RAPID ASSESSMENT
NEEDS AND VULNERABILITIES OF INTERNATIONAL
AND INTERNAL RETURN MIGRANTS IN COX’S BAZAR

REGIONAL EVIDENCE FOR MIGRATION ANALYSIS AND POLICY (REMAP)
INTERNATIONAL ORGANIZATION FOR MIGRATION (IOM)
DISPLACEMENT TRACKING MATRIX (DTM)
DEFINITIONS

Returnee: The term “returnee” in this document refers to former Bangladeshi migrants who returned to their point of departure within Bangladesh during the survey period. This could be within the territorial boundaries of Bangladesh or between a country of destination or transit and Bangladesh.

ACRONYMS

BDT: Bangladeshi Taka
BMET: Bureau of Manpower, Employment and Training
DTM: Displacement Tracking Matrix
IOM: International Organization for Migration
MFI: Microfinance institution
NGO: Non-governmental organization
NPM: Needs and Population Monitoring
REMAP: Regional Evidence for Migration Analysis and Policy
USD: United States Dollar

Statistical Notes:
1. When the label “Multiple answers possible” appears above a graph, it means that a single respondent was allowed to provide more than one answer. For this reason, totals do not add up to 100 per cent.
2. Statistics representing less than 10 people will be marked with an asterisk. Percentages of zero are automatically assumed to represent less than 10 people since the total sample size in this report is less than 1000.

DISCLAIMER

This report is part of the outputs under the European Union funded project “Regional Evidence for Migration Analysis and Policy (REMAP)”. The objective of DTM REMAP is to strengthen the evidence-based formulation and implementation of humanitarian and development policy and programming on migration and forced displacement in the Islamic Republic of Afghanistan, People’s Republic of Bangladesh, Islamic Republic of Iran, Republic of Iraq and the Islamic Republic of Pakistan through the use of the Displacement Tracking Matrix (DTM). The findings, interpretations and conclusions expressed herein do not necessarily reflect the views of IOM, its Member States, the European Union or other donors. The designations employed and the presentation of material throughout the work do not imply the expression of any opinion whatsoever on the part of IOM concerning the legal status of any country, territory, city or area, or of its authorities, or concerning its frontiers or boundaries.

This publication was produced with the financial support of the European Union. Its contents are the sole responsibility of IOM and do not necessarily reflect the views of the European Union.
BACKGROUND

As the COVID-19 pandemic emerged globally, migrant workers, both internationally and within Bangladesh, found themselves facing a new set of challenges and vulnerabilities. With limited access to income-generating activities, social services, healthcare systems, and social support networks, many have opted to return home. During May and June 2020, IOM, supported by the European Union under the regional program REMAP, along with the NPM team based in Cox’s Bazar, completed data collection on the needs and vulnerabilities of international and internal Bangladeshi migrant returnees. A rapid assessment report on all surveyed migrants was developed shortly afterwards, focusing on the demographic and socio-economic profile of returnees, their livelihoods and employment, their migration and return experiences and practices, and their economic and social challenges and aspirations.

Following the country-level rapid assessment, data was analysed on the district level in order to gauge potential geographical distinctions and provide greater nuance and detail to the focus themes. This district-level report summarizes the findings in Cox’s Bazar.

Snowball sampling was used from a returnee list provided by the Government of Bangladesh in order to determine a sample population for this study. Due to mobility restrictions, data collection was phone-based. Returnees were categorized as either international, having returned from outside Bangladesh, or internal, having returned to their home district from another district in Bangladesh. Due to the sampling method, the survey is non-probabilistic, meaning that the sample is not necessarily representative of the returnee population of Bangladesh. Additionally, the number of female respondents was low, so the report does not necessarily represent the needs and vulnerabilities of female returnees.

