DoI: 10.36609/bjpa.v29i2.213

Vol. 29, Issue 2, 2021

Centre http://bjpa.bpatc.org.bd/bjpa

Interplay of overseas employment of Bangladesh and sustainable development goals: an introspective analysis

Mohammad Rezaul Karim¹

ABSTRACT

Bangladesh Government has taken various initiatives for sustainable economic growth, creating strong employment market and upholding people's prosperity in line with the achievement of targets of Sustainable Development Goals (SDGs) by 2030. Hence, utilization of huge active workforce consisting of 64 percent of the total population is a major concern that appears because of small employment market and the necessity of socio-economic development of this huge group as well as country. Engaging these potential human resources in overseas employment (OE) market has become a mandatory solution for development.OE constitutes of 9 per cent of total active workforce who are currently working across the world. In addition, about 30 million people are dependent on them. It indicates that the contribution of this active group on the society and economy is enormous. The study analyses connection between OE and SDGs, contribution of OE in achieving SDGs for socio-economic development and confusion about the sustainability of development. This paper utilized qualitative methodology and analysis was done using interpretative approach. Both primary and secondary data were used. The study found that overseas employees send about 15 billion US dollars every year to keep the economic growth stable and sustain foreign reserve. The remittance sent by the expatriates to their families is primarily used for buying food & cloth, educating their children, building houses and sanitation, establishing small businesses, contributing to social and religious organizations and also for buying permanent property i.e. buying land and houses with the saved money. Although their spending pattern signifies unproductive sector, it considerably contributes in the overall development of Bangladesh. The intended and unintended benefits of OE are directly connected to almost all SDGs. It is argued that without the contribution of OE, achievement of SDGs is unthinkable. Confusion of achieving sustainability arises as expatriates face myriad challenges because of extra cost, hazardous procedures, middle men involvement at home and abroad, precarious working conditions, unstructured job, misbehavior of foreign employers, non-availability of database of expatriates. A meaningful number of expatriates die every year because of accidents or lack of workplace safety. As the huge number of active workforce are migrant workers, country lacks of young generation and face social crisis. Receiving countries also

¹Bangladesh Public Administration Training Centre, Savar, Dhaka, Email: rezapatc@gmail.com

face numerous challenges e.g. unemployment, overflow of illegal migrant workers, socio-economic and political crisis. These problems seriously affect expatriate workers who face banning and restriction. The study suggests to create opportunity in internal employment market to utilize potential human resources, develop and send skilled workforce to abroad, design real time database for all migrants, practice weekly monitoring for women and risky job holders, and develop effective negotiation with the host countries.

Keywords: Overseas employment, SDGs, economic growth, workplace safety, internal employment market, real-time database

INTRODUCTION: OVERSEAS EMPLOYMENT, SUSTAINABLE DEVELOPMENT AND BANGLADESH

Bangladesh envisages becoming developed country by 2041 that necessarily requires sustainable and comprehensive development in all-broad aspects e.g. social, economic, cultural and environmental (Ahmed 2010; Fukuda-Parr 2016). The continuous development in all these major areas must be done gradually and incrementally that is covered by the targets of achieving milestones of middle income country in 2021, achieving SDG in 2030 and finally developed nation in 2041. Fifth five year plan, projects and programmes in line with the SDGs are the instruments to become a developed nation. Different ministries, organisations are key role players in this regard to support and implement all government decisions.

Overseas employment is one of major sectors that plays significant role for overall socio-economic development of Bangladesh by earning a 12% of total GDP of the country (Chowdhury 2011). This direct benefit keeps the national exchequer resilient and keeps internal market strong indirectly as one-third population of the country depends on this employment. Overseas employment refers to the all people of Bangladesh who are currently outside of the country either as migrants or immigrants.

The overseas employment is maintained and supervised by the Ministry of Expatriates' Welfare and Overseas Employment (MoEWOE) that serves for socio-economic development of Bangladesh as it is entrusted to perform functions related to Bangladeshi expatriates, such as retaining existing labour market and exploring new labour market, coordinating national and international organisations concerned with labour migration, maintaining database of workers and migrant receiving countries, ensuring rights and welfare of migrant workers, promoting Bangladeshi culture among expatriates abroad and facilitating investment and participation of expatriates in economic and social welfare activities in Bangladesh (MoEWOE 2020). These functions are directly and indirectly linked with most of the sustainable development goals (SDGs) that Bangladesh targets to achieve by 2030.

