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Rural Entrepreneurship as a Sustainable Livelihood Alternative for the Returnee Migrants: Reviewing the Potentials and Challenges

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During the Covid-19 pandemic, the earnings of migrant workers decreased due to joblessness and the lack of new work. Against this backdrop, this paper aims to look at the potential of rural entrepreneurship as a form of financially managing the insecurity and vulnerabilities caused by the pandemic. The literature review shows that although international migration has played a crucial role in economic growth in Bangladesh, remittance has been underutilized and not translated into investment usually. The qualitative research methodology of the paper followed the thematic analysis design method to apprehend and explain the research findings. The findings of the study indicate that despite several challenges, rural entrepreneurship can indeed be a sustainable livelihood alternative that improves the resilience of returnee migrants. The right kinds of skillsets and adequate measures to tackle the infrastructural and socio-political barriers can boost rural entrepreneurship appreciably. Other recently published research works also highlight that entrepreneurship can be an effective tool for the reintegration of returnee migrants. This paper concludes that the sustainability of rural entrepreneurship will require engaging local development organizations, forming incubation and support centers, and organizing peer support groups.

Introduction

Starting from December 2019, the Covid-19 pandemic has changed the world's economics, politics, and socio-cultural dynamics. A World Bank report has estimated a shrinkage of 5.2% in the global GDP in 2020 (The World Bank, 2020). The developing economies in the world have suffered more since they were already occupied with their existing challenges (Rodela et al., 2020).

On 8th March 2020, the first Coronavirus case was detected in Bangladesh (Islam et al., 2020). Along with its myriad problems, the pandemic has also hit the lives of the migrant workers of the country, who are the biggest remittance earners and one of the major contributors to the GDP (M. R. Karim et al., 2020). Abroad, migrant workers from Bangladesh mostly work as taxi drivers, restaurant workers, day laborers, small vendors, construction workers, industrial laborers, and so forth (Abdullah & Hossain, 2014). The Covid-19 pandemic has caused joblessness among a significant portion of these migrant workers (M. R. Karim et al., 2020). The Refugee and Migratory Movements Research Unit of the University of Dhaka (RMMRU) also found that migrant workers who returned to the country have been waiting to return to their workplaces (RMMRU, 2020). However, they were not allowed to enter their destinations (with visas and proper documents) because of lockdowns or travel bans. Reportedly, 200,000 Bangladeshi migrant workers have failed to join their intended workforce due to the lockdown and other restrictions (M. B. Chowdhury &

Chakraborty, 2021). According to the Bureau of Manpower, Employment and Training (BMET), a total of 408,408 migrant workers have returned to the country amidst the pandemic (Ahamad, 2021).

The Covid-19 pandemic has led to significant negative consequences on the livelihoods of Bangladeshi migrants, both men and women, who work in foreign countries as well as their left-behind families. Siddiqui (2021a) has underlined that the average income of a household with at least one member working overseas used to be BDT 17,855 (\$210) per month, which has come down to BDT 7,300 (\$86) per month. This phenomenon has made households extremely vulnerable.

In such a situation, one of the most effective solutions can be providing financial security and social safety to the migrant workers and the returnee migrants (M. R. Karim et al., 2020). Few research papers (Islam et al., 2020; M. R. Karim et al., 2020) have suggested mitigation measures like developing a status quo policy for migrant workers, preparing a detailed database to trace and track all migrant workers, halting illegal migration, and many more.

To tackle the challenging period of Covid-19, the Government of Bangladesh (GoB) has given BDT 500 crore (TBS Report, 2020), and the Wage Earners' Welfare Board (WEWB) has added BDT 200 crore in this attempt (T. Siddiqui, 2021b). Probashi Kallyan Bank (PKB) has formed a BDT 700 crore loan scheme with this money.

However, the returnee migrants are somewhat reluctant to take loans from PKB (Ara, 2020). Although rehabilitation through providing loans to encourage income-generating activities (IGAs) is prevalent in the country, no significant studies have been noticed focusing on entrepreneurship, especially in the rural context.

Research Gaps, Significance, and the Objectives of This Study

Migration, remittances, and economic growth have been rightly reflected in many of the previous studies. Nevertheless, past research has also shown how remittances are mostly utilized for non-productive (non-investment) purposes (Gupta et al., 2007; Hussain, 2014; Ullah, 2017). Amidst the Covid-19 pandemic, when not only Bangladeshi migrant workers but also migrants (and their families) around the world are facing instability in income, economic and social insecurity, and overall vulnerability (OECD, 2020), utilization of saved remittances in a productive manner can be life-saving (Kunz et al., 2021).

However, in the context of Bangladesh, it is also not explored whether the returnee migrants have adequate skills, financial capacity, motivation, etc.; whether the local (rural) context is feasible for the entrepreneurial venture; and if any barriers limit the scope of entrepreneurship. Furthermore, there is no information on context-specific business ideas that potential entrepreneurs could adopt. If these unexplored questions can be answered, not only migrant workers but anyone with unstable income sources would be able to cope with any sudden economic or other types of shocks like Covid-19.

To fill the research gap, this study aims to assess the factors that might positively influence entrepreneurial activities among returnee migrants. The core objective of this research is to apprehend both the ability of the returnee migrants and the real-life scenarios of the rural economy and apprehend if rural entrepreneurship can be a sustainable livelihood alternative for the returnee migrants. Moreover, this paper attempts to assess any business idea that might be feasible for the returnee migrants in the context of rural Bangladesh. The following are the research objectives that steer the study –

1. to explore the existing potential and challenges in the study area that may influence entrepreneurship,
2. to assess the skills and motivation among the returnee migrants, whether they consider entrepreneurship as a sustainable livelihood alternative,
3. to review the infrastructural and socio-political obstacles, and
4. to probe into whether entrepreneurship can be a sustainable livelihood alternative for the returnee migrants and explore contextually-fit business ideas.