Both internal and international returnee respondents face a diverse set of socio-economic challenges and vulnerabilities since they returned to Cox’s Bazar. Due to a lack of employment opportunities and the loss of remittances, survey respondents face severe drops in their income. Moreover, international and internal returnee respondents indicated that they experience social and mental issues since they returned. Notably, more international (41%) than internal (28%) survey respondents aspire to be self-employed in the future. Finally, more international returnee respondents (93%) indicated that they want to re-migrate compared to internal returnee respondents (85%).
INTERNATIONAL RETURNEES
**DEMOGRAPHICS OF INTERNATIONAL RETURNENES**

### POPULATION PYRAMID

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Male (%)</th>
<th>Female (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>65+</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>55-64</td>
<td>0%</td>
<td>2%*</td>
</tr>
<tr>
<td>45-54</td>
<td>0%</td>
<td>11%</td>
</tr>
<tr>
<td>35-44</td>
<td>25%*</td>
<td>25%</td>
</tr>
<tr>
<td>25-34</td>
<td>75%*</td>
<td>52%</td>
</tr>
<tr>
<td>16-24</td>
<td>0%</td>
<td>10%</td>
</tr>
</tbody>
</table>

The majority of the sample population were male in between 25 and 44 years old. Sixty-three per cent of respondents reported being married at the time of the interview, and of respondents who were married or had been married, 49 per cent had children.

A large majority of respondents had completed some form of formal education (96%). Of those, the most common level of completion was secondary education (31%), followed by primary education (26%). More than half of all respondents reported that their households were earning no income (53%) at the time of the interview.

### EDUCATION LEVEL (top 5 answers)

- **Primary education**: 26%
- **Secondary education**: 31%
- **Secondary school certificate or equivalent**: 15%
- **Higher secondary certificate or equivalent**: 14%
- **Post graduate or equivalent**: 5%*

### CURRENT TOTAL AVERAGE MONTHLY HOUSEHOLD INCOME IN BDT

- **No income**: 53%
- **Less than 5,000**: 5%*
- **5,001-10,000**: 13%
- **10,001-15,000**: 8%
- **20,001-25,000**: 5%*
EMPLOYMENT OF INTERNATIONAL RETURNEES

EMPLOYMENT STATUS (multiple answers possible)

<table>
<thead>
<tr>
<th></th>
<th>Prior to Migration</th>
<th>In the Last Country of Employment Outside of Bangladesh</th>
<th>Current</th>
<th>Aspirational</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private sector</td>
<td>16%</td>
<td>54%</td>
<td>5%</td>
<td>34%</td>
</tr>
<tr>
<td>Public sector</td>
<td>1%</td>
<td>0%</td>
<td>0%</td>
<td>1%</td>
</tr>
<tr>
<td>Daily wages</td>
<td>20%</td>
<td>28%</td>
<td>5%</td>
<td>12%</td>
</tr>
<tr>
<td>Contractor</td>
<td>2%</td>
<td>9%</td>
<td>0%</td>
<td>5%</td>
</tr>
<tr>
<td>Self-employed/business</td>
<td>24%</td>
<td>6%</td>
<td>5%</td>
<td>41%</td>
</tr>
<tr>
<td>Unemployed</td>
<td>20%</td>
<td>0%</td>
<td>83%</td>
<td>0%</td>
</tr>
<tr>
<td>Student</td>
<td>17%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Retired</td>
<td>0%</td>
<td>1%</td>
<td>1%</td>
<td>0%</td>
</tr>
<tr>
<td>Housewife</td>
<td>2%</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Other</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>I do not know</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>9%</td>
</tr>
</tbody>
</table>

Note: 1% (last country of employment) and 1% (aspirational) of respondents responded "Do not want to answer" when asked about their employment status.
The primary forms of employment for international returnee respondents prior to migration were self-employment (24%), daily wages (20%) and the private sector (16%). However, 20 per cent of respondents reported that they were unemployed prior to migration. In the last country of employment, both working in the private sector (54%) and working for daily wages (28%) became more significant as opposed to prior to migration (16% and 20%). During the reporting period, a large proportion of respondents reported that they were unemployed (83%). This reflects the current challenges with livelihood opportunities due to COVID-19 response measures. A large proportion of respondents aspired to be self-employed (41%) in the future. This was followed by working in the private sector (34%) and working for daily wages (12%).