The objectives of this article are to analyse the connectedness of overseas employment and SDGs, to what extent this OE contributes in Bangladesh economy& society and challenges that Bangladesh encounter in terms of SDGs achievement relating to OE. The study utilized document analysis approach based on available resources collected from various secondary sources. This research is limited to resources before the corona mayhem. The discussion part was developed based on three themes how overseas employment is connected to, to what extent it contributes for and why it raises confusion about the achievement of sustainable development goals. Analysis followed Interpretative method and analysis was done before the Covid-19 pandemic.

MINISTRY OF EXPATRIATES' WELFARE AND OVERSEAS EMPLOYMENT (MOEWOE): ORGANISATIONAL LINKAGE WITH **OVERSEAS EMPLOYMENT**

The Ministry of Expatriates' Welfare and Overseas Employment (MoEWOE) is a claimer of overall socio-economic development of Bangladesh to shape the Bangladesh Economy. Although MoEWOE was established on 20 December 2001, the main function of this ministry started after the independence in 1971 based on diplomatic initiatives taken byBangabandhu Sheikh MujiburRahman. The initiative was established initially with the Muslim countries in Middle-East, later extended across 160 countries of the world (MoEWOE 2020). The main objective of the Ministry is to ensure welfare of the expatriate workers and enhancement of overseas employment with a principle of equal opportunity for the people of all areas of the country. Hence the Ministry is mandated for formulating policies, plans, enacting laws, rules and regulations, developing projects, programmes and monitoring relating to the management of overseas employment as well as overall welfare of expatriate workers. The ministry is situated outside of the Bangladesh Secretariat so that general people can easily access to the ministry for their purpose. Implementation of the policy, planning and programmes of the Government relating to the management of overseas employment are usually carried out by its Directorate/Departments named Bureau of Manpower, Employment and Training (BMET) with 45 District Manpower Offices (DMOs) under it. The ProbashiKalyan Bank (PKB), Bangladesh Overseas Employment Services Limited (BOESL) and Wage Earner's Welfare Fund (WEWF) (MoEWOE 2020). This means government has initiatives to establish institutional mechanism to get most out of this sector and provide organizational support to all remittance fighters and their family members (Frey 2017).

The vision of MoEWOE is to ensure welfare and protect rights of expatriate Bangladeshis and socio-economic development of the country through overseas employment. The ministry is entrusted with major functions relating the overseas employment such as, retaining existing labour market across the world and exploring new labour market for new migrant workers; providing training new migrant workers to create skilled manpower on the basis demand of the overseas labour market; coordinating and maintaining

liaison with International Organizations for treaties and Memorandum of Understanding with other countries and organizations regarding issues of this Ministry; updating and revising acts/rules/policies on the basis of demand of time and labour market; monitoring, evaluating and supervising activities four departments i.e. Bureau of Manpower, Employment and Training (BMET), ProbashiKalyan Bank (PKB), Bangladesh Overseas Employment Services Limited (BOESL) and Wage Earner's Welfare Fund of MoEWOE; issuing and providing registration of license to the recruiting agencies as well as monitoring their activities; facilitation of investment and participation of expatriates in economic and social welfare activities in Bangladesh and creating enabling environment to encourage their investment; assisting expatriate Bangladeshi workers in sending foreign exchange easily and smoothly; maintaining database of migrant workers in details with the countries, jobs and status in order to protect the rights and welfare of the migrant Bangladeshi workers; promoting Bangladeshi culture among expatriates abroad as well as among the foreigners. Some activities are too broad and vague, it is difficult to achieve tangible results through these activities, for example, it indicates ensuring good governance through maintaining transparency and accountability in overseas employment management is an activity which is not well formulated (Bebbington and Uneman 2018; Fukuda-Parr 2016).

