JSS
Journal
of
Social Science

© 2026 Journal of Social Science
Vol. 9, No. 1, June 2026, pp 1-12
Faculty of Social Sciences
Begum Rokeya University, Rangpur, Bangladesh.
[ISSN 2305-1035]
https://doi.org/10.71213/jss.June2601

Economic and Social Reintegration of Returnee Migrants in Kushtia, Bangladesh

Humayun Kabir[1]

Received: 09 April 2026 Accepted: 25 June 2026 Published: 30 June 2026

Abstract

In the growing literature on the migration–development nexus, the reintegration and comprehensive development of returnee international migrants in Bangladesh remain understudied, partly because the country maintains no dedicated database of returnee migrants. Drawing on semi-structured in-depth interviews and observation with 25 returnee migrants selected through purposive and snowball sampling in Bheramara and Mirpur upazilas of Kushtia district, this study examines the economic development, social status, and reintegration process of returnee migrants. The findings show that most respondents accumulated wealth abroad – commonly in the form of land, homes and multi-storied buildings – and most transitioned into self-employment or small enterprises after return, while a smaller group remained unemployed. Skilled workers and those with longer stays abroad generally achieved more favourable post-return outcomes than unskilled or short-term migrants. Social status improved for migrants with significant wealth and property, while those with limited resources faced stagnation. Critically, all 25 respondents reported receiving no institutional assistance from government or non-governmental organisations for reintegration, leaving the process largely self-driven. The study argues for targeted financial support, skills certification, reintegration counselling, and a national returnee database to strengthen the policy response to this understudied population.

Keywords: *International Migration, Return Migration, Reintegration, Returnee Migrants, Economic Development, Kushtia*

[1] Associate Professor, Department of Gender and Development Studies, Begum Rokeya University, Rangpur, Bangladesh. E-mail: hkabir.gds@brur.ac.bd

Introduction

Migration has appeared as a significant chunk of overall global transformation. To world development scholars, migration mostly carries a positive connotation in relation to the economic and broader development of a nation from multidimensional standpoints. Overseas employment plays an incredible role in the world economy, and Bangladesh, as a nation state, is also a legatee of the robust economy derived from international migration. BMET reports that from 1976 to 2023, a total of 16,075,487 Bangladeshi workers migrated overseas for employment. Many of them have returned home after completing work abroad, but BMET does not preserve a database of returned Bangladeshi migrants (Siddiqui et al., 2023). Over the decades, remittances from Bangladeshi migrant workers have been a key source of the country's foreign exchange and economic development (Asian Development Bank, 2016). Migali et al. (2018) find that international migration is mostly driven by certain middle-income countries, and that young, educated and well-connected individuals are more likely to migrate. As a lower-middle-income country – a status Bangladesh attained in 2015 – the nation is a hub of international labour migration.

The importance of migration has soared over the decades, driven not only by economic motives but also by demographic, socio-cultural, environmental and political factors. Global demand for cheap labour attracts people from developing and under-developed countries to migrate to capitalist economies in pursuit of sustained economic growth (Sassen, 1991). An estimated 281 million people lived outside their country of origin in 2020, equivalent to 3.6 percent of the world population – nearly twice the figure recorded in 1990 (McAuliffe et al., 2021). According to the World Economic Forum (2023), global remittances reached almost $800 billion in 2022, of which Bangladesh received $21 billion; by 2025, Bangladeshi migrants sent a record $32.8 billion (The Daily Star, 2026). Despite this substantial economic contribution, research on the overall development of returnee migrants in Bangladesh remains understudied.

Kushtia is one of the richest districts in Bangladesh, owing to its agriculture, industrialisation and international migration. Bheramara and Mirpur upazilas in particular are well recognised for their 'culture of migration' (Horvath, 2008), yet remain an unexplored area of study for international labour migration – especially concerning the status of returnee migrants. The study area was therefore chosen to examine the overall reintegration and development of returnee international migrants. Accordingly, the objectives of the study are to investigate (i) the economic development, (ii) the social status, and (iii) the reintegration process of returnee migrants in Kushtia into their society.

