Ministry of Expatriates' Welfare and Overseas Employment

Annex B: Needs Assessment of Affected Migrants

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Confederaziun svizra

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Annex 2: Needs Assessment of Affected Migrants

A2.0 Introduction

This annex shows the findings from the field on the current and future needs of the returnee migrants. These needs are broadly classified into three groups:

a. *Financial needs*
b. *Needs for Technical, Vocational and Entrepreneurial Skills Training and Accreditation (certification)*
c. *Service-related needs*. The services include better access to information and flight and travel related needs.

We assess the need for the overall sample (presented in Section A2.1). However, the needs may differ among various categories and subcategories of returned migrants. To have a closer look at the needs for various categories of migrants we consider the following three classifying criteria, namely,

1. Gender: Gender is grouped into two categories: male and female migrants.
2. Reasons of returns: The migrant's *reasons of returning*, which fall under three categories
   - Job Loss: Returned after job loss / Forcefully sent back/ Lost job in CoD (country of destination) after returning on leave
   - Uncertainty: Returned because of uncertainty or health risk
   - On leave: Returned on leave but at risk of losing job after 3 or more months of further delay to return
3. Intention:
   Based on the migrant's *intention (or future plan)* to geographically locate for employment purpose, the following three categories of migrants are identified:
   - Intend to stay in Bangladesh
   - Intend to go abroad (either to the last CoD or a new CoD)
   - Not sure

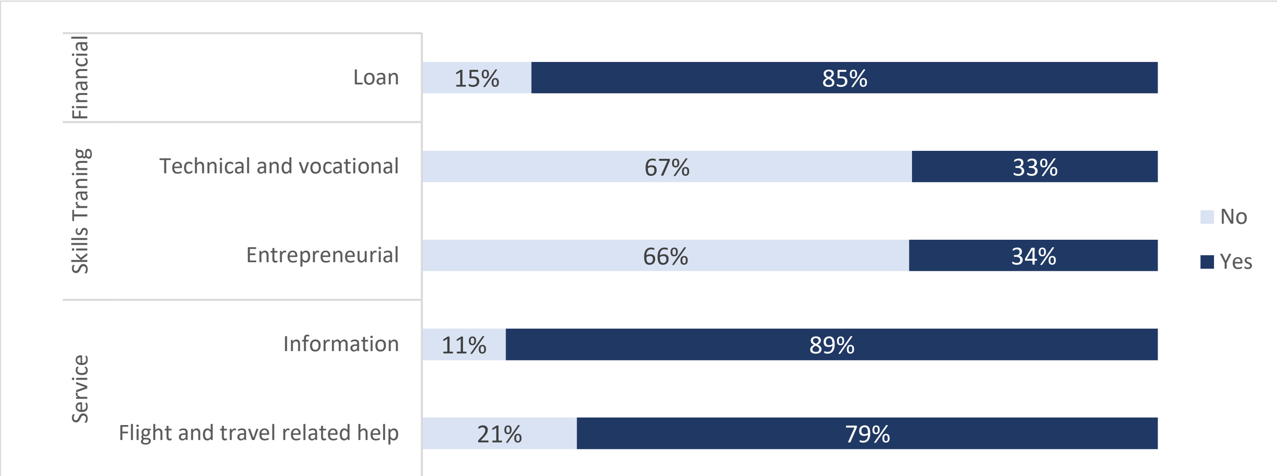
To better understand the factors acting behind the expressed need, we have also considered other revenant information and examined the possible relationship with cross tabulation. For example, for the need of loan, we explored the possible factors like wealth, savings and debt burden. A few multivariate determinant analyses have also been conducted, using a logistic regression framework, to identify key factors influencing migrant's decision towards loan requirements and various types of skills training. Like Annex 1, for a focussed discussion, the detailed tables are relegated to the appendix to this Annex.

All the explanation regarding the methodological approach starting from sampling to regression analysis could be found in Annex 1.

A2.1 Analysis for the Overall Sample

Figure 1-1 shows the snapshot of the migrants' need based on the full sample. 85% of our respondents reported the need for loan, either to stay back or to go abroad. 33% and 34% expressed their interest to get technical and vocational training, and entrepreneurial skills training, respectively. Only 11% know the source of information and support, therefore 89% need access to information. Again, 79% need flight and travel related help. The need for flight and travels related help is higher (92%) among the respondents who intent to go abroad or are not sure.

Figure 1-1: Analysis for Overall Sample for Financial Skills Training and Service Needs

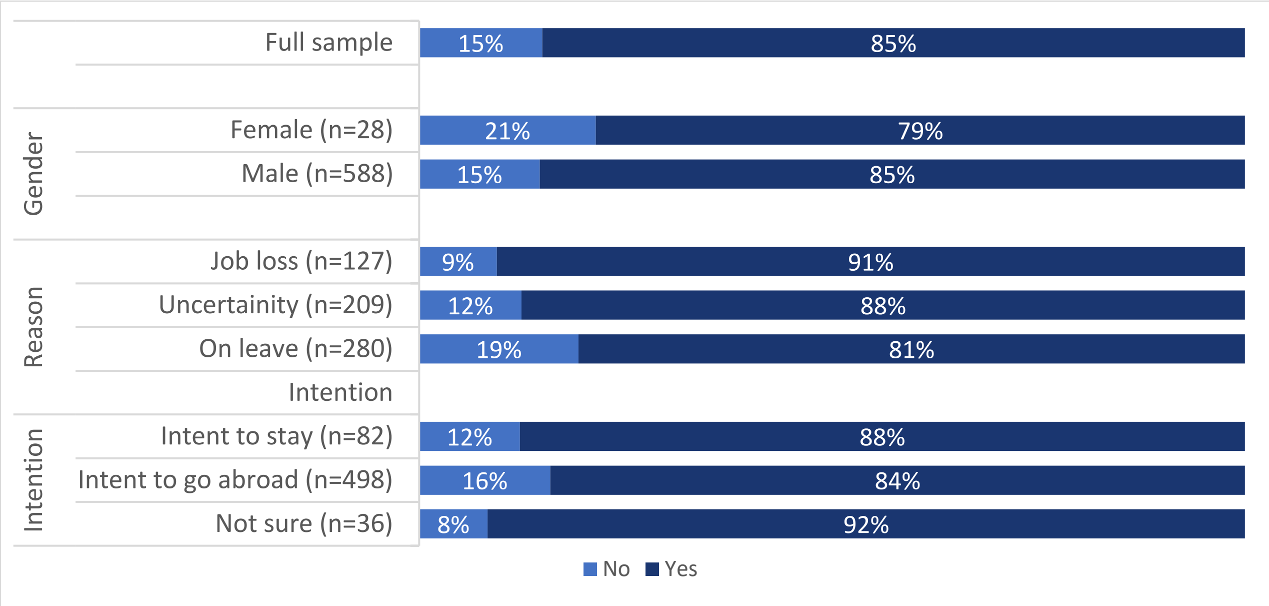


A2.2 Financial Needs (Need for Loan)

85.1% of the returned migrants in the sample expressed their need for loans to either rehabilitate in the country or to go abroad [Table 2-2]. This is not surprising because Bangladeshi migrants tend to be among the lowest paid migrants and many have lost jobs and other income opportunities due to the pandemic. 85.4% of the male respondents reported their need for loans which is slightly higher than that of their female counterparts (78.6%). Among those who have lost their jobs in the country of destination, 90.6% need a loan. For those who returned on leave, the percentage is 80.7. This difference may be because those who returned on leave still have not lost their jobs. [Figure 2-1]

This overall financial need is also reflective of the socio-economic status of our respondents, which relates to the findings in Annex 1, where it is revealed that most migrants belong to the lower [1st and 2nd] quintiles of the wealth index. As the survey findings in Annex 1 also reveal, many migrants go heavily into debt to finance going to work abroad, as well as to meet their basic needs, and thus struggle financially. The high interest in starting their own business points to their desire of becoming financially independent instead of having to rely on a job under an employer. This financial independence will also ensure they get to earn more money to meet their financial needs.