OVERSEAS EMPLOYMENT AND SUSTAINABLE DEVELOPMENT GOALS: CONNECTEDNESS

As 9 percent of the total active workforce of the countrydirectly and 30 percent of the total population of Bangladesh indirectly are related to overseas employment which indicates the greater role and contribution of this huge group in overall development of the country (Karim, et al. 2020). Moreover, this ensemble is mainly a youth, which is an emphasized area of SDGs. Overseas employment has direct connection to no poverty, zero hunger, decent work & economic growth and good health and wellbeing and moreover, the main philosophy 'leave no one behind' (Adams and Judd 2018). These goals are straightforwardly related to fulfill the fundamental needs of the migrant workers' family as migrant workers' main purpose to meet these needs. The basic needs of this big group are fulfilled with the financial support sent from abroad. This is treated as the base for the sustainable development goals. Once basic needs are fulfilled, overseas employment contributes in employment of active workforce for accelerating economic growth of the country; employment provides good health and wellbeing of their families, eradicates poverty by providing sufficient food because economic solvency (Jan, et al., 2017). This relates to the social need of Maslow's need hierarchy. The protective belt of OE consisting gender equality, reducing inequality, affordable quality education, getting clean water and sanitation are wellconnected with the this big employment. The family members of this group

can easily get the benefit and manage these. OE has indirect connection with the 11,12,13,15 & 16 SDGs. SDGs stated and positioned in the wheel is not only well connected but also interlinked and intertwined with each other.

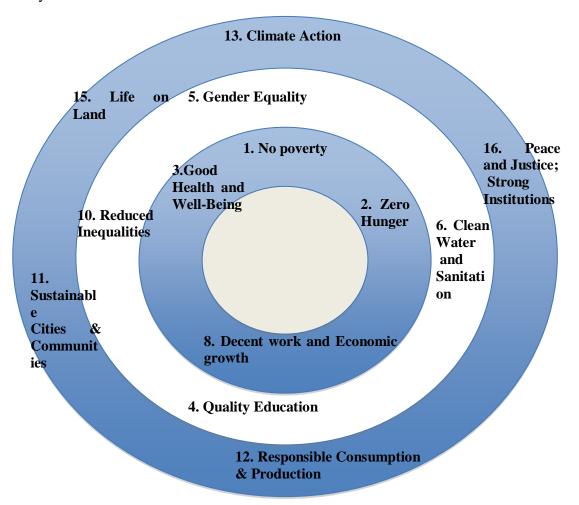


Figure-1: Overseas Employment and SDGs Connectedness Wheel

Some targets of SDGs have direct link with overseas employment such as, reducing poverty, ending of malnutrition specially for adolescent girls and pregnant women, providing education to all, empowering women, ensuring safe drinking water, achieving hygiene, sustaining per capita income and higher level productivity, improving resource efficiency, achieving decent work for all women and men, eradicating force labour, protecting labour rights, reducing transaction costs of migrant remittances, achieving greater equality and facilitate orderly, safe, regular and responsible migration and mobility of people, including through the implementation of planned and wellmanaged migration policies are directly related to overseas employment (Box-1). These are connected to socio-economic and cultural issues relating to life and livelihood of overseas employment.

Box-1: Direct connection of SDG targets with Overseas Employment

- 1.2 By 2030, reduce at least by half the proportion of men, women and children of all ages living in poverty in all its dimensions according to national definitions
- 2.2 By 2030, end all forms of malnutrition, including achieving, by 2025, the internationally agreed targets on stunting and wasting in children under 5 years of age, and address the nutritional needs of adolescent girls, pregnant and lactating women and older persons
- 4.1 By 2030, ensure that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and effective learning outcomes
- 5.1 End all forms of discrimination against all women and girls everywhere
- 5.b Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women
- 6.1 By 2030, achieve universal and equitable access to safe and affordable drinking water for all
- 6.2 By 2030, achieve access to adequate and equitable sanitation and hygiene for all and end open defecation, paying special attention to the needs of women and girls and those in vulnerable situations
- 8.1 Sustain per capita economic growth in accordance with national circumstances and, in particular, at least 7 per cent gross domestic product growth per annum in the least developed countries
- 8.2 Achieve higher levels of economic productivity through diversification, technological upgrading and innovation, including through a focus on high-value added and labour-intensive sectors
- 8.4 Improve progressively, through 2030, global resource efficiency in consumption and production and endeavour to decouple economic growth from environmental degradation, in accordance with the 10-year framework of programmes on sustainable consumption and production, with developed countries taking the lead
- 8.5 By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value
- 8.7 Take immediate and effective measures to eradicate forced labour, end modern slavery and human trafficking and secure the prohibition and elimination of the worst forms of child labour, including recruitment and use of child soldiers, and by 2025 end child labour in all its forms
- 8.8 Protect labour rights and promote safe and secure working environments for all workers, including migrant workers, in particular women migrants, and those in precarious employment
- 10.1 By 2030, progressively achieve and sustain income growth of the bottom 40 per cent of the population at a rate higher than the national average
- 10.4 Adopt policies, especially fiscal, wage and social protection policies, and progressively achieve greater equality
- 10.7 Facilitate orderly, safe, regular and responsible migration and mobility of people, including through the implementation of planned and well-managed migration policies

