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ICT Impacts on Rural and Urban Life

Welcome to the ninth issue of the Working Paper Series on ICT for Development! For this issue, the editors have put together six articles that showcase ICT impacts on rural and urban life in Bangladesh. In 2016, ICTs are no longer innovations that need adoption; they have already become part and parcel of everyday life. This is true for both rural and urban areas. The first three articles provide examples of ICT impacts in the rural areas while the last three focus on urban areas.

The first paper, written by Rahman and Bin Shadat, entitled “Formalising International Migration through Union Digital Centre (UDC) in Bangladesh,” suggests policies to enable the country to benefit from international migration. The authors posit that setting up migration desks in the Union Digital Centres will be highly beneficial for migrant workers (with estimated savings of 80%). This way, rural people need not go to the cities to apply for formal migration as this can be done close to their homes.

The second paper, written by Mahjabeen, entitled “Television Media and Content Preferences in Bangladesh: The Small Farmers Perspective,” explores farmers’ information preferences from available media in Bangladesh. It tries to understand the information sets which they value in their lives including livelihood and productivity issues. The study found out that television is the preferred media of farmers to obtain information on farm production. In the third paper, written by Islam and Islam, entitled “BARI Krishi Projukti Bhandar: Mobile App for Dissemination of Agro-Technology at Farmers’ Doorstep,” farmers are introduced to a new mobile phone app to obtain agricultural information. Given the penetration of mobile phones in rural areas, the developers initiated an Android-based app called BARI “কৃষি প্রযুক্তি ভান্ডার” (KRISHI PROJUKTI BHANDAR (Bangla): Agro-Tech Repository). Farmers can access information on crop production packages at the right time at their doorstep in a cost effective way. The app hosts information about 1,000 technologies and farmers can directly contact with specialists through communication option.

In the urban areas, on the other hand, parents have discovered that mobile phones can serve as effective parenting devices. Hence, the fourth paper, written by Khan and Quarmal, entitled “Mobile Phone as Parenting Device in Dhaka City,” reveals that Dhaka parents perceive mobile phones as an inseparable part of life and given this, equip their teenage children with a mobile phone for purposes of entertainment, social networking and education. Mobile devices can also either strengthen or weaken parental control over teenage children depending on the extent of mutual trust and respect. Parents can trace the whereabouts of their children without the latter’s knowledge using smartphones. Teenagers, on the other hand, can use codes and fictitious identities to keep their friends and activities undetectable to parents.

The social media as an inseparable part of urban life is re-iterated in the last two papers. In the fifth paper, written by Quarmal and Haque, entitled “Role of Social Media in Shaping Communication Behavior of Urban Youth in Bangladesh,” 300 students surveyed

exclaimed that they “feel like crazy” in the absence of social media. Dhaka youth have become heavily dependent on social media for their day-to-day communication. They have less face-to-face interactions with friends, family and relatives. In the last article, written by Khan, entitled “Public space, Virtual space and the Shahbagh movement in Bangladesh - A Critical Review,” the author examines the role of social media played in building and maintaining the collective identity of protesters involved in the Shahbagh movement (a call for ensuring just punishment of the war criminals of 1971 that turned into a social movement in Bangladesh). Research findings reveal that the public space and virtual space were intertwined in actual practices that ensured the formation of collective identity.

From these articles, we hope for a better understanding of the ICT as being an integral and inseparable part of everyday life in both rural and urban areas of the country. In the rural areas, farmers use mobile apps, television and rural telecentres to obtain livelihood information and to seek international migration. In the urban areas, parents and students find mobile phones essential for social networking, entertainment and education. Students conduct more of their social interactions online. As such, social protests and movements can only be successful through the use of social media. We hope that you enjoy this issue.

On behalf of the entire editorial board,



Prof. Jude William Genilo
Editor

Formalising International Migration through Union Digital Centre (UDC) in Bangladesh

Kazi Mahmudur Rahman

University of Liberal Arts Bangladesh
mahmudur.rahman@ulab.edu.bd

Wasel Bin Shadat

University of Manchester, UK
Institute of Policy and Social Sciences (IPSS), Bangladesh
wbshadat@yahoo.com

Abstract

Despite having high potential, Bangladesh is not reaping the benefits of international migration because of high cost and lack of skilled workers. To search for better migration policies, this paper attempts to address by assessing the benefit cost ratio (BCR) of one particular intervention, namely formalizing migration process through Union Digital Centres (UDC). The results show that this intervention is economically highly beneficial for the migrant workers and national economy. More precisely, almost 80% savings in migration costs through formal channel and negligible cost of setting up the UDC migration desk lead to mammoth BCRs ranging between 25 and 60 under various scenarios.