Literature Review

International migration has played a significant role in the economic development of Bangladesh (T. Siddiqui et al., 2019). In the Bangladesh Migration Governance Framework (BMGF), it has been markedly stated that migration

has a positive link with development (Barkat et al., 2020). Moreover, this connection between migration and development has also been highlighted in the United Nation's (UN) sustainable development goals (SDGs) (Prada, 2020). Nationally, Bangladesh recognized this association between migration and development in the five-year plans (FYPs). In the Seventh Five Year Plan (FY2016–FY2020), migration has been mentioned as “an integral component of the development process of the country” (General Economics Division, 2015). For the Bangladeshi economy, international migration is effective in tackling unemployment, eradicating poverty, and increasing foreign reserves (Barkat et al., 2014).

With more than 7 million Bangladeshis living and working abroad, Bangladesh is the sixth-largest contributor to the international migration globally (UNDESA, 2019). Currently, 168 countries accommodate Bangladeshi immigrants, and a few of the significant ones are the Gulf countries (i.e., Kingdom of Saudi Arabia, Kuwait, Qatar, Bahrain, Oman, United Arab Emirates, etc.) and East/Southeast Asian countries (i.e., Malaysia, South Korea, Singapore, etc.) (Masud et al., 2019). From 1976 to 2018, more than 12 million Bangladeshis migrated abroad (T. Siddiqui et al., 2019). Right before the Covid-19 pandemic in 2019, 700,159 Bangladeshi workers migrated to different countries worldwide (T. Siddiqui, 2019).

Although Covid-19 has disrupted the global economy, Bangladesh earned more than USD 22 billion in foreign remittances in 2021 (TBS Report, 2022). Foreign remittance is a significant part of the Bangladeshi economy as it covers more than 5% of the total national GDP (FE Report, 2018). Nevertheless, the utilization of foreign remittances is not up to the mark in Bangladesh.

Most migrant workers migrate abroad to get rid of poverty and with the aim of achieving financial solvency. A significant portion of the received remittance is consumed to meet the basic needs of migrant workers' families (Kumar et al., 2018). In general, the remittance amount helps to improve the family's nutrition intake, living conditions, basic education, health care, social security, repayment of loans, and investments (Barai, 2012; Kumar et al., 2018). Investments relied on remittances are business investments, savings/fixed deposits, purchasing lands, etc. (Barai, 2012). In a recent study, Qamruzzaman & Kler (2021) have established that foreign remittance aids in capital accumulation and investments in a country. However, Kumar et al. (2018) have identified that proper utilization of remittance is not untroubled.

Barai (2012) has highlighted that savings from remittances can promote entrepreneurial activities. However, it is not quite prevalent in Bangladesh, especially in the rural parts. In that connection, Kumar et al. (2018) showed that only about 1.52% of total remittances are translated into investments in Bangladesh. Studies show that migrants with higher academic degrees tend to save and invest more, whereas the less educated migrant workers (mostly from rural areas) tend to consume most of their earnings for non-productive expenditures (Bangladesh Bank, 2017). The study also showed that productive uses of the remittances

mostly be investments in real estate (buying livable land) and the agricultural sector (purchasing arable lands) rather than being investments in businesses/enterprise development.

In a recent study, Gruenhagen et al. (2020) conducted a systematic and thematic review of research on returnee entrepreneurs, and they included both returnee students and workers who are skilled most of the time. The study also labeled returnee entrepreneurs as the key forces of growth and innovation, especially in developing economies. Qin & Estrin (2015) also discussed highly skilled returnee entrepreneurs, and they identified that peers influence the migrant students' decision to return back and initiate entrepreneurial ventures in their home country. Nevertheless, this study concentrates on returnee workers, and previous studies showed that Bangladeshi migrant workers lack adequate skills (Titumir, 2021). Additionally, the family and neighbors of returnee migrants do not always support their plan to return to Bangladesh (M. I. Hossain, 2020; Jahan et al., 2021). Ma (2002) highlighted that in China, migrant workers tend to grab a job abroad to acquire investment capital for future business formation. The paper also stated that this process of migration actually enhances the scope of the returnee workers' entrepreneurship. However, Ma (2002) also mentioned that skilled returnees are more prone to entrepreneurship.

Since the 1990s, Bangladesh has emphasized entrepreneurship development for prompt economic growth (Ahmed, 2021). Several government entities, private organizations, and non-government organizations (NGOs) promote entrepreneurship in the country (F. N. Chowdhury, 2017). Moreover, academic institutes and youth organizations are also working to instill an entrepreneurial spirit among the youth (F. N. Chowdhury, 2017). This has also been integrated into policy-level interventions. The SME (small and medium enterprises) Policy 2019 highlights new entrepreneurship development by promoting innovative training courses and developing relevant databases (M. Hossain, 2021). Nevertheless, entrepreneurship is getting popular among the youth and urban population, whereas rural entrepreneurship needs more attention (A. A. Rahman & Kabir, 2021).

Most of the migrant workers and their left-behind families live in rural areas of Bangladesh (Masud & Hamzah, 2018). Studies revealed that the Covid-19 pandemic has shaken these rural households and made them vulnerable (M. B. Chowdhury & Chakraborty, 2021; M. R. Karim et al., 2020; Sardar & Mozumder, 2020). Since entrepreneurs are deemed more resilient in tackling any shock (Branzei & Fathallah, 2021), it can be assumed that entrepreneurship can be a great tool to manage shock and instability.

Rural entrepreneurship was prioritized before the pandemic days, where mostly capacity building and providing technical training have been the focus (Ansari, 2020). Entrepreneurship has been considered the key to sustainable rural development (Kadir, 2017). However, when it comes to investing utilizing remittance, rural people prefer safe investments that do not associate risks (Bangladesh Bank, 2017). It is also a fact that rural setups in Bangladesh lack

improved communication and infrastructure facilities (The Independent, 2019). A well-connected road network (and other infrastructural development) can ease the process of rural entrepreneurship through agriculture, cottage and micro industries, and handicraft businesses (Saif, 2021).

Conceptual Framework

Leveraging on the idea that the entrepreneurial processes can contribute as one of the key factors in the economic development of a country or a region (Toma et al., 2014), this paper aims to chalk out how entrepreneurship among rural returnee migrants can be a viable coping mechanism (Figure 1).