On the other hand, ending hunger, achieving universal health coverage, reducing deaths and illness due to chemicals, ensuring complete education for effective learning outcomes, ensuring quality (technical, vocational and tertiary) education, substantially increasing number of youths & girls for decent jobs, achieving substantial number of adult literacy, eliminating all forms of violation against girls and women in public and private sphere,

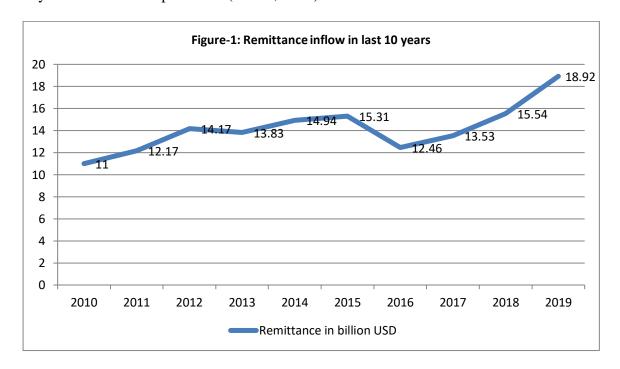
ensuring access to modern energy, ensuring access to green & public spaces of all (women, older person and persons with disabilities), achieving sustainable use of natural resources, halving per capital global food waste, building awareness for climate mitigation & adaptation, promoting sustainable management of all type of forests, reducing violence related deaths, ending torture and trafficking of children, developing effective, accountable and transparent institutions at all levels, and strengthening participation of developing countries like Bangladesh in global governance are indirectly quite important for overseas employment in achieving SDGs (Box-2). These targets are influenced by life and livelihood pattern of overseas employees and their family members.

Box-2: Targets of Sustainable Development goals secondarily connected to SDG

- 2.1 By 2030, end hunger and ensure access by all people, in particular the poor and people in vulnerable situations, including infants, to safe, nutritious and sufficient food all year round
- 3.8 Achieve universal health coverage, including financial risk protection, access to quality essential health-care services and access to safe, effective, quality and affordable essential medicines and vaccines for all
- 3.9 By 2030, substantially reduce the number of deaths and illnesses from hazardous chemicals and air, water and soil pollution and contamination
- 4.3 By 2030, ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university
- 4.4 By 2030, substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship
- 4.6 By 2030, ensure that all youth and a substantial proportion of adults, both men and women, achieve literacy and numeracy
- 5.2 Eliminate all forms of violence against all women and girls in the public and private spheres, including trafficking and sexual and other types of exploitation
- 7.1 By 2030, ensure universal access to affordable, reliable and modern energy services
- 8.1 Sustain per capita economic growth in accordance with national circumstances and, in particular, at least 7 per cent gross domestic product growth per annum in the least developed countries
- 10.c By 2030, reduce to less than 3 per cent the transaction costs of migrant remittances and eliminate remittance corridors with costs higher than 5 per cent
- 11.7 By 2030, provide universal access to safe, inclusive and accessible, green and public spaces, in particular for women and children, older persons and persons with disabilities
- 11.a Support positive economic, social and environmental links between urban, per-urban and rural areas by strengthening national and regional development planning
- 12.2 By 2030, achieve the sustainable management and efficient use of natural resources
- 12.3 By 2030, halve per capita global food waste at the retail and consumer levels and reduce food losses along production and supply chains, including post-harvest losses
- 13.3 Improve education, awareness-raising and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning
- 15.2 By 2020, promote the implementation of sustainable management of all types of forests, halt deforestation, restore degraded forests and substantially increase afforestation and reforestation globally
- 16.1 Significantly reduce all forms of violence and related death rates everywhere
- 16.2 End abuse, exploitation, trafficking and all forms of violence against and torture of children
- 16.6 Develop effective, accountable and transparent institutions at all levels
- 16.8 Broaden and strengthen the participation of developing countries in the institutions of global governance