Keywords

Formal Migration, Informal Migration, Union Digital Centre (UDC), Bangladesh

1. Introduction

The Bangladesh economy is more integrated with the global market today than ever before. This is largely due to rapid growth in trade, huge outward labour migration, remittance inflows, and liberalization of foreign exchange rate regime, financial sector reforms, and the creation of a favorable environment for foreign direct investment (FDI). The literature suggests a positive (though at varying level) relationship between remittances and growth¹. Apart from the growth scenarios, it is now a well-known fact that overseas migrant workers' remittances have emerged as one of the most important sources of foreign exchange earnings in developing countries, outweighing combined forces of FDI and foreign aid flows (Migration and Remittances Fact book, the World Bank, 2016). Bangladesh is not outside

¹ For example, Jongwanich (2007) finds that remittances lift up income and have a significant impact on poverty reduction in developing Asia and Pacific countries, though the impact on growth is marginal. Study by Catrinescu (2006) shows a weak positive effect of remittances on long-term macroeconomic growth. On the other hand, using panel data for 20 Asian countries Vargas-Silva, Jha, & Sugiyarto (2009) found significant positive effect of remittances on GDP growth and remittances tend to decrease the poverty gap.

of this scenario. It is the 8th highest remittance receiving country in the world. (Migration and Remittances Fact book, The World Bank, 2016). Overseas migration thus appears as a cornerstone of Bangladesh's development strategy.

Currently, there are more than 9.4 million Bangladeshis working abroad, and are sending back remittances to the country (BMET, 2015). Over the period of 2001-2015, about 6.52 million people migrated overseas from Bangladesh in search of work in various skill categories and the total remittance inflows to Bangladesh during this time period stood at USD 122.54 billion.² Remittance inflows to Bangladesh have reached USD 15.3 billion in FY2014-15 - an increase of 20 times over a period of two and a half decades (Bangladesh Bank, 2015). Total remitted amount was equivalent to 7.4% of Bangladesh's gross national income (GNI) (Bangladesh Bank, 2015). Migration has become so popular in this country that demography wise 4.9% of the total working age population of Bangladesh are now migrant workers (CPD, 2015). Therefore, available data in Table 1 reveals that overseas migration has become a tool for country's development prospects.

Table 1: Number of Bangladeshi workers went for overseas employment

Year	Number of Bangladeshi workers who went for overseas employment
2012	607,798
2013	409,253
2014	425,684
2015	538,667

Source: Bureau of Manpower, Employment, and Training (BMET) and the Refugee and Migratory Movements Research Unit (RMMRU)

Despite the benefits acquired from the overseas migration, Bangladesh is not reaping the full potential of benefits due to high migration cost (which often leads to unsafe³ migration) and lack of skilled workers (RMMRU, 2015; ILO, 2015; SANEM, 2014). One of the reasons for the high migration cost is the informal procedure of migration. Traditionally overseas migration is organized through middlemen and through private recruiting agencies in Bangladesh. The predominant use of informal channels increases the cost of migration and leads to damaging and unsafe migration⁴. Regrettably, a large number of aspirant migrant workers become victims of a fraudulent section of recruiting agencies, operating in collaboration with the so-called dalals (middlemen), and are forced to pay an excessively high price for the visa and migration-related expenditures. The presence and activities of these middlemen, both in the host and beneficiary countries, are non-transparent, creating and making use of asymmetric information to distort the

² Authors' estimates based on Bangladesh Bank data.

³ Migrants who couldn't provide the high migration cost to go overseas but yet to desire to move often take various unsafe measures to leave countries that includes traveling through illegal channels to overseas (e.g., recent boat people in the bay of Bengal).

⁴ A new UNHCR report estimates that in the first six months of this year, some 31,000 Rohingya and Bangladeshis departed from the Bay of Bengal on smugglers' boats. This marks a 34-percent increase over the same period last year, and brings to 94,000 the estimated number of people who have risked their lives making the dangerous journey since 2014. Over 1,100 people are estimated to have died in these waters since 2014, including 370 in 2015. <http://www.unhcr.org/55e063359.html>, accessed on March 08, 2016.

market⁵. Anecdotal information suggests that there are more than 50,000 middlemen currently active in the manpower export sector of Bangladesh. Often the migrant workers 'change hands' several times with attendant cost escalation at each stage.

The average cost of financing migration currently stands around USD 2,600 to USD 3,900 which amounts to three years' worth of income for the average Bangladeshi. It has been revealed that 5.60% of the cost goes to the middlemen (informal agents) and recruiting agencies as commissions for facilitating the migration process (ILO, 2013). The rest is spent on airfare, passport, visa, medical certificate, and other expenses. Importantly the mentioned ILO study separated the visa related costs and middlemen's rents. The nontransparent visa constitute almost three-quarters of the total informal migration costs (see Section 3) and often include middlemen's rent is the most significant source of the informal migration costs. Initially, migration agencies used to receive commissions from overseas employers. The expense for the airplane ticket was typically borne by the employer. Now, due to increased international competition and dishonest intermediaries, these charges are borne by the migrant. This has become a major hurdle for international migration and a high source of risk if the migration fails given the poverty level of potential migrant households.

