bought land, Received love and honor
8	5	No Success	Husband got 2nd wife, Became sick and returned home, Money was stolen by husband
9	4	Little Success	Husband got 2nd wife, Little income, Could save money
10	4	Big Success	Could save money, Bought land, Lived happily, Learned parlor work
11	3	Little Success	Little income, Hard work
12	2	Little Success	Little income, Hard work, Timely food and clothes
13	2	Big Success	Lived happily, Received love and honor, Regular income, Timely food and clothes
14	2	Little Success	Couldn't stay Long, Husband didn't want me to stay abroad long
15	1	Little Success	Little income, Hard work
16	1	Little Success	Couldn't stay Long, Had to return home

Source: Field Data (2020)

However, some evaluated their overseas employment as a “little success” or even “no success” because they had bad experiences such as “less payment than promised” and “hard work.” Some did not have trouble and wanted to work longer, but for unspecified reasons they had to return to Bangladesh earlier than expected. The unluckiest case was one where the husband of one interviewee found a second wife while she was away. He took the money she sent and ran away with his second wife. She became sick and had to return to Bangladesh.

So, the experiences and outcomes of overseas employment are not uniform. There is no denying that there are unlucky women and cases of failure. Nevertheless, we can still say that many FOWs could achieve their goals at least to some extent. These were not just economic goals but also social and psychological ones that would have been difficult to achieve if they had stayed in Bangladesh.

(vi) Present Plans for Life Improvement

The author asked two questions to the interviewees about their present plans for life improvement. One question was whether they wanted to go abroad again for employment and their reasons, and the other was if they have plans to improve their life at present and what they are.

For the first question, excluding 3 interviewees who were still working abroad, 13 respondents answered. Of them, eight answered “Yes, I want to go abroad again for employment” (seven wanted to go to the Middle East and one wanted to go to Hong Kong, where a higher salary than the Middle East is expected), again as housemaids. However, four answered “No.” All of these four answered that their husbands did not want them to go abroad again, and three also answered (multiple answers were allowed) that there was “no need.” One person answered that she is “too old” now. From these answers, we can safely conclude that most of the interviewees still had a positive feeling toward working abroad.

For the second question, they were asked about their present plans for life improvement. Eleven out of 16 answered “house construction.” A “house” here means a house made of brick and/or concrete, which the locals call a “building.” So, we can understand that the construction of a “building” was the highest priority for life

improvement for most of the interviewees. As discussed earlier, a “building” is not merely a place to live; it is also a symbol of social status, wealth, and success in life. The second priority was given to high education for children. Following the “World Declaration on Education for All” declared in 1990 in Thailand and its consequent education policies taken up in Bangladesh, the importance of education for children has been widely accepted throughout Bangladesh (Suda 2019). Education is now an important field of investment for the bright future of their children and for all of the family.

FOWs were also eager to invest their income/savings/remittance to improve their future economic condition. Beside using money for their children’s education, purchasing agricultural land for farming, starting a parlor business, cow farming, and purchasing a house in the city to let were popular ways of investing their savings. Often, we hear and see criticisms that overseas workers use most of their income only for consumption purposes and do not invest for the sake of a future income, and that leaves them trapped working abroad. However, Table 11 shows that the FOWs were quite enthusiastic about investing their income/savings for the future.

Table 11. Present Plans of the Interviewees for Improvement of Life

	No. of Responses (Total respondents: 16)	Score
House construction ("building")	11	44
Give high education to children	10	33
Purchase of agricultural land and do farming	7	29
Start parlor business	7	22
Start cow farming	5	20
Buy a house in the city to let	4	16
Savings	4	10
Improve family's life	3	8
Make children get married	2	6
Start sewing business	1	5
Send family member abroad	1	5
Get myself married	1	3
Start fish cultivation	1	2

Source: Field Data (2020)

Note: "Score" were calculated by the same way as Table 6 except the values of weight.

(vii) Recommendations and Advice from the Interviewees to Poor Women and the Government

Finally, the author asked whether they would recommend overseas employment to the poor Bangladeshi women around them, and their reasons and advice, if any. They also gave some advice from their own experiences, which may help the government to improve its policies, especially those related to housemaids in the Middle East.

Out of 16 interviewees, 15 answered that they would recommend that the poor women around them go abroad for overseas employment. Only one person answered that she would not recommend it. Although the reason for not recommending was not mentioned, we can easily guess it, because she reported that she had a bad experience with her employer family, mentioning issues such as “overwork,” “night duty,” and “abuse.”