OVERSEAS EMPLOYMENT AND SUSTAINABLE DEVELOPMENT GOALS: CONTRIBUTION

The main impact of overseas employment is the financial contribution that equals to approximately 15 billion dollars which is the second pillar of Bangladesh economy, next to readymade garments(Ahmed 2010; Karim et al 2020; Masuduzzaman2014). The remittance inflow indicates continuous new record almost every year superseding the previous record. It became almost double in one decade. Government policy of 2 percent bonus on remittance has also a positive effect on increasing rate of it. Bangladesh's foreign exchange reserve hit record US\$41.03 billion (44th in the world) in October 2020 where the exponential increase of remittance inflow is regarded as the key factor even amid pandemic (Karim, 2020).



Source: Bangladesh Bank

The remittance inflow indicates the similar pace is maintained with a record of \$18.32 billion thatnot only strengthens country's economy but also helps maintaining family members' day-to-day needs basic and social needs (Chart 1, Table 1). The World Bank recorded that annual remittance flows to low-and-middle-income countries increased from \$483 billion in 2017 to \$529 billion in 2018 with an increase of 9.6 percent (World Bank 2019). Bangladesh Bank reports that every month remittance hit the record for example; migrant workers sent \$1.59 billion in inward remittance to Bangladesh in January 2019 which is about 15 percent higher than in January 2018 (Bangladesh Bank 2020).

Table-1: Remittance sent by the Overseas Bangladeshi in 2018-2019

	Million USD	Billion Taka
June	1368.20	115.61
May	1748.16	147.71
April	1434.30	120.96
March	1458.68	122.83
February	1317.73	110.74
January	1597.21	134.07
December	1206.91	101.26
November	1180.44	99.01
October	1239.11	103.86
September	1139.66	95.45
August	1411.05	118.18
July	1318.18	110.39

Source: Bangladesh Bank 2020

It is revealed that SDGs are intertwined with multiple issues and interlinked with each SDG. It is claimed that overseas employment has significant contribution in reducing poverty, enhancing employment, creating new employment market, dropping down migration cost, extending expatriates' welfare and increasing remittance flow. However, researchers found that expatriates' remittance was not used in active economic activities, rights were not addressed properly, overall cost was not reduced, sufferings was not minimized because of involvement of multiple actors and organisations (Abdullah & Hossain 2014; Ahsan Ullah 2013; Rahim & Alam 2015).

OE eases the employment market of Bangladesh as an outflow of migrant workers increases to 22% annually. Data shows that more than 700000 total employment including 100000 women adds to the overseas employment every year (Figure-2).

1200000 1000000 57731 800000 862209 568062 475278 600000 381516 400000 200000 2009 2010 2013 2011 ■ Total Employment ■ Women Employment

Figure-3: Year-wise overseas Employment (2000-2019)

OE contributes for social development as a whole because a large number of expatriate workers spend their income for ensuring a standard life. Family members gradually meet basic needs, mental development through schooling, healthy life with minimum health services and eventually they develop their future so that they can maintain a relatively risk free happy living in their own houses (Figure-2; Jan, Zhou & Stafford 2017; Mannan&Farhana 2014). The research found that 39 % of their remittance is used for food, 17% for land purchase, 9% for loan payments, 4% for education and 5% for healthcare. It was also found that 57% remittance-receiving households saved while 25% invested for purchasing land and 7% in business (ADB, 2016). Thus, this creates social transformation and brings lower income group to lower-middle income earners (Asis 1995). Remittance is also used for religious purposes particularly for building mosque that creates social bonding stronger. Neighbours have also high expectation to them thinking that they have already crossed the lower-income group and can contribute for others and particulary for social and religious institutions. It is noticed that after meeting up the basic needs expatriate workers spend more for non-economic activities, which hardly produce returns. After a long period of time abroad, migrant workers engage them in small business to lead their life (Ali 2014). Figure-3 describes basic areas of expenditure of money sent by the migrant workers. Expenditure indicates most important area to less important for livelihood showing by the blue triangle. The green triangular picture indicates they spend more money from top to downwards once their basic needs are met.