Despite the dominance of exploitative and rent-seeking middlemen⁶ (which often include recruiting agencies) in the temporary migration process, migration of workers remains appealing for a number of reasons. There is general consensus that less skilled and unskilled migrant workers from Bangladesh live in abject conditions in their country of destination. They usually send back the major share of their earnings to support their family at home, and the rest is spent on their own subsistence needs (Afsar et al., 2000). The reason is that they have a high financial stake back home since they paid a substantial amount as a rent-seeking fee. As argued by organisations⁷ advocating safe migration, much can be done to reduce the transaction costs of the migration process in order to enhance the earning potential of migrants. The concerned authority needs to negotiate terms of employment in favor of our migrant workers at abroad (both in terms of access to information and skill upgrade), look after them whilst they are at work, and finally ensure/establish a more cost-effective and eventually more productive way to manage their homeward remittances (RMMRU, 2012). Since 2013, union level (lowest tier of local government) Union Digital Centres (UDC) have provided facilities for migrant workers who wish to go Malaysia under the government-to-government (G2G) agreement between Bangladesh and Malaysia. Therefore, it is interesting to see whether this UDC can be a vehicle for the formalisation of migration.

To address the problems related to better migration, a number of actions need to be taken which include both policy interventions and investing for better migration. As such, in this paper, we have analyzed the costs and benefits of one intervention, namely, formalizing migration through UDC. In a nutshell, this paper would like to bring up the issue of local level governance related to migration where aspirant migrants will use the (UDC) for a number of overseas migration related issues.

5 The literature demonstrates that asymmetric information may lead to market inefficiencies and alter the distribution of surplus; see for example, Akerlof (1970), Stiglitz (1981), Cowen (1988), Paolo (2013) among others.

6 Many recruitment agencies exploit workers by charging exorbitant visa fees leading to debt bondage, <http://www.migrationpolicy.org/article/labor-migration-united-arab-emirates-challenges-and-responses>, accessed on March 07, 2016

7 Such as Refugee and Migratory Movement Research Organisation (RMMRU), Dhaka, Bangladesh.

This paper attempts to estimate the costs and benefits of a few doable interventions with a discussion on the associated important factors so that both the public and private sector may take informed policies and investment decisions in this sector. Discussions in the rest of the paper are arranged in four sections; Section 2 briefly discusses the methodological issues which are followed by the cost-benefit analysis of the interventions in Section 3 (on formalisation through UDC) and finally Section 4 concludes with relevant policy implications.

2. Methodology

The standard methodology that is widely used in the literature for estimating the net benefits of an intervention is- net present value (NPV), the benefit-cost ratio (BCR) and internal rate of return (IRR). In this paper, we will use the BCR and IRR to quantify the net benefits of the interventions under consideration.

The BCR is a relative measure that is used to evaluate the payoff of any investment. This measure is calculated by dividing total discounted benefits by total discounted costs as shown in equation (1).

$$BCR = \frac{\left(\sum_{t=0}^T \frac{B_t}{(1+\delta)^t} \right)}{\sum_{t=0}^T \frac{C_t}{(1+\delta)^t}} \quad (1)$$

where, B_t is additional benefits because of the specific intervention in year t ; C_t is the additional costs associated with intervention in year t , and δ is the discount rate. Various discount rates have been applied for checking sensitivity analysis of all results.

The internal rate of return is an alternative measure for evaluating the payoff to investments, which has been widely used in the investment literature. The IRR is the rate at which discounted benefits are equal to the discounted cost of investment. In other words, the IRR is the rate of return that would set Net Present Value (NPV) equals zero, as shown in equation (2).

$$0 = \sum_{t=0}^T \frac{B_t - C_t}{(1+IRR)^t} + \frac{B_{T+1}}{IRR} \left(\frac{1}{(1+IRR)^{T+1}} \right) \quad (2)$$

In this study, the benefits have been defined as the increase in income, which might be derived from the low migration costs due to proposed formalisation of migration through UDC (in the case of first intervention) or due to returns to skills (in the case of second intervention) whereas the costs are expenses related to that specific intervention only. And, finally, the benefit-cost ratios have been calculated using equation (1).

For the UDC intervention, the establishment costs (fixed) and yearly running costs of setting up a dedicated migration desk in each of the 4,547 UDCs are calculated. As the proxy price of migration under the formal channel, this study considers the migration costs set by the government under the G2G (government-to-government) plus scheme for migration to Malaysia. The migration costs (to Malaysia) through the

informal channel are taken from secondary sources and have been considered as the counterfactual costs to calculate the benefit. To be precise, the difference between the costs of migration through formal and informal channels have been considered as the direct benefits from this intervention; i.e.

Direct benefits from the intervention = Costs of migration through informal channel – Cost of migration through a formal channel.