Literature Review

Theories of Migration and Return

Various theories address both the causes of migration and the phenomenon of return migration. Push-Pull Theory is one of the foundational pillars of migration studies (Lee, 1966) and

remains a widely used model for portraying the driving factors of migration. Lee identifies four categories of factors: those at origin (poverty and unemployment), those at destination (better job opportunities and higher incomes), intervening obstacles (high costs and restrictive laws), and personal factors (age, education and personality). Building on the "Laws of Migration" (Ravenstein, 1885), it is evident that migration is mostly driven by economic necessity or opportunity, and the labour migration from Bangladesh examined in this study is likewise primarily economic in motivation.

Dual Labour Market Theory (Piore, 1979) argues that industrial economies are divided into a primary sector of high-status, stable and well-paying jobs occupied largely by native workers, and a secondary sector of low-wage, unstable and often hazardous jobs that natives tend to avoid. Piore contends that migration is a structural necessity of advanced industrial economies rather than simply a response to wage differentials; Bangladeshi labourers largely occupy the secondary job sector of semi-periphery destination economies.

The New Economics of Labour Migration (NELM) theory (Stark and Bloom, 1985) shifts the analytical focus from the individual to the household, positing that migration is a collective strategy through which families diversify income and manage economic risk, rather than a purely individual pursuit of higher wages. Many Bangladeshi households appear to migrate for precisely this purpose – to diversify family income. Neoclassical economic theory, by contrast, explains migration through prevailing wage differentials between sending and receiving countries, and frames the decision to return as a consequence of migrants failing to maximise expected earnings; NELM instead treats return as an integral part of a successful migration project, occurring once the migrant's household objectives have been met (Cassarino, 2004). In other words, where neoclassical theory frames return migration as a failure experience, NELM treats it as a marker of success.

Reintegration, Preparedness and Motivation

Beyond the causes of migration and return, a distinct strand of literature addresses what happens after migrants come home. Cassarino (2004) proposes that the sustainability of return and reintegration depends substantially on migrants' preparedness – the extent to which return is voluntary, resources (financial, human and social capital) have been accumulated abroad, and the migrant has actively planned the return – combined with their underlying motivation to reintegrate. Migrants who return with limited savings, under duress, or without a clear post-return plan tend to reintegrate less successfully than those who return well-prepared and by choice. This preparedness and motivation framework offers a useful theoretical lens for interpreting the differentiated outcomes observed among the returnee migrants of Kushtia, since respondents in this study varied considerably in tenure abroad, skill acquisition, and the circumstances surrounding their return.

The reintegration process is also shaped by the availability of institutional support. In Bangladesh, government reintegration policies exist on paper – including provisions administered through BMET, the Wage Earners' Welfare Board, and various skills-certification and financial-inclusion schemes – yet evidence suggests these programmes frequently fail to reach ordinary returnees because of limited information dissemination, weak local-level service delivery, and returnees' unfamiliarity with entitlement procedures. This gap between policy design and policy reach is a recurring theme in the literature on labour migration governance in South and Southeast Asia (Wickramasekara, 2019) and is examined empirically for the Kushtia case in the Results section.

Return migration is further associated with psycho-social challenges that are less visible than its economic dimensions but no less consequential. Harkins, Lindgren and Suravoranon (2017) document those unemployment, low wages, lack of savings and psychosocial strain are frequent difficulties migrant workers face upon return across South-East Asia, arising from disrupted family relationships, loss of social networks built abroad, and the pressure of re-establishing an economic role at home. These psycho-social dimensions of reintegration, while beyond the primary scope of the present fieldwork, are acknowledged here as an important avenue that future research on Bangladeshi returnees should address more directly.