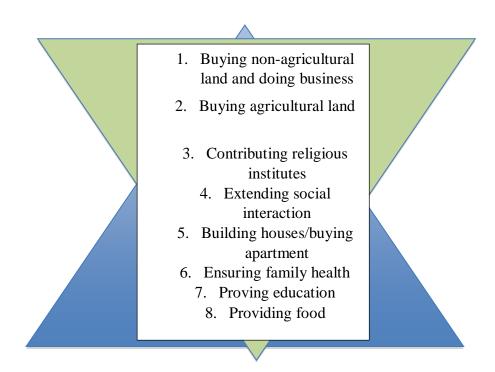


Figure-3: Major areas of money spent by the family of remittance senders

OVERSEAS EMPLOYMENT AND SUSTAINABLE DEVELOPMENT GOALS: CONFUSION ABOUT ACHIEVEMENT OF SDGS

OE contributes Bangladesh economy and socio-cultural development of the country. Government has policy initiatives and established institutional formation. Hence, government bestowed the responsibility upon the MoEWOEthat maintains overall socio-economic development of country and protection of expatriates' rights. According to the Annual Report 2016-2017 at least 4055 expatriates died of accident abroad (MoEWOE, 2017:39). Although the ministry gave 117,42,2400 taka to the family of the deceased with 3 lac to each family, the number of death is undoubtedly alarming. The main cause might be the working condition. The ministry has been set as the lead ministry for achieving goal 7 decent work and economic growth. The number of deaths indicates huge threat to achieve this goal. The number of huge unskilled (3,76,873) and semi skilled (1,07,733) employees also pose the similar threats. The number of expatriates workers increased to 32.10% in 2016-2017 comparing to previous financial year that indicates huge number of active workforce does not have employment opportunity in Bangladesh (MoEWOE 2017:13). This group is also found either illiterate or semi-literate that demonstrates the country's negative image in receiving (Habib&Adhikary, 2020). This bad image likewise negatively affects that results in posing ban.

FADED FUTURE

As it is seen the significant number of unemployed young human resources leave country to work in other countries in order to lead a good life and brighten their future. Most of the expatriate workers take loans or sell property for a better future. However, they are exploited in many ways by the different stakeholder to overseas employment that results in forceful back to the country or in jail for illegal entry. Expatriate workers suffer in both the case. The good hope of brightening their future fades away.

Expatriate workers usually send their money to their family members who use for familial purpose. As they are not aware of their savings, a certain percent of money can be saved for them, which can be used for their emergency purpose after coming back to Bangladesh. This can be more sustainable way for overall development. Researchers found that expatriate workers mostly spend their earned money for luxury items, which may not be sustainable (Ullah&Pandey 2007). Most of the expatriates are young who spend their important part of their live abroad by sacrificing their youth and family association. The time when they come back to Bangladesh the most important part of their life is already exhausted without enjoying their life.

CHALLENGE OF FUTURE MARKET

After the post-truth era, developed countries specially the human resource importers, are much more concerned with their sustainable economy based on advanced technology and security. Advanced technology refers to the fourth generation of technology which will necessarily reduce the use of human were. Academics and researchers already show their critical concern. Malaysia, USA, UAE have already stopped tor restricted for Bangladeshi expatriates. If the huge number of expatriates is sent back to Bangladesh, the intended and unintended consequences are deemed easily as disastrous (Karim& Islam 2020b; RominaGuevarra 2006). Researcher used the concept of 'mother's land' and 'others' land' that creates socio-psychological conflict between people of a particular country and expatriate workers (Ullah 2013; Ullah&Panday 2007). Both cannot accept happily each other. The question is whether Bangladeshis ready to face the challenges of future market and accommodate people because nature of future job would be less labour intensive and human skills would be replaced by robots. Moreover, internal market is limited and unstructured jobs are not readily available. This can be one of the big challenges of achieving SDGs of which there is no clear policy direction in any document produced by either MoEWOE or other ministries.