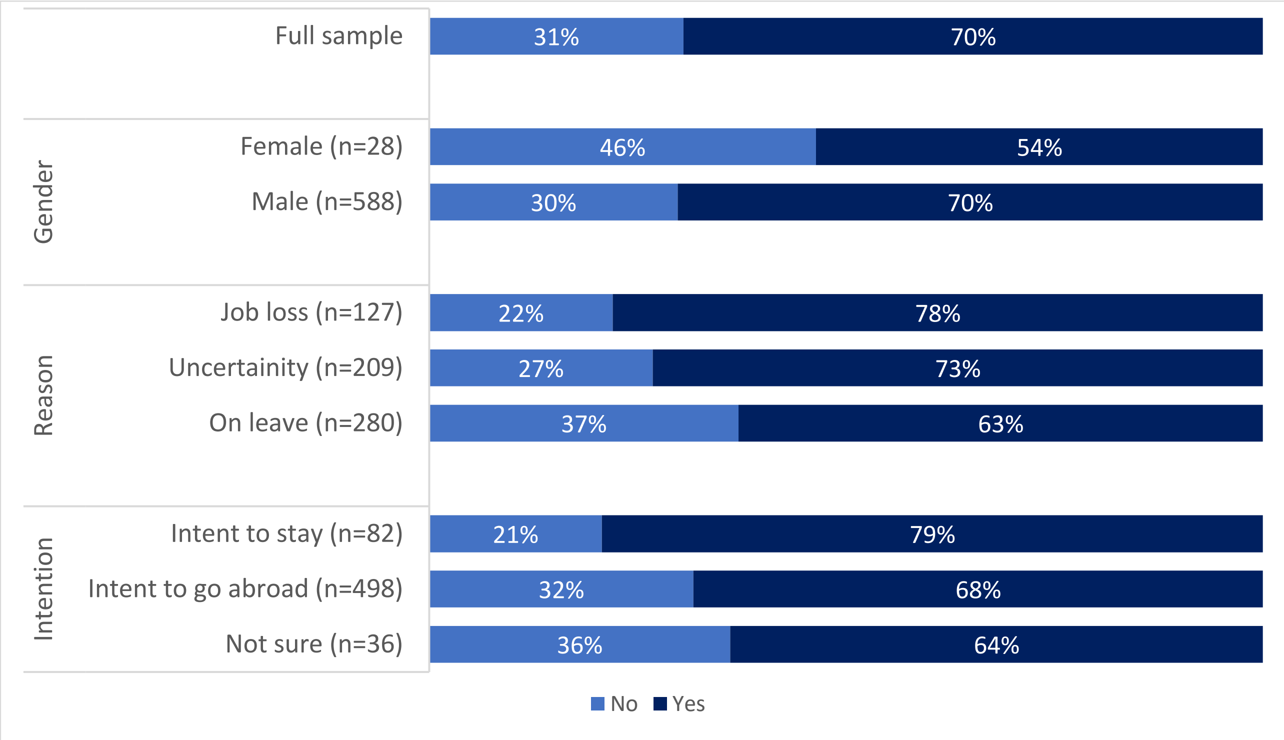
Figure 2-1: Need for Loan: Across Gender, Reason of Return and Intention



Around 70% of the returnee migrants want to start a business in the future [Table 2-3]. Despite the difference in the number of male and female migrants in the study, it is still worthwhile to note that the majority (70.20%) of the returned male migrants want to start a business in the future, whereas for female migrants it is only around 54%. Again, this could be attributed to the information obtained from Annex 1 that male migrants gain more experience and skills abroad, and bring more money or earn more than their female counterparts, thus making it easier for them to start a business. [Figure 2-2]

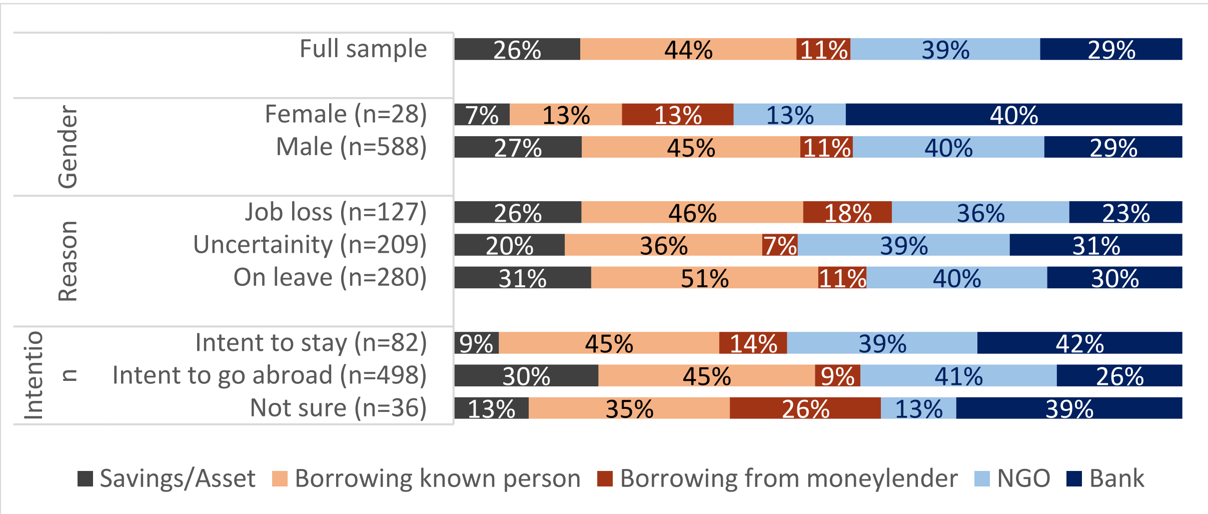
Comparatively, those who have lost their jobs tended to want to start businesses more in the future than those on leave. This is in line with the notion that those unemployed have to resort to income generating activities like jobs and businesses to sustain a minimum standard of living. Similarly, those who have intentions to stay back in the country are more likely to start a business in the future (79.30%) than those who are want to go abroad (68.30%). This can be attributed to the fact that most of the migrants working abroad (jobs) will not engage in those kinds of jobs in Bangladesh or will not get the opportunity to work in similar jobs in Bangladesh, hence many are looking forward to do business instead.

Figure 2-2: Plan to Start Business in Future: Across Gender, Reason of Return and Future Plan



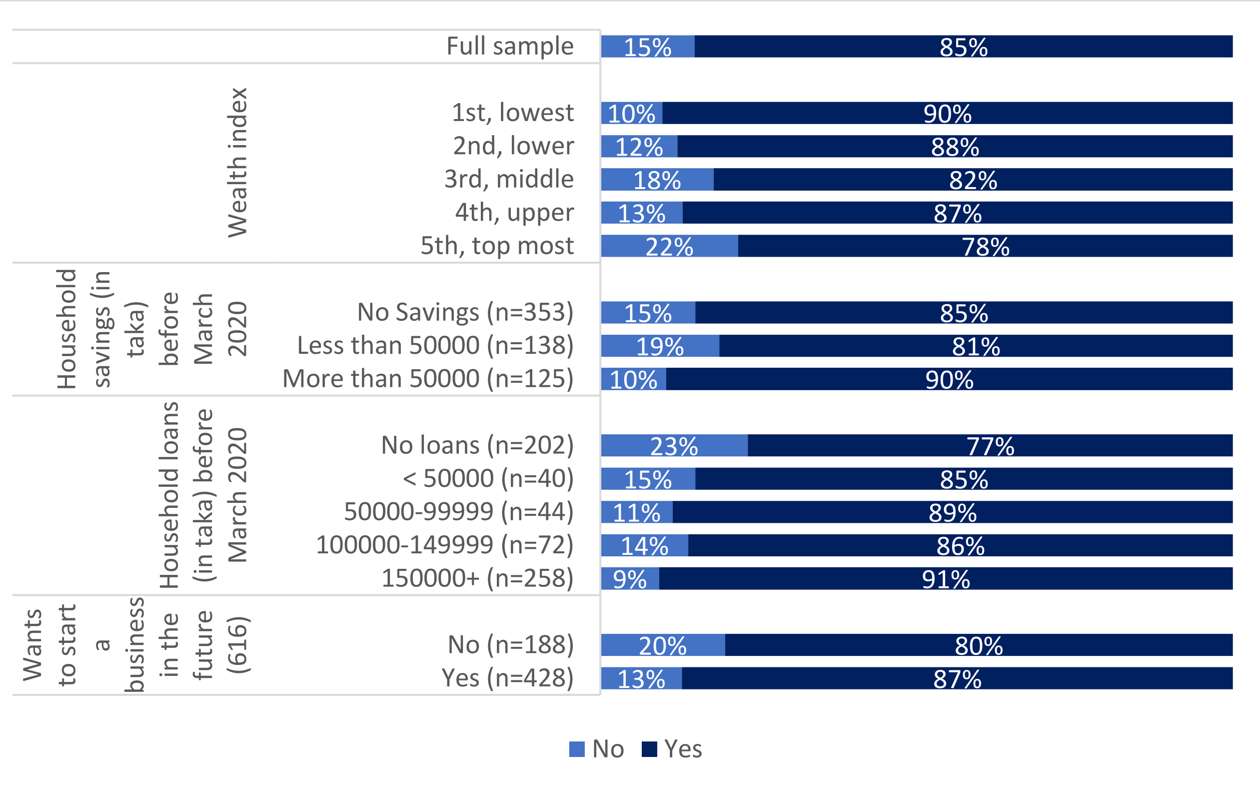
Borrowing from acquaintances was the most popular source of capital – for starting a business – among the returnee migrants. Interestingly, **the female migrants tended to prefer banks the most (40%) to accrue funds/capital whereas the male migrants preferred acquaintances (45.30%) the most** [Table 2-4]. In a country like Bangladesh, especially in rural areas, it is more common for micro-credit institutions and banks to target females as a means of empowering them, and hence this could explain why female migrants prefer banks the most. [Figure 2-3]