Occupational sectors also shifted throughout international returnee respondents’ migration journey. Prior to migration, agriculture and forestry were the most common occupational sector (29%), while construction was the most important occupational sector in the last country of employment (25%) and aspirationally (19%). Hospitality become more important in the last country of employment (14%) and aspirationally (15%) as opposed to prior to migration (6%). Manufacturing was an important occupational sector in the last country of employment (15%).

The majority of respondents (71%) earned less than BDT 35,000 (412.74 USD)* per month in their last country of employment, with only two per cent earning less than BDT 15,000 (176.90 USD)*. Four per cent of respondents earned more than BDT 75,000 (884.43 USD)* per month in the last country of employment.

*Exchange rates are 84.8 BDT to 1 USD, according to the UN Operational Rates of Exchange between 1 August to 1 September 2020.
**MIGRATION AND RETURN JOURNEY OF INTERNATIONAL RETURNEES**

**WHEN DID YOU LEAVE YOUR HOME DISTRICT?**

- In 2017 or before: 70%
- In 2018: 12%
- First half of 2019 (Jan-Jun): 4%
- Second half of 2019 (Jul-Dec): 5%
- In 2020: 11%

**FROM WHICH COUNTRY DID YOU RETURN?**

- Saudi Arabia: 31%
- United Arab Emirates: 30%
- Oman: 13%
- Malaysia: 12%
- Qatar: 5%

**DID YOU GO ABROAD THROUGH THE BMET OR GOVERNMENT CHANNELS?**

- Yes: 15%

**HOW MUCH DID YOU PAY FOR THE FACILITATION OF MIGRATION?**

- BDT 367,368
  - Average amount paid by those who went abroad through BMET or government channels (USD 4,332.17)*
- BDT 669,075
  - Average amount paid by those who did not go abroad through BMET or government channels (USD 7,890.04)*

**HOW DID YOU OBTAIN MONEY FOR MIGRATION FACILITATION?**

- Financial help from the family: 73%
- Loan: 45%
- Sold land/property: 30%
- Own saving: 22%
- Do not want to answer: 0%

**IF YOU USED A LOAN TO OBTAIN MONEY, WHAT WAS THE SOURCE OF THE LOAN?**

- Family/Friends: 86%
- MFIs: 14%*
- Private bank: 14%*
- Money lenders: 12%*
- Public Bank: 3%*
- Other: 1%

**REMITTANNCES IN BDT**

- 89% of respondents sent money home every month

**WHEN DID YOU RETURN?**

- Between two and three months ago: 24%
- Between two and three months ago: 63%
- 31-60 days ago: 12%
- 15-30 days ago: 1%
- 8-14 days ago: 1%
- 0-7 days ago: 0%

*Exchange rates are 84.8 BDT to 1 USD, according to the UN Operational Rates of Exchange between 1 August to 1 September 2020.*
WHAT WAS YOUR POINT OF ENTRY?

- Airport: 99%
- Land border: 1%

WHO PAID FOR YOUR RETURN JOURNEY?

- I paid myself: 80%
- Employer: 13%
- Family and or friends: 10%
- Host Government: 7%

WHY DID YOU RETURN?

- Came home to Bangladesh for holiday and will return: 23%
- My family wanted me to come back: 22%
- Returned for personal/family issue: 12%
- Came home to Bangladesh for holiday and then lost my job: 12%
- I was worried about COVID-19 so I left: 11%

IF YOUR RETURN WAS DUE TO COVID-19, HOW WERE YOU TREATED IN THE COUNTRY FROM WHICH YOU RETURNED AFTER COVID-19 CAME INTO EFFECT?