As these expatriate workers are potential human resources of the country, their human capital can be utilized for the development purpose in planned way so that the country does not face critical situation in future. It is found in the annual reports of the Ministry and its attached departments that the targets are related to the increase number of sending workers abroad for which

mechanisms include communication with foreign employers, establishing new employers, creation of new employment market, increasing the number of female workers, increasing remittances, decreasing the expenditure. This posits a question whether these can be sustainable.

CONCLUSION AND WAY FORWARD

The study suggests more engagement of the ministry for ensuring transparency and accountability through creating comprehensive database with real-time tracker and updating policies. SDGs are considered as the active vehicle to sustain the status of middle-income country and achieve the status of developed nation for which data must be readily available and easily accessible from every corner. The mapping of ministries with SDG and the 7th FYP lacks of extensive research that reflects maximum link with the goals and targets so that the ministry may contribute in achieving most of the goals. The study also suggests more strategic involvement of this ministry by addressing challenges.

It is evident that about 5.6% of total population of Bangladesh are currently engaged in overseas labour market that is equated to 9 million people and at least twice of the overseas employment are dependants on them which means socio-economic condition of about 30 million i.e. 18% of the total population depends on overseas employment. The workforce aged between 18 and 60 (about) is key earning person of family as well as young generation of the country. They significanly contribute to the national economy, sociocultural development of the country. It indicates overseas employment is directly related to most of the SDGs (Wheel-1). Goal 10.7 is set as the key target of this ministry as the leading ministry. However, the MoEWOE is also directly related to goal 8 decent work and economic growth and indirectly with other goals because of huge number of employed young generation. As the sustainability is concern, more involvement of this ministry either directly or indirectly needs to be ensured.

Ministry needs to explore new areas of employment specially the areas that skill-based, higher salaried, decent work, quality life (Karim& Islam 2020a; 2020b). New areas can be explored and identified which create demand based on the rising economy and society's emerging needs.

Bangladesh needs to plan to utlize its human resources in country's inland economy if they are forced to return in any emergency. This is urgent when people borrowed money on higher interest and flight for a hope of brighter future whereas they return without any earning because of myriad reasons. Government should have also plan to accommodate returning experienced workers in country's economic development. Furthermore, a plan of compulsory saving like pension scheme can be developed so that returning workers would not face any difficulty at their old age.

REFERENCE

- Abdullah, A & Hossain, M 2014, 'Brain Drain: Economic and Social Sufferings for Bangladesh', *Asian Journal Of Humanity, Art And Literature*, vol. 1, no. 1, pp.9-17.
- Adams, B & Judd, K 2018, 'The Ups and Downs of Tiers: Measuring SDG Progress', *Global Policy Watch*, vol. 22, pp.1-7.
- ADB (Asian Development Bank)2016, Overseas Employment of Bangladeshi Workers: Trends, Prospects, and Challenges, ADB Briefs, August 16. Available athttps://www.adb.org/publications/overseas-employment-Bangladeshi-workers
- Ali, MA 2014, 'Socio-economic impact of foreign remittance in Bangladesh', *Global Journal of Management and Business Research*, vol. 14, no. 5, pp. 1-11
- Ahmed, MS 2010, 'Migrant workers remittance and economic growth: evidence from Bangladesh', *ASA University Review*, vol. 4, no. 1, pp.1-13.
- AhsanUllah, AKM 2013, 'Theoretical rhetoric about migration networks: A case of a journey of Bangladeshi workers to Malaysia', *International Migration*, vo. 51, no. 3, pp.151-168.
- Annual Report 2016-2017, 2017, Dhaka: Ministry of Expatriates' Welfare and Overseas Employment.
- Asis, MM 1995, 'Overseas Employment and Social Transformation in Source Communities: Findings from the Phillippines', *Asian and Pacific Migration Journal*, vol. 4, no. 2-3, pp.327-346.
- Bangladesh Bank 2020, Bangladesh Bank 2020, Available from www.bb.org.bd
- Bebbington J & Unerman J 2018, 'Achieving the United Nations Sustainable Development Goals: An enabling role for accounting research', *Accounting, Auditing & Accountability Journal*, vol. 31 no. 1, pp. 2-24. https://doi.org/10.1108/AAAJ-05-2017-2929>
- Chowdhury, MB 2011, 'Remittances flow and financial development in Bangladesh', *EconomicModelling*, vol. 28, no. 6, pp.2600-2608.
- Frey, DF 2017, 'Economic growth, full employment and decent work: The means and ends in SDG 8', *The International Journal of Human Rights*, vol. 21, no. 8, pp.1164-1184.
- Fukuda-Parr, S 2016, 'From the Millennium Development Goals to the Sustainable Development Goals: shifts in purpose, concept, and politics of global goal setting for development', *Gender & Development*, vol. 24, no. 1, pp.43-52.
- Guevarra, AR 2006, 'Managing 'vulnerabilities' and 'empowering'migrant Filipina workers: the Philippines' Overseas Employment Program', *Social Identities*, vol. 12, no. 5, pp.523-541.
- Habib, WB & Adhikary, TS 2020, Fake Covid Certificates: Public health, country's image abroad at stake, The Daily Star, 9 July. Available