Figure 2-3: Need for Capital and its Possible Sources: Across Gender, Reason of Return and Intention



Some other general factors that may play a role on their need for loan are wealth, savings, loan (debt burden) and plan to do business which was explored on Table 2-5. Of all 616 migrants surveyed, an overwhelming majority (85.10%) reported to needing loans regardless of whether they intended to stay back or go abroad. Among them, the socio-economic classes were illustrated, with 90.2% of the lowest quintile in the wealth index needing loans. The percentage needing loans, while still quite high, was the lowest among the upper most quintile, with 78.2% reporting needing loans. Interestingly, the 2nd and 4th quintile both reported that 87% of this group wanted loans, showing that migrants need financial assistance regardless of wealth index. Another unique trend was found regarding savings. 89.6% of migrants who held savings over BDT 50000 needed a loan, the highest percentage of the category regarding savings. Those who held savings of less than BDT 50000 reported the lowest percentage, with 81.2% of those surveyed needing loans. As for loans (debt burden) they already had; the higher the amount of loans migrants already held rose, the greater their need for another loan became. 90% of those who held loans in excess of BDT 150000 reported needing another loan, the highest in this category [Figure 2-4]. 76.70% of those who held no loans reported needing a loan, which was the lowest in this category. It can be deduced that as the migrants took on more loans, the further they fell into debt traps, to the point that they might need even further loans to go abroad and pay back what they previously owe. As for gauging the entrepreneurial streak, 87.10% of those who intended to start a business in future wanted a loan, while 80.3% of those who did not want to start one also reported needing a loan. The higher percentage may be because those who want to open a business might need the loan as capital to open their business, while those who do not intend to do so may need it for other purposes like paying for their travel expenses to go abroad.

Figure 2-4: Need for Loan Across Savings, Loans (debt burden) and Business Plan



Determinant Analysis of Financial Needs

The following table 2-1 demonstrates the results obtained from the logistic regression (adjusted odds ratio) along with other relevant statistics and diagnostic test. The need for loans is significantly higher among the migrants who are the main earner of their households. The need for a loan has a significant positive association with current household loans and savings. Households with more loans and savings tend to have a higher need for loans. Migrants who returned to Bangladesh by losing their job are more likely to require loans. The chance for requiring loans is about 52% higher among the migrants who intend to do business in the future than those who do not intend to do business. The summary statistics of these variables is provided in Appendix Table 5-1.

Table 2-1: Determinant Analysis of Financial Needs (loans): Results from a Binary Response Model (Logistic regression)

Factors	Adjusted Odds Ratio (AOR)	Standard error	p-value
Household head (Base category: No)			
Yes	1.73	0.47	0.04
Household loans before March 2020 (Base category: No loans)			
1-50000	1.76	0.86	0.248
50001-149999	2.25	0.75	0.014
150000+	3.14	0.89	0.001
Household savings before March (Base category: No savings)			
< 50000	0.88	0.25	0.645
50000 or above	2.06	0.71	0.036
Reason of return (Base category: On leave)			
Uncertainty	1.41	0.38	0.203
Job loss	2.17	0.76	0.026
Intend to do business in future (Base category: No)			
Yes	1.52	0.37	0.082
Constant			
	1.12	0.38	0.735

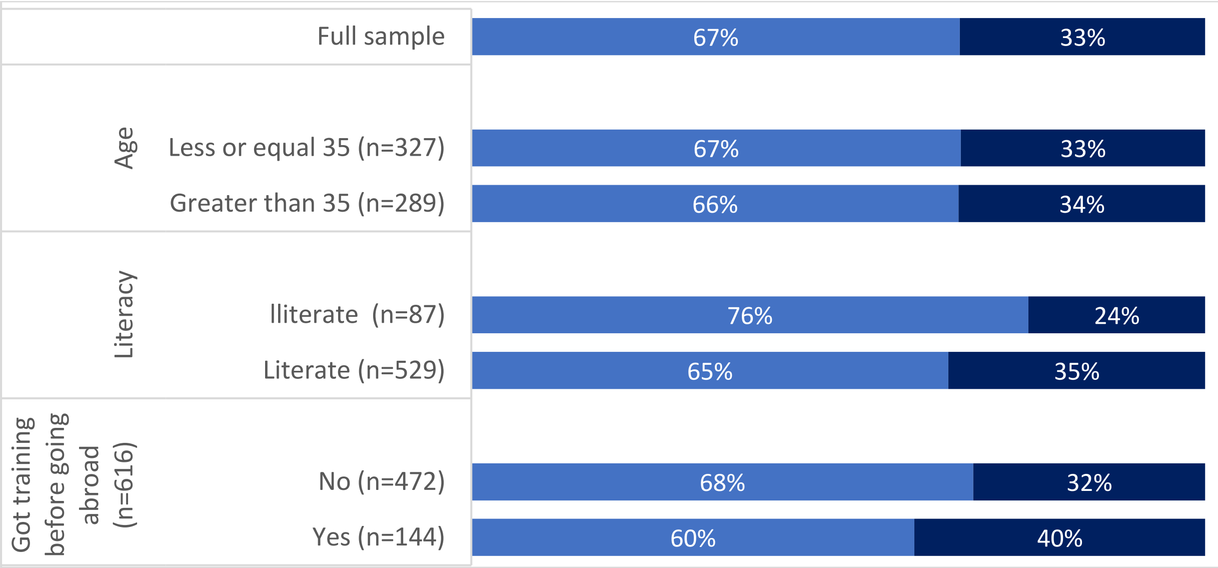
Note: N=616, LR test and p-value (37.51 and .000), Pseudo R2 = 0.072, % correctly specified, sensitivity and specificity 85.55%; Area under the ROC curve=0.678

A2.3 Needs for Technical, Vocational and Entrepreneurial Skills Training and Accreditation (certification)