However, excluding this case, all answered that they would recommend overseas employment to other poor women. The main reasons were, as shown in Table 12, economic benefits such as getting employment and saving money. In addition, poor women can expect other things like learning new things, living a happy life, standing on their own two feet, and increased self-respect.

Five out of 16 interviewees also gave advice to poor women, saying that they should always obtain government information. The reason is presumably the fact that FOWs sometimes get cheated by recruiting agencies while processing the migration procedures and get abused by their employer families. In order to avoid such troubles, government information and support were felt necessary and useful by the FOWs.

In the same context, the interviewees advised the government to create an effective complaint reporting system for FOWs. They also requested that the government regulate the salary and working conditions of FOWs to protect them from arbitrary demands, violations of contracts such as low payment, and violations of human rights such as abuse and beatings by employer families.

Table 12. Recommendations and Advice of the Interviewees to Poor women and the Government

	1st	2nd	3rd	4th	5th	6th	No. of response (total respondents: 16)	Score
Reasons for Recommending Overseas Employment								
Can get employment	10	2	1	1	0	0	14	77
Can save money	2	6	1	1	1	0	11	51
Can know and learn many things	0	0	3	3	0	0	6	21
Can get better/happy life	0	1	3	1	0	0	5	20
Can stand on own feet	0	0	3	1	0	0	4	15
Can earn higher income	0	3	0	0	0	0	3	15
Can improve family's life	1	0	1	1	0	0	3	13
Higher income than Bangladesh	0	1	0	0	0	0	1	5
Can increase self-respect	0	0	0	1	0	0	1	3
Advice to Poor Women								
Public inquiry is always necessary	1	1	2	1	0	0	5	22
Better to go abroad with training	0	0	0	0	0	1	1	1
Requests to the Government								
Complaint reporting system is necessary	0	0	0	2	1	0	3	8
Need govt. programme to send unemployed women to developed countries	1	0	0	0	0	0	1	6
Salary needs to be fixed officially	0	1	0	0	0	0	1	5
Rules need to be fixed officially	0	0	1	0	0	0	1	4
IGA (Income Generation Activities) training centers need to be set up in every area	0	0	0	0	1	0	1	2

Source: Field Data (2020)

Note: "Score" were calculated by the same way as Table 6 except the values of weight.

(4) Examples of FOW Successes and Failures

The author has shown the experiences and perceptions of FOWs collected from 16 interviewees. However, in the above discussions, the information of all interviewees was aggregated and analyzed rather statistically. Here, the author will try to reconstruct alive picture of two interviewees to help the readers understand FOWs' experiences and perceptions more vividly.

Case 1: Successful Case: Mrs. K (25)

Mrs. K is a Bengali Muslim aged 25. She lives in a village in Comilla district. She went to school up to Cl. 6. Before she went abroad for employment, she did sewing work, presumably at home. She started to work in Saudi Arabia as a housemaid when she was 18 years old. Later, she also worked in Lebanon. She returned to Bangladesh in January 2020; that means she worked abroad as a housemaid for about seven years. She got married after she went abroad. Now, she lives in Bangladesh and is a housewife. Her husband works abroad now.

Her family's main income was from car driving (presumably from her brother) and her father's wages from agricultural labor work before she went abroad. According to her own criteria, her family was a poor family in her society.

She went to Saudi Arabia for employment, income, savings, and self-development. She also wanted to support her family and realize a happy life. She worked as a housemaid and her duties were cleaning, washing, childcare, cooking, serving the relatives of her employer family, etc. Her monthly salary was 20,000 taka and she received an additional 4,000 taka each year. She remitted all of her income to her father and mother in Bangladesh.

The money she remitted was used by her family at first for maintaining her family's life, then for sending her brother abroad for employment, repayment of debts, savings, purchasing durable consumer goods such as a TV and refrigerator, improving the house, her father's medical treatment, etc. Her savings were also used for her own marriage.

She is of the opinion that, thanks to her overseas employment, she could save money, get a good husband, stand on her own two feet, and, in a word, become happy. She could contribute to her family by enabling her brother to go abroad for employment, improving the life of her family, and lifting them out of poverty.

While working abroad, she did not have any trouble. None of the Bangladeshi women around her had any trouble either. She feels that her overseas work was a big success because she got a regular salary without any trouble, could remit her income regularly to Bangladesh, received love and respect from her employer family, and her family in Bangladesh could improve their lives due to her remittance. According to her own criteria, her family's economic condition in society is now at a medium level.