The previous sections of the study have already highlighted the push and pull factors mentioned in the figure. Past literature has also identified the challenges associated with rural entrepreneurship. Nevertheless, this study probes into the opportunities and aims to find an equilibrium (balance) point between the challenges and opportunities where entrepreneurship among the returnee migrants can be promoted. Finally, the paper discusses how rural entrepreneurship can be translated into sustainable economic growth for any rural community. Regarding apprehending the dynamics between rural entrepreneurship and the sustainable economic growth of a community, social network theory (Liu et al., 2017) is utilized as a tool that helps to assess the interrelatedness of different socio-economic factors. Moreover, the resource dependency theory (Hillman et al., 2009) helps to understand the different socio-economic settings of rural Bangladesh and their influence on rural entrepreneurship. These theories explain the study's findings from a theoretical perspective and link the findings with existing literature.

Methods

This qualitative research has been driven by a thematic analysis design (Vaismoradi & Snelgrove, 2019). Since there have been almost no similar studies in the past, a pre-assessment was conducted before designing the study. This pre-assessment analysis (adapted from Bukhari, 2019) attempts to collect behavioral and contextual information. Based on the pre-assessment analysis, Nagbari Union (Kalihati *Upazila* (Sub-district), Tangail District), a migrant-prone area near Dhaka, has been chosen as the study area. Two major reasons that dictated the authors to select Nagbari Union are – historically, Nagbari Union has always suffered from extreme poverty where the migrant labor force has played a substantial role in their economic prosperity, and during the Covid-19 period, a significant number of migrant workers of Nagbari have returned to the country who do not have satisfactory access to the support required for reintegration. The total area of this union is 22 square kilometers. It consists of 27 villages where approximately 54,000 people live. There are six main bazaars (rural markets), one college, fifteen primary schools, three high schools, and three madrasas (religious academies) in Nagbari.

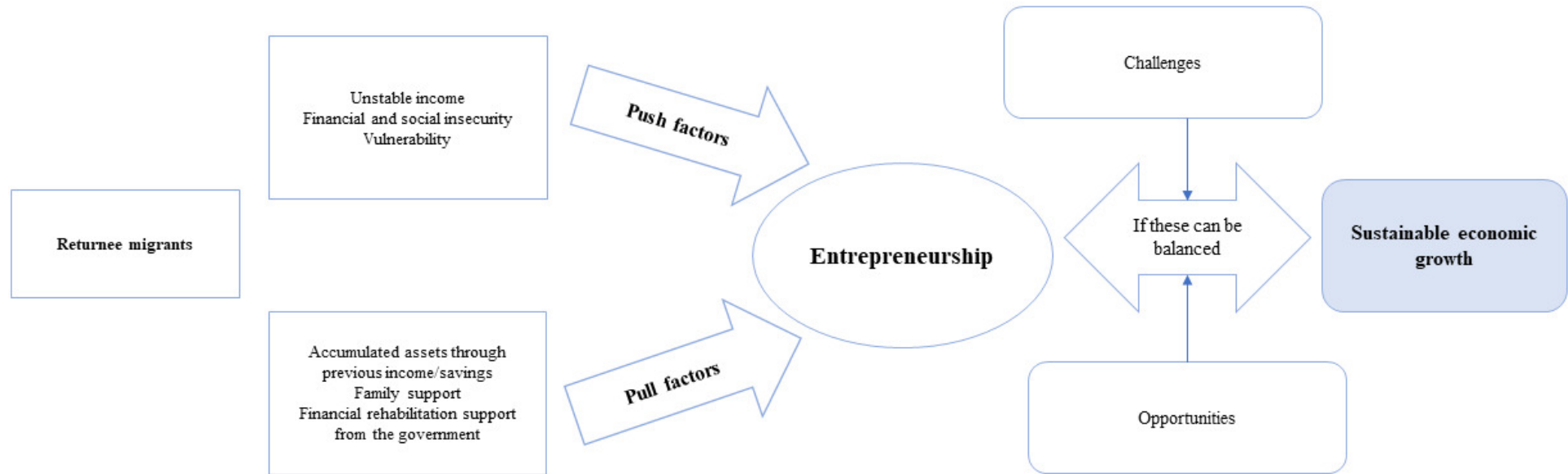


Figure 1. Conceptualization of the positive impact of entrepreneurship among the returnee migrants on the sustainable growth of the rural economy.

Table 1. The list of stakeholders who have been considered for this study. This list also contains the themes that have been assigned to each of the types.

Types of the stakeholders	Themes of the discussion/ communication	Data collection method/tool
Returnee migrants	Motivation, skill, capabilities	Focus Group Discussion (FGD)
Local entrepreneurs	Market position, demand, consumers' behaviors, risks	KII
Youth Training Centre, Nagar Jalfy, Tangail	Potential business merit, support services	In-depth Interview (IDI)
Upazila Social Service Officer, Kalihati	Local support services, policy implications, youth inclusion	IDI
Upazila Women's Affairs Office, Kalihati	Local support services, policy implications, gender integration	IDI
Tangail BSCIC (Bangladesh Small and Cottage Industries Corporation)	Contextual needs of business, support services, demand, risks, policy implications	IDI
Local NGOs	Consumers' behaviors, local support services	FGD
Local leaders (religious leaders, teachers, Union Parishad (UP) members, social workers, etc.)	Demand, consumers' behaviors, risks	FGD
Chairman, Nagbari Union Parishad (Union Council)	Contextual needs of business, support services, market position, demand	IDI
President, Tangail Chamber of Commerce and Industry	Contextual needs of business, potential business merit, support services, market position, demand, product value chain	IDI
Managing Director, Probashi Kalyan Bank (PKB)	Potential business merit, support services, policy implications	IDI
Deputy Director, Wage Earners' Welfare Board (WEWB)	Support services, policy implications	IDI

Four eminent people (two business persons, one academic, and one lawyer cum development professional) from Nagbari have been contacted through a snowball sampling approach (Naderifar et al., 2017). Based on the Key Informant Interviews (KIIs) conducted with them, a stakeholder map analysis (Table 1) has been done.