A2.3.1 Technical, Vocational and Entrepreneurial Skills Training

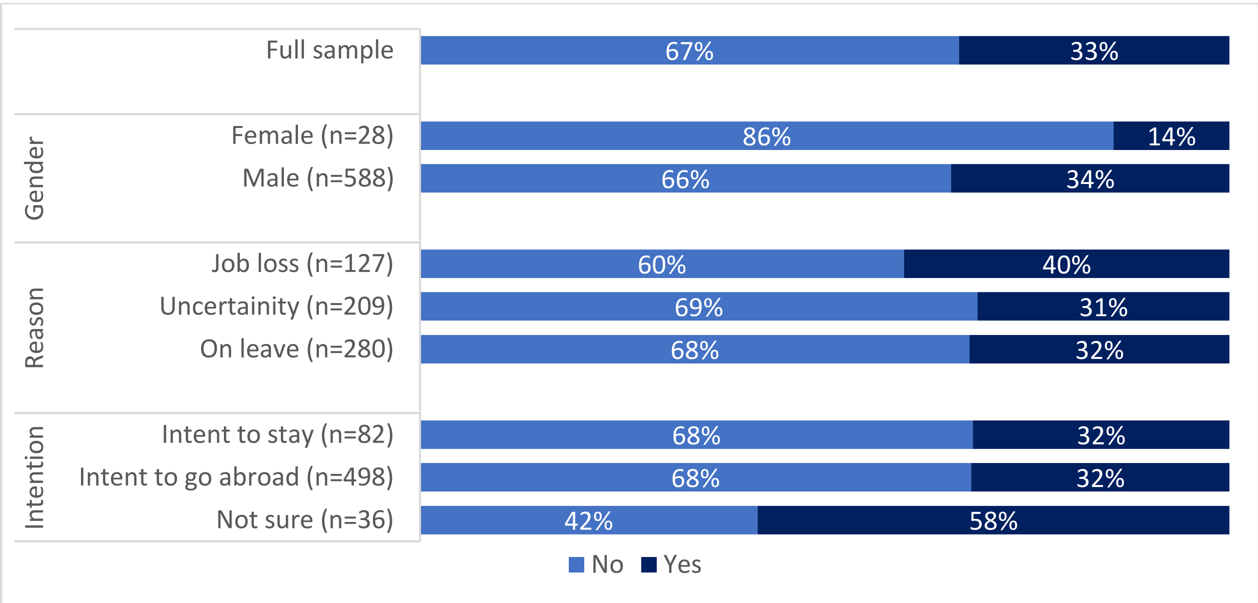
In our full surveyed sample, 66.6% of those who returned reported not being interested in being trained, retrained, or earning a certificate for it [Table 3-3]. Among them, 66.7% were below the age of 35, while 66.4% of those above the age of 35 seemed uninterested in getting training, showing that age was not a factor in reducing their apathy towards training. Interest in receiving training increases monotonically as the level of education increases. 27% among migrants with no education, 31% among migrants up to primary level education, 35% among migrants up to secondary level and 37% among migrants above secondary education reported to participate in training programmes. While 75.9% of those who were illiterate reported not showing any interest towards training, a lower percentage (65%) of those who were literate reported the same, showing that those amongst the literate, 35% were interested in being trained, meaning that at least some awareness exists regarding the benefits of training among the literate [Figure 3-1] 68.4% of those who were not trained before migrating reported not being interested in training any longer, while 60% of those who received it reported the same. This means that 39.6% of those previously trained showed interest in receiving further training, showing that a greater percentage of the trained wanted to further their skills, presumably to further their skills and earn a better livelihood.

Figure 3-1: Need for Certified Training: Across Age, Literacy and Previous Training Experience



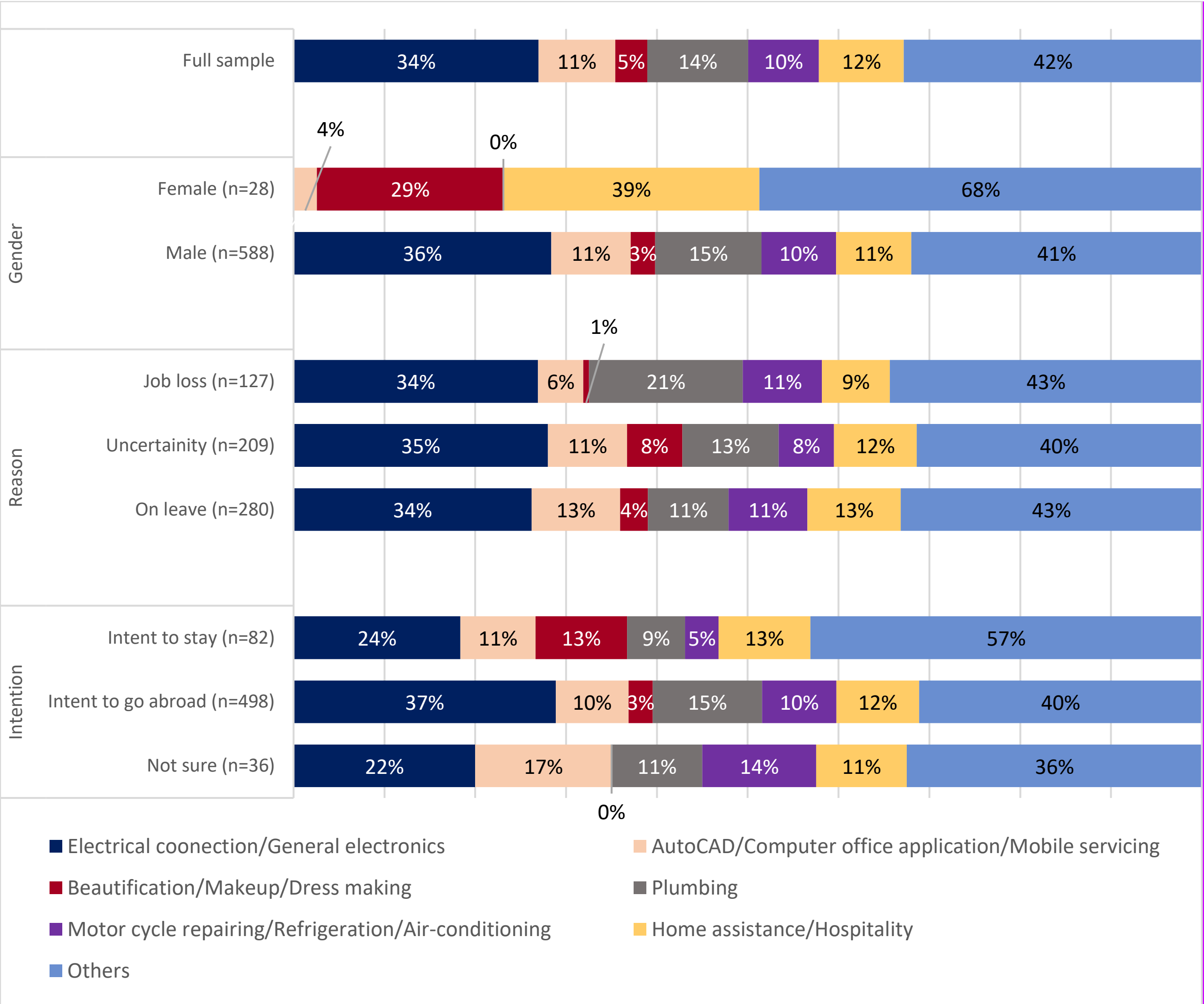
Around 67% of the returnee migrants said that they are not interested in retraining or higher training in Bangladesh to get a certificate [Table 3-3]. This is more evident in the case of female migrants where around 86% of them said they are not interested. It could be surmised from this that a certificate does not seem to offer much utility in Bangladesh. It could also be the case that the returned migrants are aware that such training will not necessarily lead to better jobs in a country like Bangladesh, due to an absense of jobs requiring those specific skills. Not surprisingly, when compared to those who returned on leave or due to uncertainty, a higher percentage (40.20%) of those who returned due to job loss or lost their job after returning are interested in retraining or higher training, as this might make themselves more employable and make it easier to get hired [Figure 3-2].

Figure 3-2: Need for Certified Training: Across Gender, Reason of Return and Intention



Female migrants prefer home assistance or hospitality training (39.30%) the most whereas male migrants are more interested in training in electrical connections or general electronics [Table 3-5]. For those who intend to go abroad, trainings in electrical connection or general electronics and plumbing are the two most popular options at 22.90% and 15.30%, respectively [Figure 3-3]. These could potentially suggest that such jobs are common or available abroad for Bangladeshi migrants, and they look to this as a lucrative sector for employment.

Figure 3-3: Training Migrants Found Useful to Get Job Abroad: Across Gender, Reason of Return and Intention



Determinant Analysis of Vocational and Technical Training Needs

We have conceptualized the need for vocational and technical training (a dummy variable, taking values 0= Do not need vocational and technical training and 1 = Need vocational and technical training) as a function of migrant's profile (gender, age, literacy, previous participation in training programs, financial status while returning to Bangladesh), the region of their last CoD, and intention to do business in future. The determinant is performed using a logistic regression framework. The summary statistics of these variables is provided in Appendix Table 5-2.