However, she will not go overseas for employment again, because her husband is now working abroad and he wants her to stay in Bangladesh. At present, she wants to start a tailoring business because she has related experience.

She would recommend that poor women go abroad for employment, because by working abroad, poor women can get employment, save money, and know and learn many new things. However, she would advise them to get their information from the government, presumably to avoid trouble.

Case 2: Failure Case: Mrs. R. (Age 29)

Mrs. R. is a Bengali Muslim living in a village in Comilla district. She has no education but can write her own signature. Her father has a homestead and 0.2 acres of agricultural land. She stayed in Lebanon as a housemaid from 2014 to 2019; that means she worked as a FOW for five years. Before she went to Lebanon, she worked in a garment factory, a popular job for poor women. She now works in a garment factory in Bangladesh again. According to her own criteria, her family was poor before she went abroad, and her family is still poor.

She went abroad for the purposes of getting a higher income, making savings, having a happy life, and buying land. She worked as a housemaid and got a monthly salary of 12,000 taka, with 9,000 additional taka per year. She remitted all of her income to her husband and mother. Her remittance was used for buying 0.15 acres of agricultural land (300,000 taka worth), the daily consumption of her family, the repayment of debts, paying for medical treatment, and the cost of sending her husband abroad. She saved about 70,000 taka for herself. While staying in Lebanon, she did not have any trouble.

From the above statements, it seems as though her overseas employment was successful, but she evaluates the result of her working abroad as “not good.” This is because her husband found a second wife after she started to work in Lebanon and now there is no contact from him. He not only wasted the money she remitted, but also did not return the land he bought with her remittance. After learning that her husband had gotten a second wife, she became sick and had to return to Bangladesh.

Now she plans to go to Oman for the same work. She has experience, and her brother is working in Oman. So, there will be no problem in Oman. She also expects that she will

get a higher salary there. With the money she will earn, she wants to give a good education to her two daughters, buy land, buy a homestead, and make a “building.”

She wants to ask the government to send poor women abroad via official channels, and the Bangladeshi embassies in destination countries should keep in continuous contact with Bangladeshi women working abroad so that they can work safely and stand on their own two feet.

4. Conclusion

Due to the globalization of the labor market and increasing demand for labor from abroad, female international migration for employment has accelerated since the end of the twentieth century. Bangladesh is no exception. Backed by active government policies for manpower exports and support programs by a leading NGO, the number of Bangladeshi FOWs has increased rapidly, especially in the 2010s. Most of them are poor women from rural areas who work as housemaids in the Middle East and South Asian countries. Although the monthly income of a housemaid is only around 20,000 taka (236 USD or 24,540 yen as of December 2020), this amount is about twice as much as the monthly wage of a garment factory worker. FOWs can remit most of their income to their family in Bangladesh, and in this way, they can contribute to improving their family’s life as well as realizing their own happiness. These seem to be the main reasons for the number of FOWs increasing rapidly in recent years.

However, there are failures, too. As is often reported by newspapers, there are considerable cases of overwork, lower pay than promised, abuse, and so on. These troubles that FOWs often face in the Middle East were confirmed by this study. They are mostly attributed to problems with employer families. The governments of host countries and the Bangladesh government, as well as NGOs working to ensure human rights, are strongly urged to tackle these problems as soon as possible.⁸

⁸ As is often criticized, many of these problems are caused by the “Kafala (sponsorship) system,” which is very popular in Middle East countries. This is a system where foreign workers need to get Kafala (sponsorship) from the local citizen or company they work for. In this system, migrant workers cannot change their job or leave the country without permission from their employer. So, all powers of life and death over the migrant workers are in the hands of their employer. This system often causes exploitation and abuse of migrant workers by employers. Pushed by widespread international criticism of this system, some Middle East countries such as Saudi Arabia started to reform the system (BBC 2020). It is expected

In addition, as mentioned in this paper, there are also unignorable family problems caused by the long absence of FOWs from their family. For example, husbands sometimes find a second wife. In addition, though not mentioned in this paper, the absence of their mother for a long period may have negative impacts on children. These problems need to be studied further.

Even though they admitted the existence of the above-mentioned problems, most FOWs interviewed for this paper recommended that poor women seek overseas employment opportunities in order to escape from poverty and to improve the life of their family. The benefits of overseas employment are generally greater than the costs FOWs have to pay. Of course, all possible efforts must be made by the governments of Bangladesh and the host countries, international society, and local societies to minimize the problems and costs for FOWs.