As per the purposive sampling method (Campbell et al., 2020), a total of 27 FGDs (each containing ten returnee migrants) have been conducted that represented 27 villages of the union. Moreover, 24 local entrepreneurs were interviewed, six from each *haat/bazaar* (rural markets). Two additional FGDs have been conducted where local NGO representatives and local leaders have taken part. Moreover, 8 IDIs have been undertaken with sector experts. Pre-developed structured checklists have guided the KIIs, FGDs, and IDIs.

Furthermore, A systemic literature review (Xiao & Watson, 2019) has been conducted that contains news from national dailies, policy documents of the Government of Bangladesh, knowledge documents of relevant autonomous institutions, commitments of financial institutions, and so on (Table 2). A timeframe of the last six years (2017-2022) has been considered in this regard.

Three steps have been followed to carry out thematic analysis on the collected data, i.e., coding the text 'line-by-line' → developing 'descriptive themes' → generating 'analytical themes'. Four analytical themes have been generated from the descriptive themes (Table 1) prepared based

on the pre-assessment. Those are business potential, local context, structural circumstance, and feasibility.

Data were collected from June 2021 to August 2021 with the support of local data enumerators. An orientation on the data collection tools (FGD, IDI, KII, etc.) has been provided to the data collectors, and a hybrid model (both physical and virtual) has been followed.

Findings

The Reintegration Plans by the Government of Bangladesh for the Returnee Migrants

Before the study begins jotting down the findings to grasp the research objective, an overview of the country's overall reintegration scenario and plan (Table 2) will help the readers realize the necessity of entrepreneurship and the scope of rural entrepreneurship in Bangladesh.

This table highlights that despite a diverse range of socio-economic-cultural barriers, the Government of Bangladesh, along with its development partners, is working hard to ensure the sustainable reintegration of returnee migrants. If supported by the private sector, the entrepreneurship approach can contribute significantly to this journey. The next chapters of the paper will show that this study also resembles these contexts and challenges identified earlier.

Table 2. The summary of the literature review of secondary documents highlighting reintegration status, plans, and strategies in Bangladesh. Any mentions of entrepreneurship are also included.

Source (Year)	Precis about the reintegration plans, status, and strategies
GFEMS Media, 2022	Recovery and reintegration should begin at the moment when a migrant returns. The process must engage the community, including alternative livelihood support, and be supported by the government.
M. R. Hossain et al., 2022	Returnee migrants and their families face not only economic struggles but also the unplanned return of the migrants has a deep psychosocial impact. NGOs in Bangladesh are already providing reintegration support in terms of cash transfers, skills training, and psychosocial counseling.
Qaisrani, 2022	The management of returnees and reintegration is a new policy focus area for Bangladesh, with limited understanding, resultantly a limited uptake.
K. Siddiqui & Saif, 2022	The Government of Bangladesh (GOB) planned to ensure social security for returnee migrants and decided to formulate a "Comprehensive National Reintegration Policy". Initiatives have been taken to train 2,00,000 migrants who have returned home amid the pandemic to build them as entrepreneurs.
M. T. Chowdhury et al., 2021	The social reintegration experience of female returnee migrants is often stressful and difficult in general.
R. S. Khan, 2021	The 8th (2020-2025) Five-Year Plan of the government has also committed to boosting their efforts on reintegration in the 10-point agenda on overseas employment. The concept of sustainable return and reintegration of migrant workers has recently gained popularity in policy and practices.
Knoll et al., 2021	Government representatives in Bangladesh acknowledge that to ensure sustainable reintegration, their involvement needs to be increased.
Mostafa et al., 2021	Coping measures adopted/attempted by returnee migrants are hindered by a lack of practical external help and debt accumulation. However, the returnees utilize their savings and personal assets to survive and opt for alternative livelihoods.
Tithi, 2021	Skills development training to prepare female returnee migrants for income-generating activities can be significantly effective.
M. M. Rahman & Hossen, 2020	Returnee migrants sometimes face socio-cultural challenges in case of permanent resettlement. They face difficulties in coping with the local livelihood opportunities.
Sahai et al., 2020	Social discrimination toward returnee migrants hinders the process of successful social reintegration. Nevertheless, the Government of Bangladesh is providing loans, training, and seed money to foster economic reintegration by initiating employment-generating activities.
Zahir & Ali, 2020	USD 83 million budgetary rehabilitation program has been adopted for returnee migrants, and there is also scope for private investment in such programs to generate employment among returnee migrants via entrepreneurship.
Nawaz & Tonny, 2019	Forced female returnee migrants face different kinds of reintegration challenges like a lack of social acceptance, difficulties in finding new jobs, ineffective reintegration measures, and inadequate health and psychological support.
Wickramasekara, 2019	The Bangladesh Employers' Federation (BEF) has established a help desk to support the returnee migrants back into economic activity. It has also prepared an easy-to-understand guide on how returnees can find jobs or go into self-employment.
A. R. Khan & Omar, 2018	Most migrants return without any plan in emergency circumstances. They struggle to locate opportunities even if they have the required skills and experiences.
Newland, 2017	Like other countries, in Bangladesh, return migration takes place at any of the six points (from voluntary to involuntary), i.e., solicited, voluntary, reluctant, pressured, obliged, and forced.

Rural Entrepreneurship: Scopes and Challenges (Business Potential)

The study findings reveal that there are significant scopes of entrepreneurship in rural contexts, nevertheless, the contexts need to be measured beforehand. If the availability of raw materials can be ensured and infrastructural challenges can be minimized, it would be convenient to start a business. In the context of Nagbari, increased use of the internet, smartphones, social media, etc., plays a notable role in entrepreneurship development. Resource dependency theory rightly highlights the importance of the ecology of an organization/business (Pfeffer & Salancik, 1978 in Hillman et al., 2009). Hence, the dynamic structure

of the societies in rural Bangladesh cannot be ignored while ideating the scopes and challenges of rural entrepreneurship.