The following Table 3-1 presents the results obtained from the logistic regression (adjusted odds ratio) along with other relevant statistics and diagnostic test. It reveals that the need for vocational training is approximately four times higher among the male migrants than females.

The need for training does not depend on the migrant's age. Migrants who are literate and received training before going abroad are more likely to have higher vocational training needs. The need for training is 54% higher among the migrants who returned from the Middle East than those who returned from rest of the Asia. Migrants who returned empty-handed and intend to do business in the future are more likely to have higher vocational training needs.

Table 3-1: Determinant Analysis of Vocational and Technical Training Needs: Results from a Binary Response Model (Logistic regression)

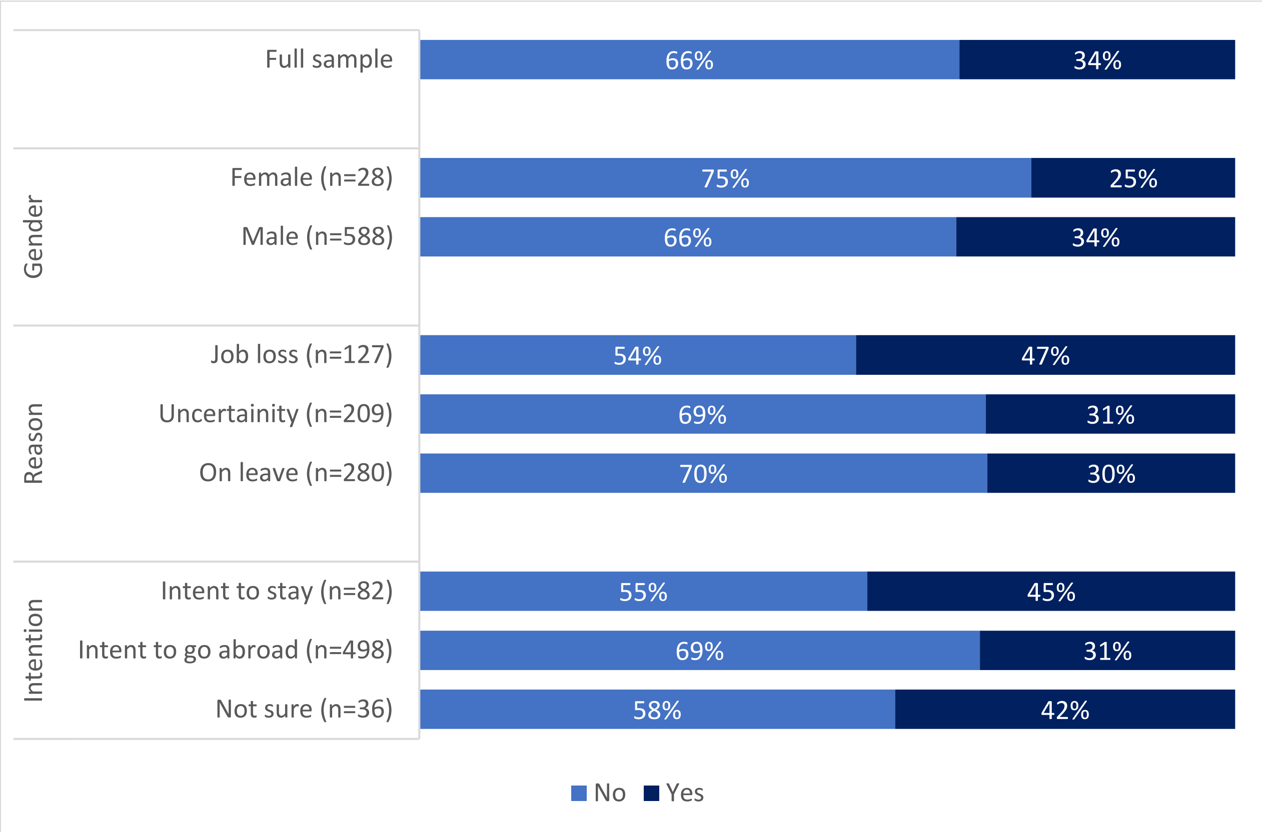
Factors	AOR	Standard error	p-value
Gender (Base category: Female)			
Male	3.92	2.2	0.015
Age (Base category: 25 or below)			
26+	1.38	0.51	0.383
Literacy (Base category: Illiterate)			
Literate	1.78	0.49	0.036
Received training before going abroad (Base category: No)			
Yes	1.51	0.31	0.045
Returned empty-handed **(Base category: No)**			
Yes	1.57	0.3	0.019
Region (Base category: Asia)			
Middle East	1.54	0.29	0.021
Other	0.44	0.29	0.207
Intend to do business in future (Base category: No)			
Yes	1.85	0.37	0.002
Constant			
	0.02	0.02	0.001

Note: N=616, LR test and p-value (37.40 and .000), Pseudo R2 = .048,
% correctly specified, sensitivity and specificity 67.05%; Area under the ROC curve=0.646

A2.3.2 Entrepreneurial Skills Training and Accreditation (certification)

33.8% of the returned migrants expressed their need for training to develop entrepreneurial skill [Table 3-6]. 25% female respondent reported their need for entrepreneurial skills training compared to 34.2% of male, which is understandable as fewer women in our sample want to do business in future. However, among the group who lost job have higher percentage in need of such training (46.50%) [Figure 3-]. Similarly, among the groups by intension, the one to stay in Bangladesh have the higher percentage of respondent to report their need for entrepreneurial training (45.1%) compared to that of the group planning to go abroad (31.3%).

Figure 3-4: Need for Entrepreneurial Training: Across Gender, Reason of Return and Future Plan



Determinant Analysis of Entrepreneurial Training Needs

We have conceptualized the need for entrepreneurial training (a dummy variable, taking values 0= Do not need entrepreneurial training and 1 = Need entrepreneurial training) as a function of migrant's reason of return, intention, and their prior experience of doing business. The determinant is performed using a logistic regression framework. The summary statistics of these variables is provided in Appendix Table 5-3.

The following table 3-2 displays the results obtained from the logistic regression (adjusted odds ratio) along with other relevant statistics and diagnostic test. It suggests that migrant's intention and prior experience of doing business are the key determinants of their entrepreneurial training needs. The need for entrepreneurial training is about 70% higher among the migrants who intend to stay in Bangladesh than those who intend to go abroad. Entrepreneurial training needs are two times more likely among migrants who did not have any prior experience of doing business than those who have prior experience.

Table 3- 2: Determinant Analysis of Entrepreneurial Training Needs: Results from a Binary Response Model (Logistic regression)

Factors	AOR	Standard error	p-value
Reason of return (Base category: On leave)			
Uncertainty	0.67	0.16	0.103
Job loss	1.32	0.37	0.321
Intention (Base category: Intent to go abroad)			
Intent to stay in Bangladesh	1.69	0.51	0.083
Prior experience of doing business (Base category: Yes)			
No	2.11	0.45	0.001
Constant			
	1.20	0.21	0.290

Note: N=405, LR test and p-value (23.28 and .000), Pseudo R2 = .042,
% correctly specified, sensitivity and specificity 59.51%; Area under the ROC curve=0.627