Taken together, the theoretical and empirical literature indicates that the economic, social and psychological dimensions of return migration are interdependent, and that institutional support – or its absence – mediates how successfully migrants convert the capital accumulated abroad into sustained reintegration at home. The present study builds on this literature by empirically examining these dimensions among returnee migrants in an understudied district of Bangladesh.

Research Methodology

The study is based on primary data generated through extensive fieldwork conducted in Bheramara and Mirpur upazilas, Kushtia, to capture the diversity of experience among returnee international migrants regarding their overall socio-economic status. A purposive and snowball sample of 25 respondents was selected from Bheramara and Mirpur upazilas: respondents were first identified purposively to ensure variation across destination country, duration of stay abroad, and current employment status, and subsequent respondents were then reached through snowball referrals from earlier participants and local informants. This combined purposive/snowball approach was necessary because no sampling frame or official database of returnee migrants exists in Bangladesh (Siddiqui et al., 2023), making probability sampling infeasible; the purposive component was used specifically to guard against the referral bias that snowball sampling alone can introduce, by deliberately seeking respondents who varied in migration trajectory and post-return outcome rather than relying solely on referral chains within a single social network.

Secondary data from published reports and academic sources were incorporated to contextualise and authenticate the primary findings. Data collection combined semi-structured in-depth interviews, which yielded both qualitative narrative and quantifiable information, with observation of respondents' housing and other visible assets to corroborate self-reported economic status.

The study's findings should be interpreted with due regard to the limitations of a small, non-probability sample drawn from two upazilas. The 25 respondents cannot be considered statistically representative of Bangladesh's returnee migrant population as a whole, and the results are not intended to support population-level generalisation. Rather, the study is best understood as an exploratory, qualitative case study that documents the range and pattern of reintegration outcomes among a purposively diverse group of returnees in a single, culturally distinct migration-sending district, and that generates hypotheses and policy-relevant observations for further, larger-scale investigation.

To analyse the data, thematic analysis was employed to identify patterns across respondents. Respondents were coded based on: (1) skill level abroad (skilled vs. unskilled), (2) migration duration (short-term [<5 years], medium-term [5–10 years], long-term [>10 years]), (3) wealth accumulation (low [<1 million Tk], medium [1–5 million Tk], high [>5 million Tk]), and (4) post-return employment status (employed, self-employed, unemployed). These categories allowed for systematic comparison of outcomes across respondents and form the basis of the analysis presented in the Results and Discussion sections; the full respondent-level dataset is provided in Appendix A.

Results

This section reports the descriptive findings on the economic development, social status and reintegration outcomes of the 25 returnee migrants, coded according to the thematic scheme described above. Interpretation of these findings in relation to the theoretical literature is presented in the Discussion section that follows. The complete respondent-level data are provided in Appendix A, Table A1.

Skill Level and Migration Duration

Of the 25 respondents, 10 held skilled occupations abroad (e.g., electrician, technician, engineer, mechanic supervisor, office assistant), while 15 held unskilled or low-skilled occupations (e.g., general labour, packaging, vending). In terms of migration duration, 5 respondents were short-term migrants (under 5 years), 11 were medium-term migrants (5–10 years), and 9 were long-term migrants (over 10 years). Emigration costs ranged from Tk. 30,000 (respondent 5, Malaysia) to Tk. 550,000 (respondent 24, Malaysia), with the highest costs generally associated with more recent migration episodes.

Wealth Accumulation

Wealth accumulated abroad, summarised in Appendix A, Table A2, was low (under Tk. 1 million) for 5 respondents, medium (Tk. 1–5 million) for 17 respondents, and high (over Tk. 5 million) for 3 respondents. Assets commonly took the form of land, multi-storied buildings, homes and flats; nine respondents (2, 3, 9, 10, 11, 12, 15, 18, 22) specifically invested in real estate. Two respondents reported setbacks despite accumulating capital abroad: respondent 5 sustained a substantial economic loss despite earning Tk. 400,000, and respondent 12 reported that Tk. 2,500,000 in savings was taken by a family member.