The new entrepreneurs rely on online branding and broadening the customer base beyond Nagbari. Utilizing already established branding values (for Nagbari, *Taat/handloom saree*) and rebranding those products ensures and expands the customer base. Moreover, expanding the product portfolio ensures the sustainability of the venture. Interviewed business people (who are already established in the market) have vetted that there is no need for a specialized market in Nagbari. The existing market has scopes of new products and/or services. However, in rural Bangladesh, personal connection is really important. Hence, returnee

migrants can initiate their businesses with the help of existing ones. From the lens of social network theory (Liu et al., 2017), cohesion (i.e., “betweenness” among all the entrepreneurs in a rural setting) can play an important role in strengthening rural entrepreneurship. Liu et al. (2017) also echoed the findings of this study, highlighting that personal influence becomes stronger if the social network is cohesive. From the perspective of the resource dependency theory, previous research showed that interdependent relationships (reliance on peers and coworkers) help to perform better (Bachrach et al., 2007 and Bachrach et al., 2006 in Hillman et al., 2009).

Regarding the challenges, the findings of the study show that regardless of the level of education, people who are unemployed have an urge to go abroad with a hope of a better life (rather than opting for entrepreneurial ventures). An interesting factor revealed from the study is that many people in Nagbari do not want to lend money to a potential entrepreneur, rather, they are willing to lend money to an intended migrant worker. Although microfinance institute (MFI) loans are widespread, many have become defaulters after taking MFI loans. In the context of Nagbari, young people are not encouraged to be involved in business. Although local people and the community might encourage someone to initiate a business, the family members put the first obstacle in that path. There is a lack of technical training institutes in Nagbari. There are also no initiatives from the schools regarding any type of technical training, nor from the local NGOs in the union. The school curriculum does not cover any topics that might benefit entrepreneurship. Especially girls and women are not encouraged at all to any sort of business initiative. There is a significant lack of social acceptance of female returnee migrants. Again, resource dependency theory (RDT) becomes relevant at this point. As the RDT emphasizes inter-organizational relationships and reflects how these dependent relationships help them acquire resources to reduce uncertainty and interdependence (Hillman et al., 2009), rural women might need to depend on their families and close ones. The failure to provide so might result in a lower ratio of women entrepreneurs.

Other challenges in rural entrepreneurship are caused by local political context (e.g., extortion) and/or caused by local government (due to lack of their support, lack of governance, and high rate of corruption).

Entrepreneurship as a Sustainable Livelihood Alternative: Skills and Motivation among the Returnee Migrants (Feasibility)

To initiate any rural (or any other) business, relevant skill sets are important. By interviewing the existing local entrepreneurs, the study realizes that not only institutional training but also real-life experience is required. Moreover, capital, willpower, honesty, aspiration, linkage, and information play a vital role in initiating a new venture. Resource dependency theory encourages considering the provision of adequate resources prior to assessing the performance of a business venture (Hillman et al., 2009). The findings of the study also focused on some intangible

resources that rural entrepreneurs require to succeed in their journey.

For the returnee migrants, one of the challenges is that the skills they gain abroad are not always relevant to rural entrepreneurship. In some cases, the returnee migrants have required technical skills, but they lack business management skills. Many tend to copy others without assessing the market demand, which results in business failure.

Generally, the returnee migrants have high expectations of earning more in a short period of time. If these business initiatives cannot fulfill their expectation, they lose interest and give up. Most do not want to (or cannot) start a business due to a lack of knowledge and risk-averse nature. Although returnee migrants have a high expectation of earning more, still, many of them prefer to stay in Bangladesh (in their own ancestral home) if they can manage a feasible and moderate way of living. Among the interviewed returnee migrants, 74% of them (around 200 out of 270) have savings of at least BDT (Bangladeshi Taka) 100,000 (approximately \$1,150) from their previous overseas job, and 83% of them are interested in receiving business support (training/advisory/financial) to set up a business in their own village. However, returnee migrants tend to spend their saved amounts without keeping track. Among the women in Nagbari, there are almost zero tendencies to join or initiate a business, and they are not confident enough to start a business. Young people are not also interested in starting a business in most cases. To motivate young people, repeating Pfeffer & Salancik (1978, in Hillman et al., 2009), providing required information and advice, ensuring proper flow of the information, and assuring adequate resources might be beneficial. Resource dependency theory also highlights that external help from experienced individuals is crucial in ensuring youth participation in rural entrepreneurship.

The Infrastructural and Socio-Political Barriers in Nagbari (Structural Circumstance)

The lack of motivation to pursue entrepreneurship (especially among women and youths) is caused by many barriers. The major obstacle faced by the many returnee migrants who aspire to become an entrepreneur is that they lack relevant business management skills and related training institutes are almost absent in the rural parts of the country. Moreover, to receive training from government institutes, one might need political connections, lobbying, and recommendation. RDT also discusses the inability to overcome uncertainty and dependence on the social system of any environment. Based on the evidence, it is said that businesses attempt to modify their environment (Hillman et al., 2009). Finally, RDT builds on several perspectives, such as reciprocation (responding to the ecology) and culture, to understand how businesses adapt to their environment. The findings of the study indicate the similarities between the practices and RDT as a theory. It can be assumed that rural entrepreneurs in Bangladesh can rely on RDT to manage their ventures in an adaptive and effective manner. Nevertheless, the social network theory identifies that issue-specific leadership may vary for different groups

of people (Liu et al., 2017). Therefore, dependence on the social system can be a risk factor that rural entrepreneurs must overcome.

The information gap also creates a non-level playing field for potential rural entrepreneurs. Most existing and potential entrepreneurs have an adequate understanding of trade licenses, VAT, tax, etc. However, they are hesitant about practicing these. They fear visiting government offices because of bureaucratic hassles, bribe culture, and corruption. Proper documentation is always a challenge for the majority of migrant workers. Usually, formal financial institutes (such as banks) take more time to process a loan, and potential rural entrepreneurs rely on informal sources or MFIs. Both the informal sources and MFIs charge a higher interest rate. There is no linkage (in most cases) between the returnee migrants and local financial institutes (banks, MFIs, etc.). Although the Ministry of Expatriates' Welfare and Overseas Employment (MoEWOE) initiated a reintegration loan program with the support of the Probashi Kallyan Bank (PKB), the migrants who were offered the loan still hesitated. However, PKB claims that the loan application process has been made easier, especially for returnee migrants.

