



Global Forum on Adaptive Social Protection

Protecting lives and livelihoods in times of crisis

13-15 June 2023 • Berlin



The Realities of Scale:

Maximizing resilience outcomes through Economic Inclusion

Maximizing Resilience Outcomes through Economic Inclusion in the context of Bangladesh



Federal Ministry
for Economic Cooperation
and Development

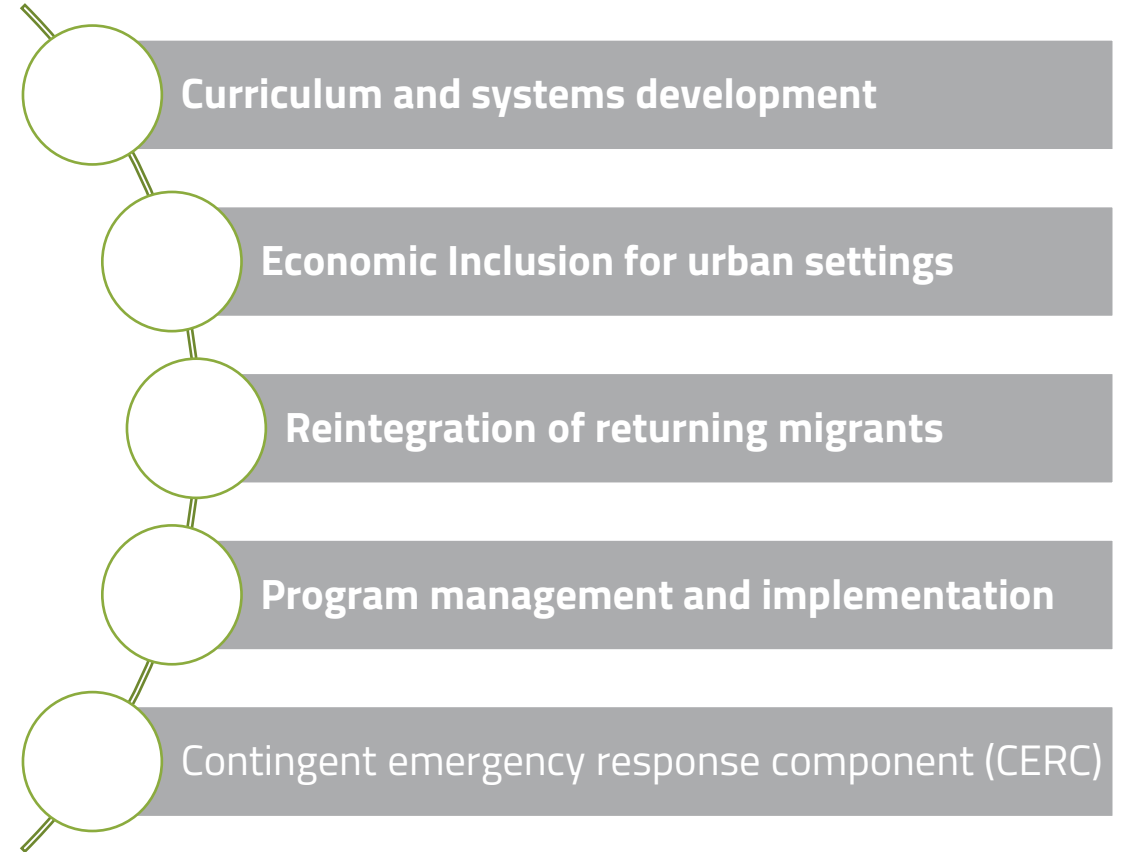



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Economic Inclusion in Bangladesh

RAISE 5 components

- Bangladesh has a long history of implementing safety net programs, contributing to consumption-smoothing and poverty reduction.
- However, gaps remained, especially to provide support during crisis and labor market insertion.
- COVID-19 showed the necessity of redoubling efforts around Economic Inclusion. The Government launched the “Recovery and Advancement of Informal Sector Employment” RAISE project
- RAISE’s main objective is to provide services that can enhance earning opportunities for low-income urban youth, urban youth impacted by COVID-19 and returning migrants.





Importance of maximizing resilient outcomes and incorporating migrant workers

Migration has been recognized as an important driver for economic growth and poverty reduction in Bangladesh:

- Over last five years, Bangladesh received on average **USD 20 billion annually** as remittance

Lack of awareness

- Uninformed decision making
- Involvement of middlemen

Low skills

- Added vulnerabilities
- Risky jobs
- Low wages

Migrant workers tend to be more vulnerable to risks and shocks than many other population groups

High cost

- Visa trading in destination countries
- High indebtedness

Problems at destination

- Wage theft
- Lack of standard working conditions and accommodation
- Lack of health services & health insurance

Economic inclusion support for migrants





Interventions

Awareness Building and Information Dissemination

- Mandatory pre-departure orientation for all outgoing workers
- Multi-channel communication system

Skills Development

- 110 Technical Training Centers (TTC) for overseas employment across the country
- Other technical and vocation training centers for skills development
- Incentives for skills development training through different projects (STEP, SEIP, ASSET)

Job Placement and Entrepreneurship Support

- 42 District manpower offices and TTCs to provide job placement services
- One state-owned recruitment agency (BOESL) and 2,273 licensed private recruitment agencies
- 4 Apprenticeship offices for providing apprenticeship with local employers
- Referral service for returnee migrants to under RAISE project

Access to Financial Services

- Specialized bank for providing financial services to the outbound as well as returnee workers
 - Probashi Kalyan Bank (Expatriates' Welfare Bank) with 102 branches in migration-intensive districts
 - Provides loans without any collateral to outbound workers for meeting cost of migration
 - Provides reintegration investment loan to returnees
 - Special USD 70 million reintegration loan @4% interest
- Opening bank account before a worker's departure is mandatory



Interventions

Social Assistance

- Mandatory life insurance for outbound workers at nominal premium (one-time premium of USD 10 for 5-year life insurance)
- Benefit of USD 10,000 in case of death or major disability
- Benefits for minor disability
- Broad range of welfare support from Wage Earners Welfare Board, including death compensation, stipends for migrants' children's education, allowance for migrants' children with disabilities.

Social Integration and Networking

- Reintegration Policy (under development)
- Initiatives include:
 - Recovery and Advancement of Informal Sector Employment (RAISE) (WB)
 - Prepare database of returnees
 - Provide counseling and referral services through 30 Welfare Centres
 - Provide cash incentives
 - Provide free Recognition of Prior Learning training and certification
 - Prattasha (EU, IOM)
 - Reintegration of returnees from EU and transit countries

Legal Support and Advocacy

- Legal support provided to expatriate workers in destination countries through labour welfare wings in Bangladesh missions
- Legal support also provided in country



Way Forward

Implementation of 10-point paradigm shift

1. Institutional and Legal Reform and Capacity Enhancement
2. Market expansion
3. Skilled migration
4. Comprehensive digitization
5. Access to services
6. Access to finance
7. Protection, Rights and Well-being
8. Cost of migration
9. Reintegration
10. Private Sector and Stakeholder Engagement



Requires collaborative partnerships:

- Whole of Government and Whole of Society Approach
- National Steering Committee composed of different public and private partners and headed by Honourable Prime Minister
- Support of Development Partners (WB, IOM, ILO, SDC, UN Women, ICMPD)
- Civil society organizations

Thank you!

13 June 2023

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Senior Secretary

Ministry of Expatriates' Welfare and
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