- No COVID-19 response: 42%
- Access to information on COVID-19: 12%
- Prior notice of sending back due to COVID-19: 9%
- Access to health services: 7%
- Health and safety measures in workplaces and in places of living: 5%

66% Of respondents received their final wages before returning

Seventy per cent of respondents had emigrated from Bangladesh during or before 2017, with 15 per cent having gone abroad via the BMET or government channels. Money for migration was obtained largely through financial help from friends and family (73%). Eighty-nine per cent of the sample population sent remittances home, most often less than BDT 20,000 (235.85 USD)* (78%).

Eighty-seven per cent of respondents returned to Bangladesh two to six months ago. The majority returned via air travel (99%) while the remaining returned via a land border (1%). Eighty per cent paid for their return journeys by themselves and 13 per cent were supported by their employers.

When asked the reason for their return, 35 per cent of respondents returned to Bangladesh because of holidays. Of those, 23 per cent reported that they will return, while 12 per cent reported that they lost their job after they returned. Twenty-two per cent returned because their family wanted them to come back. Another 12 per cent returned for personal or family issues and 11 per cent returned because they were worried about COVID-19.

According to 42 per cent of respondents, there was no COVID-19 response in the country from which they returned. However, 12 per cent received access to information on COVID-19 and 9 per cent had prior notice of being sent back to Bangladesh due to COVID-19. Seven per cent had access to health services and 5 per cent experienced health and safety measures in workplaces and in places of living. Thirty-four per cent of international returnee respondents did not receive their final wages before returning to the country.

*Exchange rates are 84.8 BDT to 1 USD, according to the UN Operational Rates of Exchange between 1 August to 1 September 2020.
52% Of respondents experienced challenges upon returning to their community

FREQUENCY OF CONSUMPTION PER FOOD TYPE (top 5 answers)
Over the past 7 days, on how many days did you and your household consume these types of food?

FOOD CONSUMPTION SCORES
- 71%
- 13%
- 16%

Cereals and tubers
Oil and fats
Vegetables
Meat or fish
Pulses, nuts and seeds

Acceptable
Borderline
Poor

AVERAGE NUMBER OF DAILY MEALS CONSUMED BY HOUSEHOLD*
- 91%
- 72%
- 3%
- 2%

1 2 3 >3

Over half of all respondents experienced challenges upon returning to Bangladesh (52%). Returnees’ main primary challenge was finding a job (56%) followed by financial problems (15%) and physical health (15%). However, it is important to note the relevance of the main secondary challenges: mental/psychosocial health issues (25%), repayment of debts (25%) and physical health (13%). These issues reflect the multi-faceted effects of COVID-19 and its relationship with both social and economic factors.

Another indication of household challenges is the drop in income after the respondents’ return. Fifty-three per cent of respondents reported a more than 60 per cent drop in household income and 29 per cent reported a drop between 40 and 60 per cent. A convergence of factors, such as the loss of remittances, the scarcity of income generating activities due to COVID-19, the risk of working instead of isolating during the pandemic and others, may contribute to these drops in income.

*19.1% of interviews with international returnees were conducted during Ramadan, which could be a contributing factor to the decrease in meals.
In total, 46 per cent of respondents or respondent households reported that they owed debt, a majority of which was owed to family and friends (80%), private bank (17%) and MFIs/Self help groups/NGOs (8%).

Prior to returning, the majority of internal returnee respondents planned to repay their debts with the personal income they would earn through their job abroad (72%). Another 15 per cent reported income made through business activities to repay their debts. Other repayment methods were income/job earnings from family members (7%), borrowing money from family/friends (5%) and selling assets (3%).

Alternatively, 27 per cent of respondents did not know how they would repay their debt after having returned to their home districts. Eighteen per cent planned to repay their debt with income made through business activities. This was followed by income/job earnings from family members (17%), personal income made through a formal job (13%) and selling assets (10%).
FUTURE EMPLOYMENT ASPIRATIONS OF INTERNATIONAL RETURNEES

RESPONDENTS PLANNING TO BE EMPLOYED

53% Of respondents were planning to be employed in the private sector, employed in the public sector, work for daily wages, or work as a contractor.

RESPONDENTS PLANNING TO BE SELF-EMPLOYED

41% Of respondents were planning to be self-employed or to start or own a business.