Returnee migrants and other potential rural entrepreneurs feel uneasy dealing with the rural socio-political system. The theory of weak ties (connected with the social network theory) explains that some social relation requires less effort (Liu et al., 2017). If returnee migrants cannot identify those weak-tie relationships, it becomes difficult for them to cope and adapt in their country owing to the long absence from the environment and culture.

In the rural context, local governments tend to be weaker and corrupted with a lack of adequate governance and budget. District Employment and Manpower Office (DEMO) seemed to be less effective in this regard. Moreover, relevant government offices are not always available at the rural level. In some cases, returnee migrants feel discomfort after returning back and find it difficult to get adjusted to rural life. However, Liu et al. (2017) expressed that the number of connections is not, rather, the ability to connect to a broader network is more impactful. Hence, returnee migrants need to identify the kind of network and support they might require in their circumstances.

Lack of both social and financial security hinders potential entrepreneurship. Syndicate in the rural market can be a system barrier (which obstructs entry into the market). Furthermore, religious radicalism (such as more conservative behaviors and eliminating secular behavior) can be challenging, especially for women entrepreneurs. There is also a lack of coordination among the organizations that work for the betterment of migrant workers. Especially there is insufficient coordination between the local NGOs and Wage Earners' Welfare Board (WEWB). In such scenarios, the diffusion of innovations theory (Rogers, 2010) becomes relevant. This theory underlines the communication process (different phases) through any particular form/way over time (Liu et al., 2017). To ensure coordination among all relevant stakeholders, consistent and continuous interpersonal and network communication accompanied by

mass media engagements and technological advancements might be required.

Rural Entrepreneurship as a Sustainable Livelihood Alternative: The Contextually Best-Fit Business Ideas (Local Context)

Notwithstanding the fact that there are quite a few barriers associated with rural entrepreneurship, this (rural entrepreneurship) can indeed be a sustainable alternative livelihood option for the returnee migrants amidst Covid-19 and beyond. After addressing the above-mentioned challenges through a systemic and preferably government-led initiative, the unique value proposition (UVP) for the potential entrepreneurs can be interpersonal skills (gained from their abroad life) and a cordial approach (very important in rural contexts). Since most rural migrant workers and their families prefer safe investments, they can invest in an existing business before starting their own, which will help them to gain experience. Turning their entrepreneurial initiative into a family venture might be beneficial. A collective initiative (a group of like-minded potential entrepreneurs) and peer learning (especially about the rural context) might be helpful as a starter as well.

The study findings indicate that few contextually-fit business ideas (Table 3) are more compatible with potential rural entrepreneurs.

Table 3 indicates that returnee migrants/potential entrepreneurs may start complementary businesses that will help the existing ones (e.g., providing online support to sell existing products that will broaden the customer base). At present times, online marketing might be highly feasible for rural areas. However, the low percentage of success (among the returnee migrants who have started entrepreneurial ventures) portrays a negative impact on potential entrepreneurs. Appropriate psychosocial support may inspire the returnee migrants to be engaged in rural entrepreneurship.

The basic assumption is that a good fit between the characteristics of people (person/P) and those of the environment (environment/E) will result in better performance, higher work satisfaction, and more positive attitudes (Ostroff & Aumann, 2004). The person-environment fit lens suggests that people with better person-environment fit experience more positive life effects and claim higher life satisfaction (Rauthmann, 2021). To apprehend the contextually-fit business ideas for rural entrepreneurship, the person-environment fit model highlights that a person will be more engaged and interested in as well as invest more into environments (e.g., entrepreneurship) that fit with or afford their goals and values (Erikson, 1968 in Rauthmann, 2021). Schmader & Sedikides (2018) have expressed that to pursue one's goals, an individual needs to get "motivational fluency" from the environment and might seek "interpersonal fluency" from the environment. This summary table (Table 4) reflects the study's findings from the perspectives of four analytical themes mentioned in the methods section. Moreover, the table shows how these themes are inter-linked, and only an integrated approach will ensure entrepreneurship among returnee migrants and other potential

Table 3. Contextually best-fit ideas for potential entrepreneurs in Nagbari. The table also portrays the uniqueness and challenges that are associated.

Business type	Uniqueness	Challenges that need to be addressed
Agriculture machineries-based enterprises	Comparatively new in the rural context	Lack of technical know-how among the potential entrepreneurs
IT and Internet-based enterprises	Provides leverage to other businesses; market competition is almost absent	Depends on the infrastructural condition of the area
Enterprises based on Heritage (local handicrafts, local snacks/sweet items, etc.)	Very unique to the rural context, high demand (in both rural and urban markets) in recent time	Standardization and quality control are difficult, branding is also crucial
Restaurant/grocery/super shop	Unique to the rural context, has a high-value proposition	The supply chain might not be strong in rural areas

Table 4. Summarizing the study findings with a view to linking the findings with the analytical themes.

Analytical themes	Findings section header	Key findings at a glance	Linking the themes
Business potential	Rural entrepreneurship: scopes and challenges	Business potential needs to be contextualized. Leveraging existing business can be beneficial. Utilizing personal connections can bring change. Gender and youth inclusion to be ensured	Business potential is significantly influenced by local context and structural circumstances
Local context	Entrepreneurship as a sustainable livelihood alternative: skills and motivation among the returnee migrants	Real-life experience is the ultimate game changer. Right kinds of skillsets also help to survive and sustain	However, effective scoping of business potential and structural circumstances can significantly influence the local context
Structural circumstance	The infrastructural and socio-political barriers in Nagbari	Lack of social and financial security creates obstacles in the path of entrepreneurship development. Also, a lack of coordination among the organizations that work for returnee migrants' reintegration	The structural circumstance is the "key to success" in terms of establishing rural entrepreneurship
Feasibility	Rural entrepreneurship as a sustainable livelihood alternative and the contextually best-fit business ideas	Investing in an existing business, turning a business into a family venture, and collective initiatives can ensure the feasibility of rural entrepreneurship	Feasibility is determined by the presence of business potential, if the business idea is locally contextualized and if the structural circumstances are properly adjusted

rural entrepreneurs. A combined strategy of addressing all these interconnected challenges will translate into a sustainable reintegration measure for returnee migrants by offering entrepreneurship as an alternative livelihood option.