References

- BBC, 2020, 'Saudi Arabia eases "Kafala" system restrictions on migrant workers.' *BBC News* (4 November), (<https://www.bbc.com/news/world-middle-east-54813515>, accessed in December, 2020).
- Bhuyan, Md. Owasim Uddin, 2020, 'Overworked, Unpaid and Abused, Bangladeshi Women Return from Middle East,' *Prothomalo English* (8 October), (<https://en.prothomalo.com/bangladesh/overworked-unpaid-and-abused-bangladeshi-women-return-from-middle-east>, accessed in December, 2020).
- BRAC, not dated, "Migration," (<http://www.brac.net/program/migration/>, accessed in December, 2020).
- Bureau of Manpower and Employment, not dated, "Overseas Employment of Female Workers (1991 to 2020)," ([http://www.old.bmet.gov.bd/BMET/statisticalData Action](http://www.old.bmet.gov.bd/BMET/statisticalData>Action), accessed in December, 2020).
- Butler, Sarah, 2019, "Why are wages so low for garment workers in Bangladesh?" *The Guardian* (21 January), (<https://www.theguardian.com/business/2019/jan/21/low-wages-garment-workers-bangladesh-analysis>, accessed in December, 2020).

that these reforms will reduce the problems FOWs face today to a large extent.

- Council on Foreign Relations, not dated, “What is the Kafala System?” (<https://www.cfr.org/background/what-kafala-system>, accessed in December, 2020).
- Gamburd, Michele Ruth, 2000, *The Kitchen Spoon's Handle: Transnationalism and Sri Lanka's Migrant Housemaids*, Ithaca: Cornell University Press.
- Rabbi, Arifur Rahman, 2019, “109 female Bangladeshi workers return from Saudi Arabia,” *Bangladeshi Tribune* (27 August), (<https://www.dhakatribune.com/bangladesh/dhaka/2019/08/27/109-female-bangladeshi-workers-return-from-saudi-arabia>, accessed in December, 2020).
- Sabban, Rima, 2014, “Families of UAE as a Cinderella Story and the Reverse of the Story by ‘Domestic Work’” (in Japanese), in Naomi Hosoda (ed.), *Migrant Workers in Gulf Arab Countries* (Wangan Arabu Shokoku no Imin Roudousha) (in Japanese), Tokyo: Akashi Shoten, pp.116–121.
- Siddiqui, Tasneem, 2006, *Bangladeshi Domestic Helpers in Delhi: A Study of Securitization of Migration in India and Its Impact on Bangladeshi Irregular Female Migrant Workers*, Working Paper Series No.8. RMMRU, Dhaka.
- Sikder, Jalal Uddin Sikder, Vaughan Higgins, and Peter Harry Ballis, 2017, *Remittance Income and Social Resilience among Migrant Households in Rural Bangladesh*, New York: Palgrave Macmillan.
- Suda, Toshihiko, 2020, “Increasing Female Domestic Workers from Bangladesh: A Survey on the Features of Female Overseas Workers in Pre-departure Training,” *Journal of Daito Bunka University*, no. 58, pp. 77–96. (in Japanese), (“Zoukasuru Banguradeshu Karano Josei Kajiroudousha,” *Daito Bunka Daigaku Kiyō*).
- Suda, Toshihiko, 2019, “Near Futuristic Self-Portrait of Rural Youths in Bangladesh,” *The Studies of Asia and Africa*, no.212, pp. 1–32. (in Japanese), (Banguradeshu Noson Ni Okeru Wakamono No Kinmirai No Jigazou, *Toyo Kenkyū*).
- Suda, Toshihiko, 2013, “Overseas Workers from Sri Lanka – With Focus on the Role of Financial Institutions,” *Journal of Daito Bunka University*, no. 51, pp. 91–107. (in Japanese), (Suriranka No Kaigai Dekasegi Roudousha, *Daito Bunka Daigaku Kiyō*).
- Sultana, Humera and Ambreen Fatima, 2017, “Factors Influencing Migration of Female Workers: A Case of Bangladesh,” *IZA Journal of Development and Migration*, no. 7, article no. 4.

United Nations, Population Division, 2017, 'Table 3. Female migrant stock at mid-year by origin and by major area, region, country or area of destination,' 1990–2017
Workbook: UN Migrant Stock by Origin and Destination 2017.