In other words, reducing costs associated with (informal) migration represent the primary benefit of this intervention. Apart from using secondary information, we have made use of a number of estimates and assumptions (listed in Assumption Set A) to arrive at an estimate of IRR and BCR (see Section 3 for more details). It is noteworthy here that this cost-benefit analysis focuses mainly on the aspirant migrants. However, there are other indirect benefits of formalizing migration which are not considered in the estimation of BCR in this paper, but are worth mentioning here. With the introduction of a formal channel of migration, aspirant migrants will be able to participate in the registration process for overseas migration avoiding high transportation costs, accommodation costs, alongside other contingent liabilities. Additionally, lower migration costs may increase net migration, benefiting more households and increasing remittances. Finally, greater formalization may lead to safer migration with less fraud. We do not consider these other elements, focusing instead on the transaction cost differential as the primary benefit. To the extent that these other benefits are realizable under this intervention, the BCRs here can be considered as a conservative estimate.

3. Formalisation of Overseas Migration Using UDC

As mentioned earlier, informal migration process creates both economic and social problems to the aspirant migrants. The nature of the cost of using informal channel is such that a Bangladeshi worker has to spend BDT 200,000 to go to Saudi Arabia (as of 2010) which takes about 2 years to recover the cost (CPD, 2012). With minimal literacy and knowledge about the migration process from visa processing to arrival at the destination country, these rural migrants are frequently exploited by the middlemen.

In 2013, the Bureau of Manpower, Employment and Training (BMET)⁸ has empowered UDCs to register overseas job seekers specifically for employment in Malaysia. A staggering number of 1.4 million job seekers applied through UDCs in 2013 for employment in Malaysia. The idea of using UDCs was that under the G2G agreement, the employment process would be more transparent, less costly and emancipate recipients from illegal human traders known as Adam Beparias well as exploitative manpower business agencies (Hasanuzzaman, 2013).

In this section, discussion (and analysis) is confined to the intervention related to the use of UDC for the formalisation of the migration process. It was mentioned earlier that the UDC has been first used for migration in the context of the Malaysia G2G initiative. As such, apart from the discussion on UDC modalities, two interlinked concepts are also discussed; government (as in the case of G2G) intervention in the migration market and the understanding of formalisation. At the end of this section, this paper proposes that along with the other service providers, UDCs can be an effective vehicle for overseas migration carried by both government and private recruiting agencies.

⁸ Major government apex body who oversees outgoing migration.

3.1 Informal and formal migration process

The path of overseas migration in Bangladesh is not smooth at all; rather it is crippled by the longstanding problem of the informal migration process. Large shares of overseas migrant workers are semi-skilled, less-skilled, and unskilled workers. These workers, mostly coming from rural Bangladesh, with little or no education, have little access to concerned government offices and migration related information. Having failed to get the necessary information and services to complete the process of migration, they often take recourse to middlemen who need to be paid significantly in addition to the service fee and the bribe for the government employees (Faroqui, 2015).

The application of informal channel is very prevalent in the temporary migration process. Sometimes informal practices of migration and the involvement of shady agents lead to damaging and unsafe migration. The process can end with huge financial losses of the aspirant migrant including forced trafficking, jail, and death.

While there is no official definition of informal migration, this study identifies a number of salient features of the current process: lack of transparency, information asymmetry, the presence of middlemen in both the host and beneficiary country, excessive profit-seeking behavior of the recruiting agency and institutional bottlenecks. Formalisation of migration has been conceptualized in this study as a decentralized and transparent process, particularly in terms of costs breakdown ensuring rational profit margins of market agents (i.e., recruiting agencies), which also removes the asymmetry in information and institutional bottlenecks by providing necessary information and services at local level administrative tier (in case of Bangladesh it is the Union Parishad). The benefits of formalisation arise from the cost differential between informal and formal channel.

Although in the subsequent analysis the data and information on formal migration have been taken from the G2G plus initiative which involves the public sector our definition of formal migration is not confined only to public or PPP migration process but also applicable to private channel migration.

3.2 Is there a case of market failure and government intervention?

Considerably, higher incomes in overseas job market have fueled a rise in demand for migration in Bangladesh. The limited opportunities in the overseas job market are outstripped by demand, and this higher demand coupled with asymmetric information and institutional bottlenecks may create a market failure in this sector.

We will start our discussion with an example of the cost differential between informal and formal migration process to examine the extent of market distortion and market failure. In Table 2, the costs breakdown of migration through formal (G2G plus) and informal (private) migration to Malaysia has been presented.⁹ Formal migration costs come from the government's official G2G plus agreement with Malaysia. Informal costs come from recruiting agency data (2015) and the IOM (2009). For comparability between three sources of information, several cost categories have been merged.

⁹ In this paper, we have used Malaysia as a case study since the formal migration through UDC was first happened for the G2G process.

Several salient facts emerge from data presented in Table 2. Firstly, it can be seen that formal migration cost is about 80% lower compared to that of the informal channel, despite the fact that the cost of informal migration has also come down by 20% from 2009 to 2015. Secondly, a large part of the cost differential comes from the ‘visa cost’ in which is embedded a significant non-transparent agency fee. Thirdly, the savings for each migrant if they took the formal channel USD 1,696 when compared to recruiting agency data (2015) or USD 2,309 when compared to the IOM (IoM mean adjusted data, 2009). Eighty percent of savings comes from the removal of non-transparent visa cost. This visa cost includes the recruiting agency fees/profit and middlemen’s (both home and beneficiary countries) rent. It is also to be noted that even after paying this high cost, safe migration cannot be ensured in many cases. Formalisation will remove or reduce significantly costs and, more importantly, bring greater transparency and certainty in the migration process.