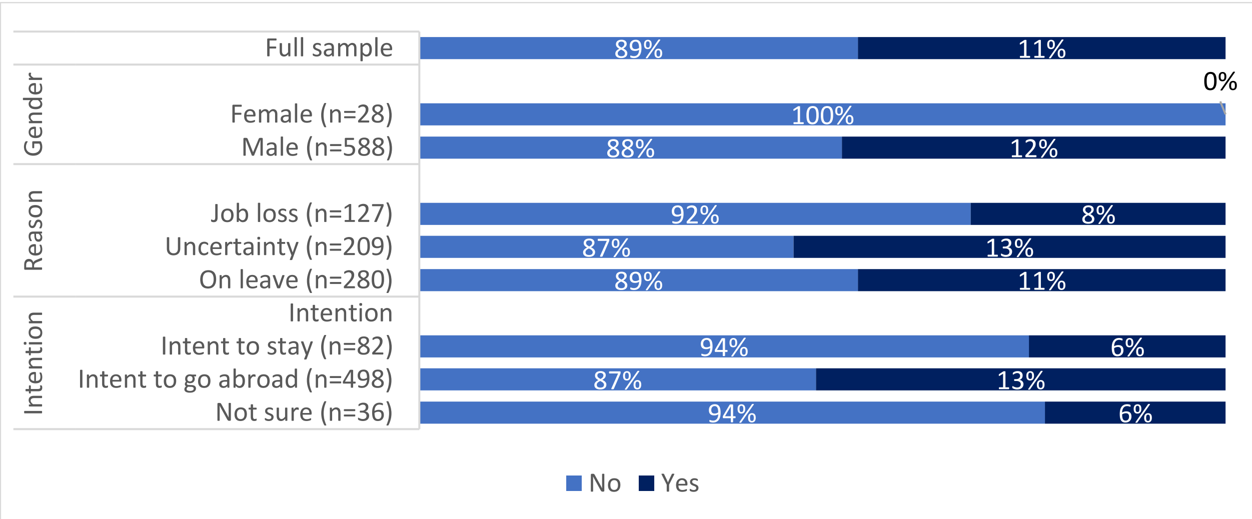
A2.4 Needs for Service

Access to information

Only 11.40% of the respondents do know where to get help or obtain information to go abroad [Table 4-1]. Therefore, almost 89% of the need to know from where to get information and information on getting help. This was particularly more pronounced for female migrants at 100%, suggesting that there is a severe lack of accessible information. No female respondent reported to know to know where to get information and help. This indicates that measures need to be taken to reach migrants so that they may access any necessary or relevant information they require.

The percentage is also low in all the groups having different reasons for returning and different future plan, ranging from 8 to 13% [Figure 4-1]. Among the group which has a plan to go abroad, a greater number of respondent (12.70%) reported to know information regarding going abroad than the group wo are planning to stay (6.10%) and not sure (5.60%).

Figure 4-1: Cognizant of Source of Information and Help: Across Gender, Reason of Return and Intention

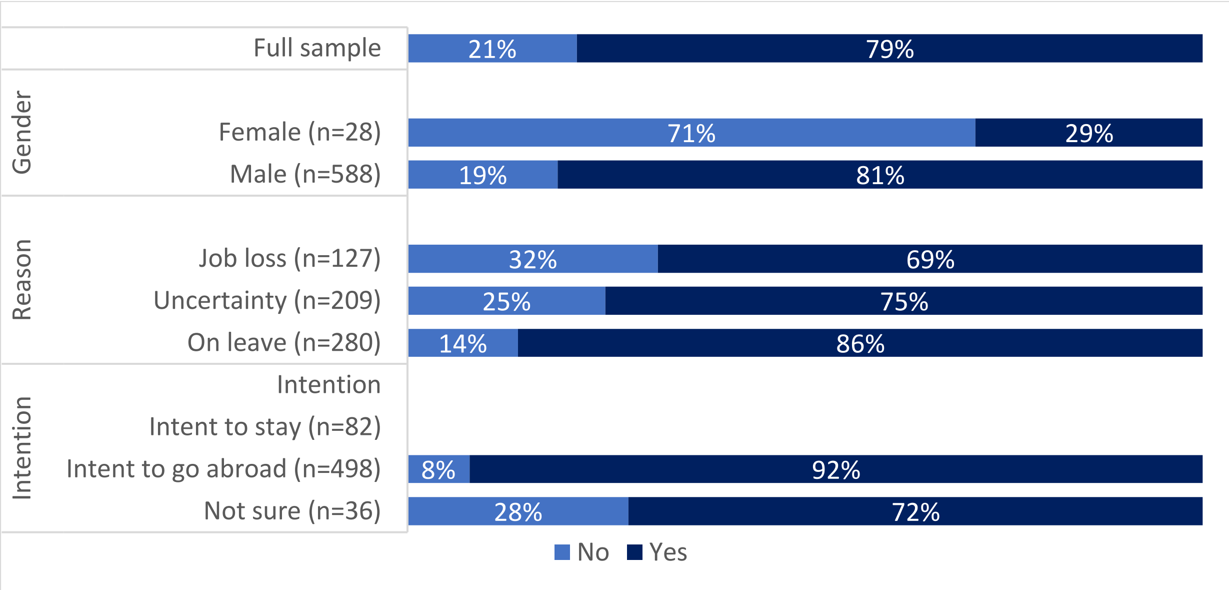


Flight and Travel related needs

The need for help to go abroad is high for males (81.10%), however for females it is low (28.60%) [Table 4-2] This is because 68% of female migrant want to stay against 11% of male counterpart.

86% of the respondents who returned on leave need help to go abroad against 68.5% who lost job [Figure 4-2]. A portion of the group who lost job are not actively planning to go abroad likely immediately. For all three groups of migrants based on the reason of return, and the other three groups based on future plan the need is similarly high. Almost 78.70% or more in the full sample need help to go abroad, proving that financial burdens and lack of access to flight and travel related information pose a significant barrier to migrants, and an overwhelming majority need help navigating the process.

Figure 4-2: Need Help to Go Abroad Across Gender, Reason of Return Intention

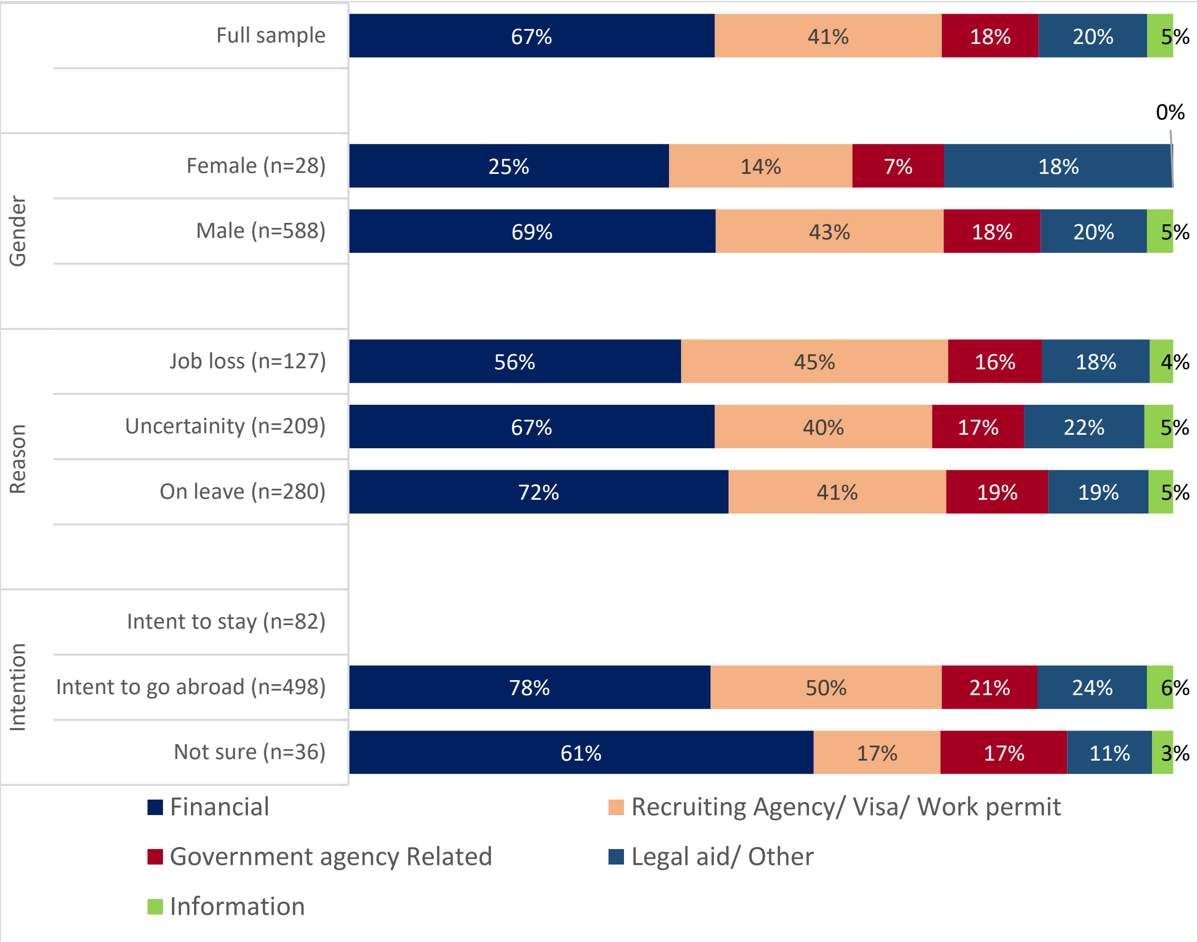


The types of assistance required to go abroad do not vary much, across different groups of migrants. [Table 4-3-]. Financial assistance is the most sought after (66.88%) followed by assistance related to recruiting agencies (41.40%). Only 4.71% reported the need for information, and all of them are male. 19.81% of the full sample needed legal aid or some other form of assistance. Therefor it could be noticed that the need for information gets priority only when asked specifically. The need for legal aid and others is 17.86% for females and 19.90% for males. 17.69% of the returned migrants need assistance from government agency related issues and VISA or work permit.