Post-Return Employment and Income

Post-return monthly incomes ranged from Tk. 15,000 (respondent 17, puffed-rice vendor) to Tk. 100,000 (respondent 18, business and brick-field owner). Sixteen respondents were self-employed in small trades or enterprises after return, four were in wage employment, four were unemployed (respondents 14, 15, 23, 24), and one respondent's income status was unspecified. Respondents with prior skilled occupations abroad tended to report higher post-return incomes (e.g., respondent 4, an electrician, earning Tk. 50,000) than those in low-skilled occupations abroad (e.g., respondent 17, earning Tk. 15,000).

Institutional Assistance

All 25 respondents reported receiving no assistance regarding reintegration from any government or non-governmental organisation.

Discussion

Economic Development of Returnee Migrants

Return migration is understood to boost individual and household welfare through savings, skill enrichment, and knowledge sharing at the micro level, and to support economic development through human capital formation, entrepreneurship and innovation at the macro level (Wahba, 2026). The results are broadly consistent with this view: most respondents in Kushtia achieved economic gains through migration, primarily in the form of property and savings, though post-return economic development varied considerably. Consistent with NELM's framing of migration as a household risk-diversification and capital-accumulation strategy (Stark and Bloom, 1985), respondents who migrated for longer durations and in skilled occupations – such as respondent 9, who spent sixteen years in Saudi Arabia and accumulated four multi-storied buildings, or respondent 15, an engineer in Qatar – generally converted their time abroad into substantial tangible assets. Conversely, respondent 24's experience, in which a high emigration cost of Tk. 550,000 for a short, one-year stay yielded no savings, illustrates the risk that NELM's household-strategy logic can fail when migration duration is too short to recoup costs, echoing the neoclassical prediction that migrants who cannot maximise expected earnings abroad are more likely to return without economic gain (Cassarino, 2004).

Social Status of Returnee Migrants

Whether return migration enhances a migrant's social status is contested in the literature and appears to depend on the nature of the return and the resources accumulated abroad (Wickramasekara, 2019). The Kushtia findings support this contingent view. Property and asset ownership – visible markers such as land, buildings and homes held by respondents including 9, 10, 15 and 18 – appears to elevate social standing within their communities, while respondents with minimal savings or who were unemployed after return (e.g., respondents 14, 23, 24) appear to occupy a comparatively lower social position. Notably, education did not consistently predict social or economic outcomes: respondent 15 held a Diploma in Engineering yet was unemployed at the time of the study, whereas respondent 9, with only an 8th-grade education, owned four multi-storied buildings. This pattern suggests that, in this context, accumulated capital and length of migration – rather than formal educational attainment – are the stronger correlates of post-return social status, aligning with Cassarino's (2004) emphasis on resource mobilisation over credentialism as a determinant of reintegration outcomes.

Reintegration Process of Returnee Migrants

Reintegration is defined by the Return Migration and Development Platform of the European University Institute as the "process through which a return migrant participates in the social, cultural, economic and political life of the country of origin" (Cassarino, 2014, p. 184). Applying Cassarino's preparedness and motivation framework to the Kushtia data, the returnees who appear best reintegrated – those with substantial savings, property, or transferable skills, such as respondents 9, 10, 15 and 18 – are also those whose accumulated resources gave them the capacity to plan and act on their return, consistent with the theoretical expectation that resource-rich, well-prepared returnees reintegrate more successfully. By contrast, recent returnees such as respondents 24 and 25, who returned in 2024–2025 with limited savings and, in one case, high migration costs, illustrate how short stays and limited resource accumulation constrain preparedness and, in turn, reintegration outcomes. That all 25 respondents reported no institutional assistance underscores that reintegration in this setting is almost entirely self-driven, leaving migrants without strong individual resource bases – rather than the reintegration policy environment itself – to bear the consequences of limited preparedness.