Table 2: Reduction in migration costs under formal (G2G plus) and informal Migration
(in USD)

	G2G (formal)	Recruiting Agency (2015) (informal)	IoM (2009) (informal)
Visa Cost (including any Agency charges)	14	1519	1911
Air Fare	363	380	69
Training	13	127	0
Medical/Health test	44	13	0
Miscellaneous fees	35	127	797
Total	468	2165	2777
Savings under G2G		1696	2309
Of which savings due to visa cost (%)		89	82

Source: Authors' calculation based on secondary data.

One of the debates unfolding is whether the government should intervene in the market. This debate received attention while the G2G migration started and the government set the price for migration (that includes everything such as visa and air ticketing cost). In this perspective, private recruiting agencies were not happy with the government move. Other civil society organizations such as RMMRU were not in favour of government intervention as well. However, McKenzie (2007) reports that countries with different kinds of restrictions on migrants have 5 to 6 percent fewer migrants per capita than countries with similar income, population, and governance levels which do not have these restrictions. In light of this, beneficiary countries should introduce policies or interventions to make the migration procedure more cost-effective and safe. In addition, Beam et al. (2013) also showed that there are two types of policy actions that developing country governments generally take to aid international migration: bilateral actions and unilateral actions. At present, the UDCs are operated through the PPP modalities while the current G2G plus agreement is also scheduled to operate through the PPP modalities. The longstanding debate on the role of government and the private sector in streamlining overseas migration process has lost its momentum in many extents with the initiation of UDC. The UDC provides a collaborative platform for both actors to play an interactive role in improving the overseas migration process from Bangladesh.

With the introduction of UDC in the migration process, middlemen will not be required for government services and for many traditional middlemen dependent services. The initiation and implementation of hassle-free, safe, and cost effective migration process can create a lucrative livelihood alternative for rural migrant workers while ensuring that they receive maximum protection both at home and abroad. At this point, it is worth exploring how UDCs are operated and how they can create scope for overseas migration.

3.3 Union Digital Centre (UDC): Vehicle for formalisation migration

UDC acts as a local service delivery point to provide various government, private, and commercial services at the doorsteps of rural people by reducing people's real time, cost, and hassle. The venture was initiated jointly by the Access to Information (A2I) project housed at the Prime Minister's Office (PMO) and the Local Government Division with the assistance from the United Nations Development Program (UNDP). Empowering rural people through connecting them to information superhighways will decrease digital divide and build a knowledge-based society (A2I, 2012). Under the principles of public-private partnership, two of private entrepreneurs operate any specific UDC. Through the UDC, rural people can avail various information and services of multiple provider agencies. It charges prescribed fees for delivery of services ranging from access to government, commercial and local government types. To make the model economically viable and provide additional services, the government has collaborated with NGOs, financial institutions, and corporate firms (A2I, 2011).

3.3.1 Why and how UDC can be a vehicle for overseas migration

There are several reasons why UDCs could act as the primary vehicle for easing the migration process through formalisation, which will significantly reduce the current high cost of migration under the informal channel. UDCs are an already established decentralized entity with existing infrastructure facilities that have demonstrated a capability to provide government services to millions of Bangladeshis. This implies that the fixed investment for setting up a dedicated migration desk in each UDC and its running costs would be minimal. Furthermore, there is already familiarity with UDCs on the part of citizens and the 'learning costs' of working under the new formalized system would be lower than other modalities.

Analyzing and mapping the current service provided by the UDCs with the migration process/requirements, we have identified a number of existing services that can be used by aspirant migrants. This includes government forms download, birth and death registration, employment information, visa processing and visa form printing, photography, job information, English learning of British Council, e-mail and Internet browsing, computer training, video conferencing, mobile banking, etc. Beside this, UDC can oversee the collection procedure of the government fee for going abroad. Since the centre is expected to govern through PPP scheme, it may also include the private recruiting agencies for providing various services such as ticketing, training and other services. According to ILO (2013), the official process of migration to various countries starts with registration and one has to go through 16 steps to complete migration process to reach the host country. Through the UDCs, some of the steps can be curtailed and some of the steps can be done with low costs (such as overseas advertised job, registration, online fill up of

passport form, online job search, providing information related to training opportunities). In addition to the reduction of steps and cost minimization, UDCs would help aspirant migrants to save high transportation and accommodation cost and loss of wage when applying for migration.

Box 1: UDC at a glance

The UDC collectively represents an important nexus for service delivery decentralization, local government strengthening, and community empowerment. The service basket has grown from a handful in early years to over 50 in 2014 and to nearly 102 in 2015.