IF YOU PLAN TO BE SELF-EMPLOYED, DO YOU HAVE THE SEED MONEY TO START YOUR BUSINESS?

17%* Yes

Among internal returnee respondents, 53 per cent were planning to be employed in the future. This included those wanting to work in the private sector, in the public sector, for daily wages and as contractors. Alternatively, 41 per cent of respondents aspired to be self-employed in the future, either starting or running their own business.

Of the respondents who planned to be self-employed, 17 per cent had seed money to start their business. Those who did not, planned to arrange for seed money primarily through loans (68%). Family finances were also an important method through which respondents planned to attain seed money (39%), followed by selling land or property (7%).

One per cent of female international returnee respondents planned to be housewives in the future.
FUTURE MIGRATION ASPIRATIONS OF INTERNATIONAL RETURNEES

When asked whether they would want to re-migrate, 69 per cent of the sample population responded positively to international migration, while only three respondents wanted to re-migrate internally. Twenty-four per cent of respondents reported that they would not want to re-migrate. Among those that wanted to re-migrate, the majority of respondents reported that they want to leave after COVID-19 ends (69%). Five per cent of respondents did not know when they would re-migrate.

Almost all respondents who want to re-migrate would choose to go back to the same country that they were previously working in prior to returning to Bangladesh (93%). Meanwhile, 74 per cent of respondents were interested in upgrading their skill set. Twenty-four per cent have already taken training to upgrade their skill set and of those, 16 per cent have a training certificate.

**IF YOU WANT TO RE-MIGRATE, WHERE?**
**INTERNATIONAL DESTINATIONS** (top 4 answers)
- Saudi Arabia: 30%
- United Arab Emirates: 29%
- Malaysia: 12%
- Oman: 12%

**IF YOU WANT TO RE-MIGRATE TO THE SAME COUNTRY, WHICH ONE?** (top 4 answers)
- United Arab Emirates: 29%
- Saudi Arabia: 28%
- Malaysia: 11%
- Oman: 11%

**IF YOU WANT TO RE-MIGRATE, WHEN?**
- After COVID-19 ends: 69%
- Within 4 weeks: 9%*
- Between two and three months: 13%
- Between four and six months: 3%*
- After more than 6 months: 1%
- I do not know: 5%
INTERNAL RETURNEES
The majority of respondents in the internal returnee sample population were male in between 16 and 34 years old. Thirty-one per cent of respondents reported being married at the time of the interview, and of respondents who were married or had been married, 25 per cent had children.

Ninety-eight per cent of respondents had completed some form of formal education. Of those, the most common level of completion, inversely to international returnee respondents, was graduate or equivalent (23%), followed by secondary education (18%). Nearly 50 per cent (49%) of internal returnees reported no monthly household income at the
EMPLOYMENT STATUS (multiple answers possible)

<table>
<thead>
<tr>
<th>Employment Status</th>
<th>Prior to Migration</th>
<th>In the Last District of Employment Outside of Home District</th>
<th>Current</th>
<th>Aspirational</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private sector</td>
<td>22%</td>
<td>68%</td>
<td>15%</td>
<td>53%</td>
</tr>
<tr>
<td>Public sector</td>
<td>0%</td>
<td>4%</td>
<td>0%</td>
<td>18%</td>
</tr>
<tr>
<td>Daily wages</td>
<td>10%</td>
<td>7%</td>
<td>4%</td>
<td>6%</td>
</tr>
<tr>
<td>Contractor</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Self-employed/business</td>
<td>12%</td>
<td>10%</td>
<td>3%</td>
<td>28%</td>
</tr>
<tr>
<td>Unemployed</td>
<td>14%</td>
<td>1%</td>
<td>68%</td>
<td>0%</td>
</tr>
<tr>
<td>Student</td>
<td>40%</td>
<td>11%</td>
<td>9%</td>
<td>3%</td>
</tr>
<tr>
<td>Retired</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Housewife</td>
<td>2%</td>
<td>0%</td>
<td>2%</td>
<td>0%</td>
</tr>
<tr>
<td>Other</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>2%</td>
</tr>
<tr>
<td>I do not know</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>6%</td>
</tr>
</tbody>
</table>