Policy Implications and Recommendations

Return migration is a key link between migration and development; countries of origin should therefore adopt policies that maximise the developmental contribution of returnee migrants (Bachtiar and Prasetyo, 2017; Debanath, 2016). Although the Bangladesh government

maintains some reintegration policies, the findings indicate that they do not reach the great majority of returnees. Based on the findings, the following recommendations are proposed:

- Financial support and loan programmes: Low-interest loans or grants should be provided to help offset high emigration costs (e.g., Tk. 550,000 for respondent 24) and to support post-return business ventures, thereby reducing financial burdens and encouraging entrepreneurship.
- Skills certification and training: Training and certification programmes should formally recognise skills acquired abroad (e.g., electrician, mechanic, technician) to facilitate formal employment or business expansion, addressing the underemployment observed among some skilled returnees.
- Counselling and job placement services: Government and NGO initiatives should provide counselling, job placement and financial planning support upon return, addressing the universal lack of assistance reported by respondents.
- Legal protection of returnee earnings: Mechanisms should be established to protect migrants' earnings from family or financial disputes (e.g., respondent 12's loss of Tk. 2,500,000) through legal aid and awareness campaigns.
- Support for recent and short-term returnees: Government should develop short-term income support or vocational training for recent returnees with high costs and low savings (e.g., respondents 24 and 25), to ensure smoother economic transitions.
- National returnee database: A dedicated data collection and monitoring mechanism should be established to track returnee migrants' economic and social outcomes on a national scale, enabling evidence-based policymaking and more effective resource allocation.
- Collectively, these measures aim to reduce financial barriers, leverage migrants' skills, and provide structured reintegration support, so as to maximise returnee migrants' contribution to society and to prevent their economic and social marginalisation.

Conclusion

International migration is not a one-way movement; it is often characterised by frequent returns (Wahba, 2026), and estimates suggest that roughly one in four migration episodes globally involves a return (Azose and Raftery, 2019). This study set out to examine the economic development, social status and reintegration process of 25 returnee international migrants in Bheramara and Mirpur upazilas of Kushtia district, Bangladesh, using purposive and snowball sampling combined with semi-structured interviews and observation.

The findings show that most returnee migrants achieved economic gains in the form of property and savings, though the extent of post-return economic development varied with the skill level and duration of their stay abroad. Social status likewise varied: migrants with substantial wealth and property enjoyed elevated standing in their communities, while those with limited

resources experienced stagnation or, in some cases, decline. Most significantly, all 25 respondents reported receiving no institutional support from government or non-governmental organisations, indicating that reintegration in this setting is almost entirely self-driven and contingent on individual resource accumulation – a pattern consistent with Cassarino's preparedness and motivation framework for return migration.

These findings carry clear policy implications. Because returnee migrants are heterogeneous – some return voluntarily and well-prepared, while others are forced returnees, irregular migrants, or victims of fraud and exploitation – reintegration policy must be similarly differentiated rather than uniform. Prior research documents that unemployment, low wages, lack of savings and psychosocial strain are frequent problems returnee migrant workers face (Harkins, Lindgren and Suravoranon, 2017), and many returnees also lack access to information about government economic and social policies and investment opportunities in their country of origin. Given the scale of Bangladesh's migrant workforce and the near-total absence of institutional reintegration support documented in this study, strengthening returnee-focused policy – financial support, skills certification, counselling, legal protection, and a national returnee database – should be treated as a development priority. Future research building on larger, representative samples would help establish the generalisability of these exploratory findings and further inform this policy agenda.

References

Asian Development Bank. (2016). Overseas employment of Bangladesh's workers (ADB Briefs No. 63). Manila: Asian Development Bank.