Discussion and Implications

Rehabilitation of the Returnee Migrants in Other Countries – What about Entrepreneurship

Existing literature about the migration crisis has discussed rehabilitation and reintegration in most cases (Coz & Newland, 2021; Thapa et al., 2020) (Table 5). A report published by the Asian Development Bank (Takenaka et al., 2020) underlined that Asian countries are trying to develop and enable a business environment for the returnee migrants. Some countries disbursed funds (low-interest loans) to encourage small businesses among the returnee mi-

grants (Failor et al., 2021). Since the Government of Bangladesh has also initiated loan and rehabilitation programs for the returnee migrants, creating a business environment and promoting entrepreneurship will guide them astutely utilize the loan amount. A study mentioned that even before the pandemic, many migrant worker reintegration programs emphasized entrepreneurship and effective asset building (Coz & Newland, 2021).

India, the highest remittance-receiving country in 2020 (The World Bank, 2021), suffered a major crisis during the Covid-19 pandemic regarding migrant workers. As a short-term mechanism, both central and state governments in India have distributed relief packages among the vulnerable workers, and for long-term reintegration, the central government initiated 'Garib Kalyan Rozgar Abhiyan' (A. Khan & Arokkiaraj, 2021). Under this initiative, proper skill mapping of the returnee migrants has been done, and they have

Table 5. Is entrepreneurship included in the reintegration plans of different migration-prone countries?

Country	Reintegration plan
Bangladesh	Initiated loan and rehabilitation programs, created a business environment, and promoted entrepreneurship (Coz & Newland, 2021)
China [^]	In China, return migration is influenced by the availability of assets (such as financial and social capital, family relationship, social security, etc.) to support their livelihoods. An initiative to adopt an integrated approach to supporting returning migrants has already been placed (Tadevosyan et al., 2020)
India	Conducted proper skill mapping (A. Khan & Arokkiaraj, 2021) and created a common platform for entrepreneurs to be connected with returnee skilled human resources (PTI, 2020)
Indonesia	Introducing a comprehensive migrant reintegration framework to promote self-employment among returnee migrants (Bachtiar & Prasetyo, 2017)
Laos	Promoted family business as a potential means of coping mechanism (Oxfam in Laos, 2021)
Nepal	Took the initiative to create 700,000 employments (Thapa et al., 2020) and started to provide several skill development training to returnee migrants (Government of Nepal, 2019)
The Philippines	Assigned a government agency to promote entrepreneurial activities (Spitzer, 2016)

Note. [^]The highlights from China are not included in the discussion paragraph as the context in China can be significantly different from these South Asian and South-East Asian countries.

been connected with self-help groups. The State of Kerala has adopted an outstanding program, Dream Kerala Project, that creates a common platform for businesses/entrepreneurs to be connected with skilled human resources who have been forced back to India (PTI, 2020). The Ministry of Skill Development and Entrepreneurship and the Ministry of Civil Aviation have jointly developed a database of migrant workers based on their skill set and experience for quick and suitable reintegration (A. Khan & Arokkiaraj, 2021).

Proper mapping of returnee migrant workers has also been emphasized in the comprehensive migrant reintegration framework for Indonesia. The reintegration programs in the country have been designed to promote self-employment among the returnees (Bachtiar & Prasetyo, 2017). The study also underlined that the circular migration process could be challenging in Indonesia. The same study showed that reintegration activities in Indonesia have been initiated in practical ways based on demand. However, those initiatives were not sufficient to ensure sustainable reintegration.

Another major labor-exporting country, Nepal, has been estimated to experience an almost 30% reduction in remittance (Prasai, 2020). In response, the Government of Nepal (GON) has taken the initiative to create 700,000 employments (Thapa et al., 2020). The Constitution of Nepal also has the provision to reintegrate the returnee workers through entrepreneurship, self-employment, and professional jobs (Government of Nepal, 2019). Nepal also has existing facilities for providing economic, social, and psychosocial support for the returnee migrants (Thapa et al., 2020). In that connection, the Foreign Employment Board of Nepal has been providing several skill development training to returnee migrants. A study by The Asia Foundation has revealed that a few returnee migrants in Nepal are planning not to go back abroad, rather, they are interested in starting their own businesses (Failor et al., 2021). Our study findings have also found that the migrant workers have a soft corner for their ancestral home and village.

Hence, if a feasible alternative option can be provided through entrepreneurship, it might motivate them.

One of the top exporters of migrant workers, the Philippines, has an assigned government agency to deal with returnee migrants (Spitzer, 2016). The National Reintegration Center for the Overseas Foreign Workers (OFWs) promotes local employment for return migrants and leverages their skills gained from overseas stays. The NRCO also encourages entrepreneurial activities among the returnees.

Oxfam in Laos (2021) has conducted a study where they discussed potential coping mechanisms for returnee migrants. The study mostly concentrated on unemployment insurance, health insurance, and paid sick leave. However, small grants for businesses have also been highlighted. The family business has also been promoted as a potential coping mechanism (Oxfam in Laos, 2021). This study also finds that investing in an existing business and/or initiating a family venture is preferable and more suitable in the rural context of Bangladesh. A study by the International Organization for Migration (IOM) in the Philippines has underlined that almost half of the returnee migrants were interested in initiating a business; however, only 27% had the required capital (IOM, 2021). Moreover, half of the interviewed people wanted to develop their skills. On the contrary, the majority of the returnee migrants in Vietnam did not have adequate savings and wanted to go back to their country of work (IOM, 2020). This study shows similar findings since most returnee migrants in Nagbari are interested in receiving capacity-building training and possess the required capital to initiate a business venture.

These examples of other developing countries highlight two major points. Among various initiatives adopted by the Government of Bangladesh, such as several loan schemes by PKB and rehabilitation and reintegration programs by WEWB, evidence-based coordination will be required to make those more effective. Moreover, new employment opportunities (preferably through entrepreneurship) need to be created so that this huge influx does not affect the economy in an extreme way.