- Total number of UDCs: 4,547 (Providing 102 public and private services)
- 2 million online registration of prospective migrant workers
- 33.4 million citizens in M-banking
- 2.7 million citizens covered by life insurance

The digital centers are enriched with various need-based modern devices and machineries like computer, laptop, laser and color printer, projector, modem, digital camera, scanner, IPS, UPS and photocopier machine. In the wake of massive expansion of Information and Communication Technology (ICT) based service delivery activities, work of the entrepreneurs has been enhanced to a greater extent but the slow speed Internet connection is discouraging them at many times.

3.3.2 UDC and beneficiaries of using their services: Case study on the G2G and G2G+ with Malaysia

As a part of the bilateral action, the first of its kind in Bangladesh, Bangladesh and Malaysia¹⁰ in 2013 signed an agreement at Government-to-Government (G2G) level in order to formalise the migration procedure. UDCs have been first utilized to facilitate migration under the G2G agreement in a very limited capacity with only two services, namely registering willingness and form download and printing. The G2G process follows a flow chart. At first G2G instruction and information is circulated in the media followed by the online registration at the UDC. Aspirant migrants receive registration card and ID number from the TTC and they also complete their finger prints and photo from the same centre followed by IOM sponsored medical test. Then the selection committee sends the information to Bureau of Manpower Exporting and Training (BMET) in Dhaka and BMET sends the lists to Malaysia. Then, it is the Malaysian government's decision to allow entering workers matching with their demands. A total of 10,271 Bangladeshi workers were sent to Malaysia since 2013 under the G2G agreement, against the provision of sending fifty thousand workers each year.

As mentioned earlier, the reasons for apparent failure of the G2G process are more prone to the political ones and non-inclusion of private recruiting agencies, this should

¹⁰ The Malaysian government has pledged to hire five hundred thousand workers from all sectors of Bangladesh within a year, but our ministry has to step up and deliver its end of the bargain (The Daily Star, July 11, 2015, <http://www.thedailystar.net/editorial/govts-failure-send-migrants-under-g2g-110581>).

not be used as a yardstick to assess the effectiveness of UDCs in the migration process. Evidence suggests that in the first year of the G2G operation (in 2013), more than 1.4 million people had registered their interests to go to Malaysia (via online application through the UDC). This database of more than 1.4 million labor force can be used as a valuable point of reference for the public and private recruiting agencies. Moreover, the selection of workers from each union has been done under a quota system, based on the demographic map. Out of the total registration, Dhaka division scored the highest registration (321,945), followed by Chittagong (139,756), Rajshahi (208,643), Rangpur (234,968), Khulna (233,410) and Barishal (72,298). All registration were through UDCs and it shows the influence of UDC's among the rural people (A2i, GoB). Therefore the use of UDC for overseas migration is not only reflected through the growing number of people (1.4 million) but also the distributional equity for providing scopes for overseas migration for people of the backward or remote regions. This reflected the role of UDCs as local level institutions for ensuring transparency in grassroot's governance.

Considering the G2G (in 2013) as a test case for the operationalisation of the UDCs, in near future under G2G Plus scheme (in 2016) the role and effectiveness of UDCs may be extended by providing more services (such as online training on Middle Eastern languages, safe transfer of remittances etc.) and by providing access to information with particular emphasis on safe migration (such as database for government sanctioned recruiting agencies, database for private recruiting agencies, cautionary advertisements/campaign about the consequences of unsafe migration, etc.). The inclusion of private recruiting agency is expected to enhance the operation of the UDC further because of affordable, less time consuming services.

Though at the very beginning, UDCs encountered challenges in terms of sustainability issues, now they are more confident to deliver necessary services associated with migration process to the rural aspirant migrants' doorsteps. When people do not have to travel long distances, spend hours and incur costs which is often unaffordable for them, it can be assumed that much of costs is waned. Consequently, UDC is considered to be establishing standards for measuring services or the best practices for formalisation¹¹ of overseas migration provide accessibility¹² and widen user acceptance¹³.

In this backdrop of the potentials for using UDC as a vehicle for formalisation, the following section reveals the cost-benefits of formalisation of migration through using services of the UDCs.

3.4 Cost and Benefits of Intervention

In order to follow Bangladesh's growth projection and development trajectory by 2050, it is crucial to identify interventions for investments that may significantly help both migrants and the country. In this section, an estimation of the costs and benefits of formalizing migration through UDC has been presented. As mentioned in Section 2, the costs of this intervention are minimal whereas the benefits are the cost differential between the

11 G2G Migration is bringing transparency through Digital Centers, <http://a2idemo2.bluwebz.com/2016/02/23/g2g-migration-bringing-transparency-through-digital-centers/> accessed on March 22, 2016

12 pls see Huang (2003), Jaeger (2006)

13 Morris (1996, cited in Wu 2005, p. 1) identified that "the demonstrable willingness within a user group to employ information technology for the tasks it is designed to support". In this respect aspirant migrants use the services provided by the UDCs.