- at<https://www.thedailystar.net/frontpage/news/fake-covid-certificatespublic-health-countrys-image-abroad-stake-1927393>
- Jan, C, Zhou, X & Stafford, RS 2017, 'Improving the health and well-being of children of migrant workers', Bulletin of the World Health Organization, vol. 95, no. 12, p.850
- Karim, MR 2020, Is Record-hit remittance inflow of Bangladesh an issue of complacence? (unpublished)
- Karim, MR & Islam, MT 2020a, 'COVID-19 and the Growing Vulnerability of Overseas Bangladeshi', South Asia Monitor. available https://southasiamonitor.org/spotlight/covid-19-and-growing- vulnerability-overseas-Bangladeshis>
- Karim, MR, Islam MT & Talukder, B 2020, 'COVID-19's Impact on Migrant Workers in Bangladesh: In Search of Policy Intervention', World Development, vol. 36 (December), pp. 105136
- Karim, MR & Islam, MT 2020b 'COVID-19 and the Vulnerability of Bangladeshi', Khabarhub, Overseas The available https://english.khabarhub.com/2020/06/93641/
- Mannan, DKA & Farhana, K 2014, Legal status, remittances and socioeconomic impacts on rural household in Bangladesh: An empirical study of Bangladeshi migrants in Italy. Remittances and Socio-Economic Impacts on Rural Household in Bangladesh: An Empirical Study of Bangladeshi Migrants in Italy, (October 3, 2014).
- Masuduzzaman, M 2014, 'Workers' remittance inflow, financial development and economic growth: A study on Bangladesh', International Journal of Economics and Finance, vol. 6, no. 8, pp.247-267.
- Ministry of Expatriates' Welfare and Overseas Employment (MoEWOE), 2017, Annual Report 2016-2017, Ministry of Expatriates' Welfare and Overseas Employment, Dhaka.
- Ministry of Expatriates' Welfare and Overseas Employment (MoEWOE), 2020, Annual Report 2019-2020, Ministry of Expatriates' Welfare and Overseas Employment, Dhaka.
- Rahim, SA & Alam, MA 2015, 'Foreign remittance income in Bangladesh: Opportunities and challenges', Asian Business Review, vol. 2, no. 2, pp.22-28.
- Ullah, AA 2013, 'Mother's Land and Others' Land: "Stolen" Youth of Returned Female Migrants', Gender, Technology and Development, vol. 17, no. pp.159-178.
- Ullah, AA & Panday, PK 2007, 'Remitting money to Bangladesh: what do migrants prefer?', Asian and Pacific migration journal, vol. no. 1, pp.121-137.



©2021 by the authors; This is an open access article distributed under the terms and conditions of the Creative Commons Attribution license (http://creativecommons.org/licenses/by/4.0/).