Note: 1% of respondents responded “Do not want to answer” when asked about their aspirational employment status.
Prior to migration, a large proportion of respondents indicated that they were students (40%). This declined to 11 per cent in the last district of employment. Meanwhile, participation in the private sector increased from prior to migration (22%) to working in the last district of employment (68%). During the reporting period, 68 per cent of respondents were unemployed, while 15 per cent worked in the private sector. More than half of all internal returnee respondents aspired to work in the private sector in the future (53%), while 28 per cent planned to be self-employed and 18 per cent planned to work in the public sector.

The internal returnee respondents reported various occupational sectors throughout their migration journey, with manufacturing becoming more significant in the last district of employment (26%) as opposed to prior to migration (0%). Manufacturing was also one of the most common aspirational occupations for respondents (22%). On the other hand, work in education stayed consistent prior to migration (20%), in the last district of employment (21%) and aspirationally (27%). Agriculture and forestry was an important occupational sector prior to migration (16%), but declined in significance in the last district of employment (0%) and aspirationally (0%). Finally, compared to international returnees, construction was not an important occupational sector for internal returnees.

The majority of respondents (57%) earned less than BDT 15,000 (176.90 USD)* per month in their last district of employment. None of the respondents for internal returnees earned more than BDT 45,000 (530.66 USD)* in their last district of employment.

*Exchange rates are 84.8 BDT to 1 USD, according to the UN Operational Rates of Exchange between 1 August to 1 September 2020.
### Migration and Return Journey of Internal Returnees

#### When Did You Leave Your Home District?
- In 2017 or before: 58%
- In 2018: 11%
- First half of 2019 (Jan-Jun): 9%
- Second half of 2019 (Jul-Dec): 8%
- In 2020: 14%

#### Remittances in BDT
- 89% of respondents sent money home every month
- <10,000: 72%
- 10,001-25,000: 17%
- 15,001-20,000: 6%
- 20,001-25,000: 3%
- 25,001-30,000: 1%

#### Why Did You Return?
- I was worried about COVID-19: 48%
- I was told to leave the country by my employer because of COVID-19: 44%
- My family asked me to return because of COVID-19: 34%
- My family wanted me to come back: 12%
- I was told the border was closing: 8%

#### When Did You Return?
- Between three and six months ago: 4%
- Between two and three months ago: 67%
- 31-60 days ago: 26%
- 15-30 days ago: 2%
- 8-14 days ago: 1%
- 0-7 days ago: 0%

#### From Which District Did You Return? (Top 5 answers)
- 67% Chattogram
- 21% Dhaka
- 6% Cox's Bazar
- 2%* Narayanganj
- 1%* Bandarban

#### If Your Return Was Due to COVID-19, How Were You Treated in the District from Which You Returned After COVID-19 Came into Effect?
- No COVID-19 response: 55%
- Access to information on COVID-19: 25%
- Prior notice of sending back due to COVID-19: 21%
- Access to health services: 7%
- Health and safety measures in workplace and living space: 5%

*Exchange rates are 84.8 BDT to 1 USD, according to the UN Operational Rates of Exchange between 1 August to 1 September 2020.

Fifty-eight per cent of respondents had left their home districts to migrate to another district in 2017 or before. The most common district to migrate to was Chattogram (67%), followed by Dhaka (21%) and Cox's Bazar (6%).

Eighty-nine per cent of the sample population sent remittances home, mostly less than BDT 10,000 (117.92 USD)* (72%). Almost all respondents returned to their home districts between one month and three months ago (93%), citing personal worries (48%), decisions by their employer (44%) and family concerns (34%) related to COVID-19 as primary reasons for returning.