Of those who are on leave, 41.07% reported needing assistance regarding recruitment agencies. Compared to that, 44.88% of those who returned after losing their job at CoD sought the same assistance. Although the percentage differences are not much, this shows that those who lost their jobs at the CoD need more support from these recruiting agencies to go abroad, as they have already lost their source of income and livelihood.

16.67% of the group of migrants who are uncertain of their future plan need assistance regarding recruitment agencies to go abroad, which is much lower than the same assistance demanded from the group who intend to go abroad (50%). As they are uncertain about their future plan, they are not actively seeking the support from these agencies. Legal-aid related assistance is also less sought after among this group (11.11%) comparing to those who are planning to go abroad (23.69%) probably for the same reason.

Figure 4-3: Assistance Required for Remigration



A2.5 Key Findings and Summary

The key findings from the above analysis are presented below:

- Based on the full sample, 85% of migrants reported the need for loan. 33% and 34% expressed their interest to obtain technical and vocational training, and entrepreneurial skills training, respectively. Only 11% know the source of information and support availability implying 89% of them need more access to information. Finally, 79% need flight and travel related help.

Findings for Financial Needs

- Male migrants reported slightly higher need for loan (85.4%) than that of their female counterparts (78.6%).
- Migrants who have lost their jobs reported higher need for loan (90.6%) than migrants who returned on leave (80.7%).
- The need for a loan has a significant positive association with current household loans and savings.
- 70% of the respondent would like to start a business in the future. Of them, 44% reported that they would borrow from acquaintance, followed by NGOs (39%) to finance their

businesses or as investments. 29% would resort to loans from banks to finance their businesses.

- The female migrants tended to prefer banks the most (40%) to accrue funds/capital whereas the male migrants preferred acquaintances (45%) the most.
- From the econometric analysis it is found that the following groups of respondents has significantly higher probability (holding other thing fixed) of requiring financial needs: the respondent is the household head, migrants who have household loans (compared to no household loans), migrants with household savings more than BDT 50,000 (compared to no savings), returned migrants due to job loss, and migrants who has intention of doing business in the future.

Needs for Technical, Vocational and Entrepreneurial Skills Training and Accreditation

- 33% said they would be interested in retraining or higher training to obtain a certificate in Bangladesh. 34% of the respondents responded that electrical connection or general electronics training would provide them with a better job abroad.
- Interest in receiving training increases monotonically as the level of education increases. 27% among migrants with no education, 31% among migrants up to primary level education, 35% among migrants up to secondary level and 37% among migrants above secondary education reported to participate in training programmes.
- Amongst the literate, 35% were interested in being trained against the corresponding figure of 24% for the illiterate.
- 40% of those previously trained showed interest in receiving further training, showing that a greater percentage of the trained wanted to further their skills, presumably to further their skills and earn a better livelihood.
- Compared to those who returned on leave or due to uncertainty (32%, 31%), a higher percentage (40%) of those who returned due to job loss or lost their job after returning are interested in retraining or higher training, as this might make themselves more employable and make it easier to get hired.
- Female migrants prefer home assistance or hospitality training (39%) the most whereas male migrants are more interested in training in electrical connections or general electronic (36%).
- The need for training is 54% higher among the migrants who returned from the Middle East than those who returned from rest of the Asia.
- Among all respondents 34% showed interest in getting entrepreneurial skills training. 34% among male against 25% of female being interested for such training is actually lower than the difference for vocational skills training. Among the group who lost job have higher percentage in need of such training (47%).
- The need for entrepreneurial training is about 70% higher among the migrants who intend to stay in Bangladesh than those who intend to go abroad. Entrepreneurial training needs are two times more likely among migrants who did not have any prior experience of doing business than those who have prior experience.
- The determinant analysis of the demand of vocational and technical training provides statistically significant evidence that the following categories of respondents are more likely to attend training and certification programmes (holding other thing fixed): *male migrants, literate migrants, migrants who had received training before going abroad, migrants who returned empty handed from last CoD, the migrants who returned from middle-eastern CoDs and migrants who has intention of doing business in the future.*

- Finally, the logistic regression model for the demand of entrepreneurial training demonstrates statistically significant evidence that the following migrants categories are more likely to attend entrepreneurial programmes (holding other thing fixed): *migrants who intended to stay in Bangladesh and has no prior experience of doing business.*

Needs for Service

- 79% of migrants need help to go abroad. The need for help to go abroad is high for both male (81%) and female (29%) respondents. For the kind of assistances that they would need to go abroad, 67% reported financial assistance and 41% reported assistance related to visa, recruiting agency related and work permit, alluding that travel expenses and other financial constraints like visa processing fees pose significant barriers.
- Only 11% of the respondents do know where to get help or obtain information to go abroad. *No female respondent reported to know where to get information and help.*
- However, only 5% reported the need for information when asked what help they need, and all of them are male, whereas 20% of the full sample needed legal aid or some other form of assistance.

Appendix

Table 2-2: Need for Loans: Across Gender, Reason of Return and Intention

Factors	Needs loan to either stay back or go abroad (616)	
	No	Yes
Full sample	14.90%	85.10%
Gender		
Female (n=28)	21.40%	78.60%
Male (n=588)	14.60%	85.40%
Reason		
Job loss (n=127)	9.40%	90.60%
Uncertainty (n=209)	12.40%	87.60%
On leave (n=280)	19.30%	80.70%
Intention		
Intent to stay (n=82)	12.20%	87.80%
Intent to go abroad (n=498)	15.90%	84.10%
Not sure (n=36)	8.30%	91.70%

Table 2-3: Plan to Start Business in Future: Across Gender, Reason of Return and Intention

Factors	Wants to start a business in the future (616)	
	No	Yes
Full sample	30.50%	69.50%
Gender		
Female (n=28)	46.40%	53.60%
Male (n=588)	29.80%	70.20%
Reason		
Job loss (n=127)	22.00%	78.00%
Uncertainty (n=209)	26.80%	73.20%
On leave (n=280)	37.10%	62.90%
Intention		
Intent to stay (n=82)	20.70%	79.30%
Intent to go abroad (n=498)	31.70%	68.30%
Not sure (n=36)	36.10%	63.90%

Table 2- 4: Need for Capital and its Possible Sources: Across Gender, Reason of Return and Intention

Factors	Source of capital for starting a business (428)				
	Savings/Asset	Borrowing from acquaintances	Borrowing from moneylender	NGO	Bank
Full sample	25.90%	44.20%	11.00%	38.80%	29.00%
Gender					
Female	6.70%	13.30%	13.30%	13.30%	40.00%
Male	26.60%	45.30%	10.90%	39.70%	28.60%
Reason					
Job loss	26.30%	45.50%	18.20%	36.40%	23.20%
Uncertainty	20.30%	35.90%	6.50%	38.60%	31.40%
On leave	30.70%	50.60%	10.80%	40.30%	30.10%
Intention					
Intent to stay	9.20%	44.60%	13.80%	38.50%	41.50%
Intent to go abroad	30.00%	44.70%	9.40%	40.60%	25.90%
Not sure	13.00%	34.80%	26.10%	13.00%	39.10%

Table 2-5: Need for Loans: Across Household's Socioeconomic Information and Business Plan