Rural Entrepreneurship – The Associated Challenges and Way Forward

Gyimah & Lussier (2021) have mentioned in their study that rural entrepreneurship can be a key factor in achieving sustainable economic development by reducing poverty, generating employment, and establishing resiliency. Moreover, rural entrepreneurship can play a crucial role in encouraging innovation, strengthening communities, providing job opportunities, and harnessing economic development (Newbery et al., 2017). Although the terminology might be novel for rural people, the concept of entrepreneurship is not new in the rural parts of Bangladesh. Microcredit-fueled entrepreneurship has existed for the last few decades (Bhuiyan & Ivlevs, 2019). Rural entrepreneurship mostly includes the cottage industry, handicrafts, running small shops, etc., in Bangladesh (Khatun, 2020). Khatun (2020) has also mentioned that remittances sent by non-resident Bangladeshi workers have been invested in nonfarm activities, however, this has been severely affected during the Covid-19 pandemic. An extensive study on rural entrepreneurship has highlighted that there is a significant relationship between the spatial context and the types of entrepreneurship (Müller & Korsgaard, 2017). In such a context, the types of rural entrepreneurship in Bangladesh will also vary based on geographic locations. The spatial contexts and the different social dynamics (which also influence gender-based roles, women participation, youth inclusion, etc.) need to be considered while initiating any rural ventures. Segantini & Dickes (2021) have already highlighted that rural women entrepreneurs are less privileged. Our study has also found similarities in rural Bangladesh. Hence, gender-sensitive rural entrepreneurship models need to be promoted to ensure the economic participation of marginalized rural women. A recent study revealed that women's economic empowerment could be achieved crucially by women's entrepreneurship (Nusrin et al., 2021). Moreover, in the context of developing countries, youth entrepreneurship and financial inclusion have a two-way intertwined relationship (Lyons & Contreras, 2017). One previous study showed that youth participation enhances the improvements in livelihoods and other livelihood developmental opportunities (Trivelli & Morel, 2020). Young people are more adaptive to technology, social media, and the internet, putting a unique dimension to rural ventures.

Conclusion

The findings of the study and relevant discussion show that there is significant potential for rural entrepreneurship among returnee migrants. It could be a sustainable adaptive approach for them to manage financial viability. However, the study marks a few challenges as well. To mitigate those challenges, the study recommends the following.

Engaging Local Development Organizations

Involving the local non-government organizations (NGOs) and community-based organizations (CBOs) as as-

sociates with the potential rural entrepreneurs can tackle and minimize the contextual and policy-level challenges. The local organizations can also provide fundraising and business development support by providing aid in identifying and soliciting investors or other sources of capital for the enterprises. These local organizations can help returnee migrants cum potential rural entrepreneurs to develop partnerships with the Wage Earners' Welfare Board (WEWB) and map their services against the need of the returnee migrants in their locality. The WEWB can develop a comprehensive public information campaign (PIC) using innovative community outreach tools. Utilizing the partnership with the WEWB and support from the civil society platforms, potential rural entrepreneurs can hold other public institutions (mostly local government institutes/LGIs) accountable.

Forming Incubation and Support Center (ISC)

Such support centers may provide regular learning and sharing sessions to potential rural entrepreneurs. ISCs may also work to strengthen the linkage among different market actors, provide training and counseling about making the right investments, strategizing their business growth, etc., and identify and resolve legal issues. ISCs can engage the other LGIs such as Upazila Parishad, Union Parishad (Council), Union Digital Centers, etc., which would proactively identify returning migrants and refer to the WEWB, who will develop a database of returning migrants and encourage enlisting with welfare center to get support. Moreover, ISCs can create linkage with responsible branch officers of PKB to ensure access to easier and migrant-friendly loans for new entrepreneurial ventures.

Organizing Peer Support Groups

Existing entrepreneurs may become a networking hub for potential rural entrepreneurs for business incubation and development and provide a platform to attract investments and funds to scale up innovative ventures. This group may also organize support sessions and promote inclusive development in the community. Peer support groups can play significant roles in tackling challenges that new/potential rural entrepreneurs face, such as lack of real-life experiences, confidence, contextual knowledge, etc.

Research Limitations and Further Scopes

It is imperative to point out that there are not many plausible interventions to address the challenges in the migration journey or the impact of rural entrepreneurship in developing sustainable livelihood options. Although this study attempts to include a diverse range of stakeholders and sources and follow a systemic approach to collect and analyze a significant amount of data, this study is not fully free of limitations. The authors would like to highlight two key limitations of this study and link those with future research opportunities.

The authors conducted this study only in one sub-district located near the capital city, Dhaka. If the study in-

cluded respondents from a larger and more diverse geography, it would give the study more credibility in understanding the potential of rural entrepreneurship among returnee migrants. Another shortcoming of the study (felt by the authors) is that this study conducted only focus group discussions (FGDs) with returnee migrants, which might not include all the unique stories/insights of each migrant worker. In-depth interviews (IDIs) with returnee migrants/potential rural entrepreneurs would enrich the study undoubtedly.

Therefore, future research scopes in critically analyzing the reintegration of returnee migrant workers include conducting similar studies around the country to comprehend a holistic idea. Moreover, studies with more emphasis on the individuality of the migrant workers/returnee migrants would contribute significantly to apprehending the role of rural entrepreneurship in the socio-economic reintegration of returnee migrants.

Furthermore, systemic studies such as Global Entrepreneurship Monitor (M. S. Karim & Hart, 2011) can be an intriguing way of understanding the existing rural entrepre-

neurs to assess their entrepreneurial mindset, challenges, and attitude to their ventures. Thus, existing practice will allow the researchers and concerned to comprehend the feasibility of rural entrepreneurship as a sustainable alternative livelihood for returnee migrants and other rural people.

The migrant workers who had uplifted the Bangladeshi economy with their remittance earnings before the Covid-19 pandemic faced unemployment, anxiety, and loss of earnings and savings in the last few months. This pandemic has revealed us to the vulnerabilities among the people at the bottom of the pyramid. Rural entrepreneurship can be a tool of resilience among the vulnerable groups in society and play a significant role in the green economic development of the country.

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