Fifty-five per cent reported no COVID-19 response in the district from which they returned. On the other hand, 25 per cent reported that they had access to information on COVID-19 in the district from which they returned and 21 per cent received prior notice of being sent back due to COVID-19. Seven per cent had access to health services while five per cent experienced health and safety measures in their workplace and living space. Thirty-nine per cent of respondents did not receive their final wages before returning to their home district.
Fifty-seven per cent of all respondents experienced challenges upon returning to their home district. Similarly to international returnee respondents, internal returnee respondents’ main primary challenge was finding a job (67%). This was followed by financial problems (14%) and mental/psychosocial health (8%). Mental/psychosocial health (36%) and physical health (15%) were significant secondary challenges, while financial problems (42%) were a primary tertiary challenge. This re-emphasizes the pervasiveness of the social and economic impacts of return during COVID-19.

Drops in household income were about the same for internal and international returnees, with more than half of the internal returnees experiencing a more than 60 per cent drop in household income (51%). A further 31 per cent experienced a drop between 40 and 60 per cent.

**20.6% of interviews with internal returnees were conducted during Ramadan, which could be a contributing factor to the decrease in meals.**
DO YOU OR YOUR HOUSEHOLD OWE DEBT?

44%

Of respondents/respondent households owed debt

In total, 44 per cent of respondents or respondent households reported that they owed debt, a majority of which was owed to family and friends (68%), MFIs/Self help groups/NGOs (15%) and private bank (14%).

Prior to returning, the majority of internal returnee respondents planned to repay their debts with the personal income they would earn through their job (59%). Another 28 per cent reported income and job earnings from their family members as a debt repayment method. Ten per cent indicated that they did not know how to repay their debt.

Alternatively, 45 per cent of respondents did not know how they would repay their debt after having returned to their home districts. Twenty-two per cent planned to repay their debt with personal income made through a formal job. This was followed by income/job earnings from family members (13%), borrowing from family and friends (12%) and income from business (7%).

DEBT AMONG INTERNAL RETURNEES

To Whom Do You Owe Your Debt?

Debt Repayment (top 5 answers, multiple answers possible)

Before your return, how did you plan to repay this debt? How do you plan to repay this debt now?
Among internal returnee respondents, 77 per cent were planning to be employed in the future. This included those wanting to work in the private sector, in the public sector, for daily wages and as contractors. Alternatively, 28 per cent of respondents aspired to be self-employed in the future, either starting or running their own business.

Of the respondents who planned to be self-employed, 14 per cent had seed money to start their business. Those who did not, planned to arrange for seed money primarily through loans (51%). Family finances were also an important method through which respondents planned to attain seed money (49%), followed by selling land or property (11%).
FUTURE MIGRATION ASPIRATIONS OF INTERNAL RETURNEES

When asked whether they would want to re-migrate, 84 per cent of the sample population responded positively to internal migration, while only one respondent wanted to re-migrate internationally. Among those who wanted to re-migrate, 84 per cent reported that they want to leave after COVID-19 ends.

While a larger proportion of internal returnee respondents would like to re-migrate as opposed to international returnee respondents (84% versus 71%), fewer internal respondents would choose to migrate to the same place they had left to return home (85% versus 93%). Meanwhile, 88 per cent of respondents are interested in upgrading their skill set. Thirty per cent have already taken training to upgrade their skill set and of those, 34 per cent have a training certificate.

IF YOU WANT TO RE-MIGRATE, WHERE (INTERNAL DESTINATIONS)? (top 4 answers)

1. 68% Chattogram
2. 23% Dhaka
3. 4%* Cox's Bazar
4. 1%* Narayanganj

IF YOU WANT TO RE-MIGRATE TO THE SAME DISTRICT, WHICH ONE? (top 4 answers)

1. 62% Chattogram
2. 20% Dhaka
3. 1%* Narayanganj
4. 1%* Munshiganj

IF YOU WANT TO RE-MIGRATE, WHEN?

- After COVID-19 ends: 84%
- Within 4 weeks: 7%
- Between two and three months*: 4%
- Between four and six months: 0%
- After more than 6 months: 0%
- I do not know: 5%