Factors	Need loans for either stay back or go abroad (616)	
	No	Yes
Full sample	14.90%	85.10%
Wealth index		
1st, lowest	9.80%	90.20%
2nd, lower	12.20%	87.80%
3rd, middle	17.90%	82.10%
4th, upper	13.00%	87.00%
5th, top most	21.80%	78.20%
Household savings (in taka) before March 2020		
No Savings (n=353)	15.00%	85.00%
Less than 50000 (n=138)	18.80%	81.20%
More than 50000 (n=125)	10.40%	89.60%
Household loans (in taka) before March 2020		
No loans (n=202)	23.30%	76.70%
< 50000 (n=40)	15.00%	85.00%
50000-99999 (n=44)	11.40%	88.60%
100000-149999 (n=72)	13.90%	86.10%
150000+ (n=258)	9.30%	90.70%
Wants to start a business in the future (616)		
No (n=188)	19.70%	80.30%
Yes (n=428)	12.90%	87.10%

Table 3-3: Need for Certified Training: Across Age, Literacy and Previous Training Experience

Factors	Interested in retraining or higher training to get a certificate in Bangladesh (616)	
	No	Yes
Full sample	66.60%	33.40%
Age		
Less or equal 35 (n=327)	66.70%	33.30%
Greater than 35 (n=289)	66.40%	33.60%
Literacy		
illiterate (n=87)	75.90%	24.10%
Literate (n=529)	65.00%	35.00%
Got training before going abroad (n=616)		
No (n=472)	68.40%	31.60%
Yes (n=144)	60.40%	39.60%

Table 3-4: Need for Certified Training: Across Gender, Reason of Return and Intention

Factors	Interested in retraining or higher training to get a certificate in Bangladesh (616)	
	No	Yes
Full sample	66.60%	33.40%
Gender		
Female (n=28)	85.70%	14.30%
Male (n=588)	65.60%	34.40%
Reason		
Job loss (n=127)	59.80%	40.20%
Uncertainty (n=209)	68.90%	31.10%
On leave (n=280)	67.90%	32.10%
Intention		
Intent to stay (n=82)	68.30%	31.70%
Intent to go abroad (n=498)	68.10%	31.90%
Not sure (n=36)	41.70%	58.30%

Table 3- 5: Training Migrants Found Useful to Get Job Abroad; Across Gender, Reason to Return and Future Plan

Factors	Training that will prepare for a better job abroad (616)						
	Electrical connection / General electronics	AutoCAD/ Computer office application/ Mobile servicing	Beautification/ Makeup/Dress making	Plumbing	Motor cycle repairing/ Refrigeration/ Air-conditioning	Home assistance/ Hospitality	Other
Full sample	34.30%	10.70%	4.50%	14.10%	9.90%	11.90%	41.70%
Gender							
Female	0.00%	3.60%	28.60%	0.00%	0.00%	39.30%	67.90%
Male	35.90%	11.10%	3.40%	14.80%	10.40%	10.50%	40.50%
Reason							
Job loss	33.90%	6.30%	0.80%	21.30%	11.00%	9.40%	43.30%
Uncertainty	35.40%	11.00%	7.70%	13.40%	7.70%	11.50%	39.70%
On leave	33.60%	12.50%	3.90%	11.40%	11.10%	13.20%	42.50%
Intention							
Intent to stay	24.40%	11.00%	13.40%	8.50%	4.90%	13.40%	57.30%
Intent to go abroad	36.70%	10.20%	3.40%	15.30%	10.40%	11.60%	39.60%
Not sure	22.20%	16.70%	0.00%	11.10%	13.90%	11.10%	36.10%

Table 3- 6: Need for Entrepreneurial Training: Across Gender, Reason of Return and Future Plan

Factors	Do you need any training to develop entrepreneurial skills? (616)	
	No	Yes
Full sample	66.20%	33.80%
Gender		
Female (n=28)	75.00%	25.00%
Male (n=588)	65.80%	34.20%
Reason		
Job loss (n=127)	53.50%	46.50%
Uncertainty (n=209)	69.40%	30.60%
On leave (n=280)	69.60%	30.40%
Intention		
Intent to stay (n=82)	54.90%	45.10%
Intent to go abroad (n=498)	68.70%	31.30%
Not sure (n=36)	58.30%	41.70%

Table 4-1: Need for Source of Information and Help: Across Gender, Reason of Return and Intention

Factors	Knows from where to get help or obtain information in order to go abroad (616)	
	No	Yes
Full sample	88.60%	11.40%
Gender		
Female (n=28)	100.00%	0.00%
Male (n=588)	88.10%	11.90%
Reason		
Job loss (n=127)	92.10%	7.90%
Uncertainty (n=209)	86.60%	13.40%
On leave (n=280)	88.60%	11.40%
Intention		
Intent to stay (n=82)	93.90%	6.10%
Intent to go abroad (n=498)	87.30%	12.70%
Not sure (n=36)	94.40%	5.60%

Table 4-2: Need Help to Go Abroad: Across Gender, Reason of Return and Intention

Factors	Need help to go abroad (616)	
	No	Yes
Full sample	21.30%	78.70%
Gender		
Female (n=28)	71.40%	28.60%
Male (n=588)	18.90%	81.10%
Reason		
Job loss (n=127)	31.50%	68.50%
Uncertainty (n=209)	24.90%	75.10%
On leave (n=280)	13.90%	86.10%
Intention		
Intent to stay (n=82)		
Intent to go abroad (n=498)	7.80%	92.20%
Not sure (n=36)	27.80%	72.20%

Table 4-3: Types of Assistance Required to Go Abroad

Factors	Type of assistances need to go abroad (616)				
	Financial	Recruiting Agency/ Visa/ Work permit	Government agency related	Legal aid/ Other	Information
Full sample	66.88%	41.40%	17.69%	19.81%	4.71%
Gender					
Female (n=28)	25.00%	14.29%	7.14%	17.86%	0.00%
Male (n=588)	68.88%	42.69%	18.20%	19.90%	4.93%
Reason					
Job loss (n=127)	55.91%	44.88%	15.75%	18.11%	3.94%
Uncertainty (n=209)	66.99%	39.71%	16.75%	22.01%	5.26%
On leave (n=280)	71.79%	41.07%	19.29%	18.93%	4.64%
Intention					
Intent to stay (n=0)					
Intent to go abroad (n=498)	78.31%	50.00%	20.68%	23.69%	5.62%
Not sure (n=29)	61.11%	16.67%	16.67%	11.11%	2.78%

Table 5-1: Summary Statistics from the Regression of Financial Needs

Factors/ variables	Mean	Standard deviation
Need loans (Base category: No)		
Yes	0.85	0.36
Household head (Base category: No)		
Yes	0.80	0.40
Household loans before March 2020 (Base category: No loans)		
1-50000	0.07	0.25
50001-149999	0.19	0.40
150000+	0.42	0.49
Household savings before March (Base category: No savings)		
< 50000	0.22	0.42
50000 or above	0.21	0.40
Reason of return (Base category: On leave)		
Uncertainty	0.34	0.48
Job loss	0.21	0.41
Intend to do business in future (Base category: No)		
Yes	0.69	0.46

Table 5-2: Summary Statistics from Regression of Vocational and Technical Training Needs

Factors/ variables	Mean	Standard deviation
Need vocational and technical training (Base category: No)		
Yes	0.33	0.47
Gender (Base category: Female)		
Male	0.95	0.21
Age (Base category: 25 or below)		
26+	0.93	0.26
Literacy (Base category: Illiterate)		
Literate	0.86	0.35
Received training before going abroad (Base category: No)		
Yes	0.23	0.42
Returned empty-handed (Base category: No)		
Yes	0.66	0.47
Region (Base category: Asia)		
Middle east	0.59	0.49
Other	0.03	0.18
Intend to do business in the future (Base category: No)		
Yes	0.69	0.46

Table 5-3: Summary Statistics from Regression of Entrepreneurial Training Needs

Factors/ variables	Mean	Standard deviation
Need entrepreneurial training (Base category: No)		
Yes	0.48	0.50
Reason of return (Base category: On leave)		
Uncertainty	0.34	0.48
Job loss	0.24	0.43
Intention (Base category: Intent to go abroad)		
Intent to stay in Bangladesh	0.16	0.38
Prior experience of doing business (Base category: Yes)		
No	0.6	0.49