Azose, J. J., & Raftery, A. E. (2019). Estimation of emigration, return migration, and transit migration between all pairs of countries. Proceedings of the National Academy of Sciences, 116(1), 116–122.

Bachtiar, P. P., & Prasetyo, D. D. (2017). Return migration and various reintegration programs for low-skilled migrant workers in Indonesia (Research Report). Jakarta: SMERU Research Institute.

Cassarino, J. P. (2004). Theorising return migration: The conceptual approach to return migrants revisited. *International Journal on Multicultural Societies*, 6(2), 253–279.

Cassarino, J. P. (Ed.). (2014). Glossary. In Reintegration and development (CRIS Analytical Study, pp. 183–186). Florence: European University Institute.

Debanath, P. (2016). Leveraging return migration for development: The role of countries of origin – A literature review (KNOMAD Working Paper No. 17). Washington, DC: World Bank.

Harkins, B., Lindgren, D., & Suravoranon, T. (2017). Risks and rewards: Outcomes of labour migration in South-East Asia. Bangkok: ILO and IOM.

Horvath, I. (2008). The culture of migration of rural Romanian youth. *Ethnic and Migration Studies*, 34(5), 771–786.

Lee, E. S. (1966). A theory of migration. Demography, 3(1), 47–57. https://doi.org/10.2307/2060063

McAuliffe, M., & Triandafyllidou, A. (Eds.). (2021). World migration report 2022. Geneva: International Organization for Migration.

Migali, S., Natale, F., & Tintori, G. (Eds.). (2018). International migration drivers: A quantitative assessment of the structural factors shaping migration. Luxembourg: European Commission Publication Office.

Piore, M. J. (1979). Birds of passage: Migrant labour and industrial societies. New York: Cambridge University Press.

Ravenstein, E. G. (1885). The laws of migration. *Journal of the Statistical Society of London*, *48*(2), 167–227.

Sassen, S. (1991). The global city: New York, London, Tokyo. Princeton, NJ: Princeton University Press.

Siddiqui, T., et al. (2023). Labour migration from Bangladesh 2023: Achievements and challenges. Dhaka: RMMRU.

Stark, O., & Bloom, D. E. (1985). The new economics of labor migration. *The American Economic Review*, 75(2), 173–178.

The Daily Star. (2026, January). Highest ever remittance came in 2025. Retrieved from https://www.thedailystar.net/business/news/highest-ever-remittance-came-2025-4070821

Wahba, J. (2026). Return migration and economic development: Opportunities and challenges. World Development, 198(C).

Wickramasekara, P. (2019). Effective return and reintegration of migrant workers with special focus on ASEAN Member States. Bangkok: ILO.

World Economic Forum. (2023, February). Migrant workers sent home almost $800 billion in 2022. Which countries are the biggest recipients? Retrieved from https://www.weforum.org/stories/2023/02/remittances-money-world-bank/