formal and informal migration process (see Table 2 for details). To provide an estimate of formalisation of migration through UDC, we have estimated/calculated few parameters and identified a number of assumptions which are presented below:

Assumption set A

1. The initial investment (fixed) of operationalization of an UDC migration desk is estimated at USD 2,215 (i.e., a total cost of USD 10.07 million for all 4,547 UDCs).¹⁴ We have also assumed a yearly running cost (utilities, maintenance etc.) of USD 570 for each UDC migration unit (i.e., a total cost of USD 2.6 million for all 4,547 UDCs). For comparison the fixed costs to establish a new UDC are estimated in the range of 2,000 to 4,000 USD depending on the services offered.
2. The total time frame under analysis is 15 years. There will be no operation in the first year; i.e., in the first year all UDCs will be prepared to run dedicated migration desk with the help of the initial investments mentioned in previous assumption.
3. The benefit would be equal to the difference in costs of informal migration and migration through the G2G umbrella, i.e., an individual's savings due to formalisation will be the benefit for the migrant worker. Total cost of formal migration (to Malaysia) is set to the costs under G2G which is USD 468 per person. We have considered the cost of G2G migration as a benchmark for cost of formalised migration (GoB, cited in the Daily Star dated 09/02/2016)¹⁵. Based on secondary information, we have come up with two alternative estimates of individual's benefit:
 - a. Case 1: USD 1,696 which is the difference between average recruiting agency fees (total costs of migration is USD 2,165) and fees under G2G.¹⁶
 - b. Case 2: USD 2,309 which is the difference between mean expenses reported by IOM, (total costs of migration is USD 2,777) and fees under G2G for other countries including Malaysia (IOM, 2009).
4. The benefits of the formalisation that would have been originated from the reduction in unsafe migration, has not been considered here.¹⁷
5. To arrive at an aggregate estimate, we have assumed that
 - a. Scenario 1: Total number of beneficiaries will be 5,000 in the second year which will be increased by 10 percent in every year subsequently. This will provide a very conservative estimate.
 - b. Scenario 2: Total number of beneficiaries will be 50,000 in the second year (10% of total annual migrants), which rises by 5,000 in every year subsequently.

¹⁴ Throughout this paper we have used 1 USD = 79 BDT. This fixed cost consists of installing hardware and software, setting up a dedicated desk, training, miscellaneous and a contingency fund. It is to be noted here that the basic infrastructure and setup of UDC are already established there with an establishment cost ranging from USD 2000 to USD 4000, depending on the services offered. However, we have not included this cost in our analysis since UDCs are offering a variety of services, the benefits of which have not been considered in this analysis.

¹⁵ <http://www.thedailystar.net/frontpage/15-lakh-get-job-3-years-214810>

¹⁶ Source: Nova Singapore Skill Training Centre (NSSTC), Dhaka, Bangladesh.

¹⁷ It would be very challenging to estimate the benefits due to the complex and multi-dimensional nature of the problem. To measure this benefits one has to consider various factors such as economic gains, social benefits, saving human lives.

- c. Scenario 3: Total number of beneficiaries will be 50,000 in the second year which will be increased by 10,000 in every year subsequently.
6. In BCR estimation, we have used discount rates of 3%, 5% and 10%.

Table 3: BCR Analysis of Formalizing Migration through UDCs

Discount rates	wrt Recruiting Agency Costs			wrt IOM Costs Estimates		
	Scenario 1	Scenario 2	Scenario 3	Scenario 1	Scenario 2	Scenario 3
3%	3.84	32.19	44.29	5.23	43.82	60.29
5%	3.53	29.94	40.83	4.81	40.76	55.57
10%	2.88	24.98	33.31	3.91	34.01	45.34
IRR	44%	456%	466%	61%	623%	633%

Source: Authors' estimation based on secondary information.

Table 3 shows benefit-cost ratios (BCRs) of the intervention formalising migration through UDCs. It is evident that the intervention would be economically beneficial for all cases. As a matter of fact, the BCRs are very high with the lowest being 3 with respect to recruiting agency cost with 10% discount rate under the conservative scenario 1. There is a big jump in BCRs for more realistic scenario 2 and scenario 3. These high BCRs and very large IRRs are justified on the ground of big drop in migration cost under formal G2G migration (see Table 2) and minimal investment requirement for operationalising the intervention. It is expected to drop considerably for private formal migration where the profit of recruiting agencies would decrease the magnitude of the benefit. However, it can be safely argued that even in that case the BCR of the intervention would be greater than one implying an economically beneficial intervention. The present value of costs of this intervention ranges between 38 and 48 million USD and the present value of benefits ranges between 107 million USD and 2.9 billion USD.

Comparing the BCRs for Scenario 2 and Scenario 3, it is to be noted that for a small increase in beneficiaries coverage (an increase of 5,000 beneficiaries each year essentially means each UDCs need to serve one more migrant workers in a year) the intervention becomes more profitable. The higher migration costs reported in the IOM (2009) reports, which is a bit dated, is the direct reason of higher BCRs in this case. The cost of migration, in general, has decreased since then. Moreover, due to the direct comparability of costs between the recruiting agency and formal migration in terms of destination (Malaysia), the results under this case are more realistic.

The benefit cost ratio (BCR) of formalisation appears to be high given the low initial investment requirement and large cost-differential between formal and informal migration. Since the UDC is expected to be operated under PPP modalities, government provided the major initial backup/setup such as office building and basic office amenities. Through the intervention and subsequent findings, this paper sought to describe the informal migration process. Due to the informal process, two major problems emerged; high migration cost and unsafe migration. The proposed services through the UDC are expected to restrict the two-abovementioned problem. Consequently, the next section highlights the importance of skill upgrading.

4. Policy Implications and Conclusion

This paper analyses an important solution for better migration namely formalisation of migration. Low cost migration not only removes the existing migration related bottlenecks but also increases the number of new entrants who could opt to go for overseas for better employment. Cost-benefit analysis revealed that the BCR estimated to be high for the formalisation of migration using the UDC. Although the first experiment of the use of UDCs happened due to the G2G initiatives, the benefits for using UDCs could be applicable both for the G2G plus and private recruiting agencies.

In the classic economic migration model, migration is an investment where individuals and households incur moving costs to generate returns via higher incomes (Sjaastad, 1962). Government with the assistance from the private sector should help to secure this investment procedure which yields higher return in long run. The findings from this intervention will also provide policy directions towards the very recent¹⁸ negotiation with the Malaysian government to operationalise the G2G plus. Through these findings, we are proposing a model called Union Digital Center Migration Desk (UDCMD). It is expected that all aspirant migrants must have a UDCM registration number, which will be, matched their National ID. Since UDCs run through PPP mode, the proposed UDCM can provide services which traditionally are provided by private individuals and or recruiting agencies (such as ticketing, job opportunity announcement).

Significant policy options could be the mandatory registration process through the UDCs both for the aspirant migrants and the returnees. A very recent initiative has been taken by a Dhaka based think tank RMMRU for the returnee migrants to register themselves after coming back to Bangladesh as their level of skills and expertise so that the potential employers could be well informed about their capacity to contribute in the domestic market. This process could be initiated at a bigger scale though the UDCs. The success story of the UDCs for the operationalization of the G2G plus (for Malaysia) can also be a best practice model for G2G-plus agreement with other countries (such as Saudi Arabia). UDCs can then act both as grassroots service providers and as a safeguard mechanism against the informal migration. A mandatory UDCs card needs to be taken for all migrants so that they can be tracked both for the record purpose and for the superior service provider perspectives.

18 Government hopes of sending 15 lakh Bangladeshi workers to Malaysia under this deal for the next three years, Cabinet Secretary Md Shafiu Alam briefed reporters (<http://www.thedailystar.net/country/%E2%80%98g2g-plus%E2%80%99-let-pvt-firms-send-workers-malaysia-214351>)

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INTRODUCTION

Internet and mobile phone penetration has opened-up new horizons for ICT based services to benefit communities at the bottom of the pyramid. Primarily driven by donors, development agencies, local and international NGOs, civil society, mass media, these services have extended even to the rural areas. Telecenter networks, for example, have reached previously inaccessible places using nonprofit and for profit models.

Although a large amount of work has been done in using ICT for Development, there has been no conscious effort to explicitly capture these initiatives. Hence, there is a pressing need to document success stories, lesson learnt and shortcomings. There is a call to write case studies on projects, programs and policies in this regard. As knowledge has become central to development, it is timely to publish a journal that specializes on ICT for Development issues. Academicians, practitioners and researchers can use the journal as a reference point for their work. It will contribute a great deal to strengthen knowledge management. Simultaneously, it will also enable them to share their experiences, works and knowledge.

OBJECTIVES

The ultimate objective of the working paper series is to articulate, capture and document success stories, best practices, lessons learnt and shortcomings of ICT4D projects or researches in developing countries.

TOPICS:

Academics/researchers/practitioners are invited to submit their work that addresses issues related to adoption, diffusion, and implementation and monitoring/impact assessment of ICT for development projects in developing countries. In fact, ICT4D being a crosscutting issue the working paper series will feature writing from almost any sectors or area namely E-Agriculture, E-Livelihood, E-Governance, E-Health, E-Education, E-Commerce, E-SME, E-Environment, Climate Change, etc in relation to ICT. The WPS encourages papers that are problem-finding, problem solving, forward-looking, sharing relevant experiences and investigating controversial and important issues.

AUDIENCE

The target audience of this working paper series are those who wish to learn how to encourage adoption of ICT, applications and impact assessment, and also researchers who are interested in the diffusion of ICT for developmental projects in developing countries. Therefore, the target audience includes ICT service providers, policymakers, and academics/researchers, students of social science, information systems, and information technology and development studies.

SUBMISSION REVIEW PROCEDURE

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