Appendix A: Respondent-Level Data and Summary Statistics

Table A1. Comprehensive Status of All Respondents

Resp.	Age	Educ.	Emigration/Return Year	Destination	Emigration Cost (Tk)	Profession Abroad	Monthly Income Abroad (Tk)	Wealth Earned (Tk/Assets)	Present Profession	Present Monthly Income (Tk)	Govt/NGO Assistance
1	46	SSC	2003-2008; 2014-2018	Saudi Arabia	60K; 320K	Office Assistant	35K	1000K	Mechanic, Power Plant	60K (past); 30K (recent)	No
2	36	SSC	2006	Singapore	140K	Electrician	100K	2 flats/land	Mechanic	40K	No
3	37	SSC	2006	South Korea	40K	Packaging	200K	2 flats/land	Animal husbandry	60K	No
4	50	10th Grade	2008-2014; 2016-2018	Dubai; Qatar	50K; 85K	Electrician/Driving	40K	1600K	Electrician	50K	No
5	54	--	1993-2000	Malaysia	30K	Furniture packaging	15K	400K (with loss)	Grocery shop owner	20K	No
6	45	BA	1998-2000; 2001-2014	Libya; Saudi Arabia	120K	Gas plant official/technician	22K; 60K	1000K; home, land	Grocery shop owner (large)	50K	No
7	55	--	2007-2022	Dubai	250K	Cable worker	36K	1200K	Vegetable seller	25K	No
8	43	BA	2011-2022	Singapore	250K	Mechanic Supervisor	50K	15K	Business	25K	No
9	62	8th Grade	2004-2020	Saudi Arabia	70K	Car/carpet washing business	300K	4 buildings with land	Grocery shop owner	30K	No
10	43	10th Grade	2002-2010	Saudi Arabia	350K	House painter	60K	Land 2000K; home 600K	Shoe shop owner, 3-storey building	40K	No
11	56	8th Grade	1992-2012	Saudi Arabia; Dubai	40K; 50K	Driver; office boy	12K; 75K	Building, 3.75 decimal land	Snacks shop (railway station)	25K	No
12	43	HSC	2002-2010	Saudi Arabia	85K	Security guard/driver	40K	2500K (disputed); 250K	Garment shop owner	35K	No
13	60	5th Grade	1996-2000; 2001-2014	Malaysia; Saudi Arabia	87K; 150K	Carpenter; labourer	14K; 20K	350K	Home owner (municipality)	--	No
14	45	SSC	2004-2009	Singapore	160K	Labour	40K	1600K; own home	Unemployed	--	No
15	50	Dip. Eng.	1997-2010	Qatar	40K	Oil company engineer	160K	40000K building; 660 decimal land	Unemployed/Politician	--	No
16	32	SSC	2019-2023	Saudi Arabia	320K	Waiter	50K	1000K	Furniture shop	30K	No
17	39	5th Grade	2007-2012	Malaysia	200K	Labourer	20K	1200K	Puffed-rice vendor	15K	No
18	58	SSC	2005-2019; 2022-2024	Kuwait; Cyprus	200K; 1100K	Office assistant; farm manager	80K; 120K	1500K; 40000K	Business, brick field	100K	No
19	41	10th Grade	2017-2022	Malaysia	450K	Labour	45K	1100K	Plastic shop owner	30K	No
20	44	SSC	2013-2020	Singapore	300K	Office Assistant	50K	1000K	Business	35K	No

Resp.	Age	Educ.	Emigration/Return Year	Destination	Emigration Cost (Tk)	Profession Abroad	Monthly Income Abroad (Tk)	Wealth Earned (Tk/Assets)	Present Profession	Present Monthly Income (Tk)	Govt/NGO Assistance
21	46	10th Grade	2015-2022	Malaysia	400K	Labour	43K	1200K	Grocery shop owner	25K	No
22	42	SSC	2015-2020	Malaysia	500K	Oil-palm garden pump operator	40K	1000K; 500K (home); 700K (business)	Distributor	60K	No
23	40	10th Grade	2008-2021	Malaysia	350K	AC servicing	50K	66 decimal land/1200K	Unemployed	--	No
24	35	BA	2024-2025	Malaysia	550K	Garment worker	40K	No savings	Unemployed	--	No
25	40	BA	Jul-Dec 2024	Russia	700K	Animal-farm caretaker	95K	500K	Job holder	20K	No

Table A2. Summary Statistics of Thematic Codes (n = 25)

The table below summarises the thematic coding described in the Methodology section, based on the respondent-level data in Table A1.

Category	N
Skilled	10
Unskilled	15

Category	N
Short-term (<5 years)	5
Medium-term (5–10 years)	11
Long-term (>10 years)	9

Category	N
Low (<Tk. 1 million)	5
Medium (Tk. 1–5 million)	17
High (>Tk. 5 million)	3

Category	N
Self-employed	16
Wage-employed	4
Unemployed	4
Unspecified	1