

# ***Remittances, Investments and Social Mobility Among Bangladeshi and Iranian Returnees from Japan***

Naoto Higuchi<sup>1</sup>  
University of Tokushima (Tokushima)  
Japan

## **Introduction**

Japan has experienced a sudden influx of migrant workers since the late 1980s. Those from the Philippines, China, South Korea, Malaysia, Thailand, Iran, Pakistan and Bangladesh have been rapidly incorporated into Japan's secondary labor market. While the earliest newcomer migrants to Japan were Filipina entertainers who have worked in sex industries since the early 80s, an increasing number of Asian men have also come to Japan. Undocumented male migrants first appeared in 1985, triggering what were called foreign-worker debates about whether Japan should introduce migrant workers.

The courses of the two groups' migration waves to Japan were, however, different. The size of Japan's documented foreign population has been increasing, from one million in 1990 to two million in 2005, but the number of undocumented migrants has decreased after peaking in 1993, due to stricter immigration control and the long-term economic recession. Recently, the focus of the migration debate in Japan has shifted from how to restrict undocumented migrants to how to introduce temporary migrants to which sectors.

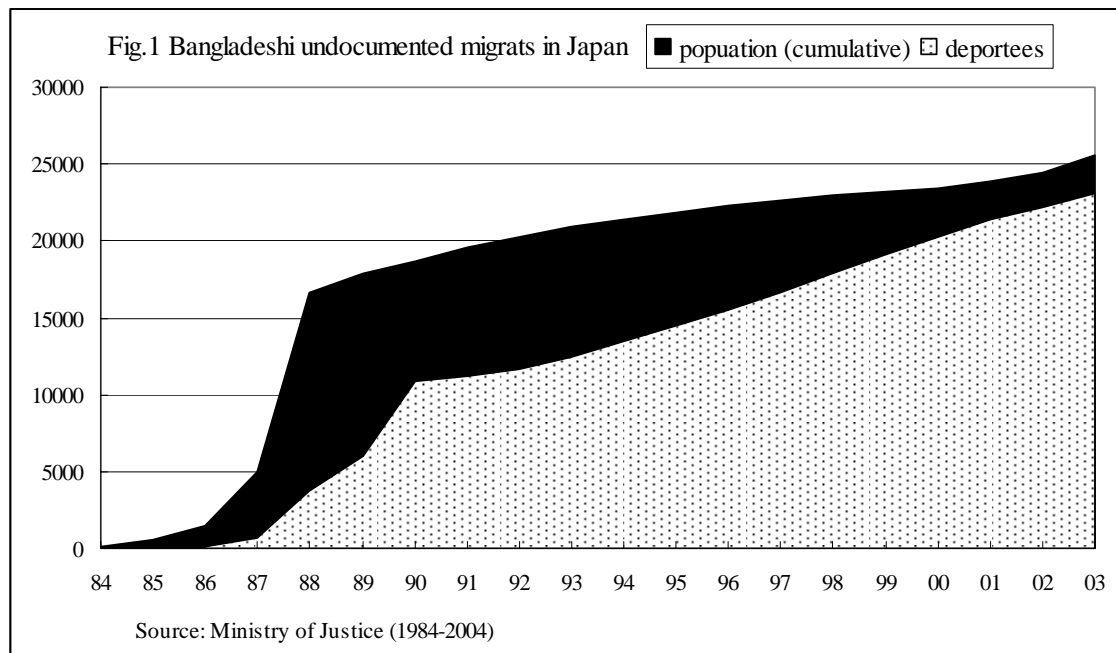
While many researchers and government officials have referred to the increasing number of documented foreigners in Japan, they have shown no interest in undocumented workers who have gone back home. The paucity of research on returning migrants from Japan has hindered the individual and collective impact of their experiences in Japan on their home countries. Approximately 90% of Bangladeshi and 95% of Iranian undocumented migrants, for example, have returned from Japan, partly because they have had virtually no way to legalize their Japanese residence other than by marriage with Japanese nationals.

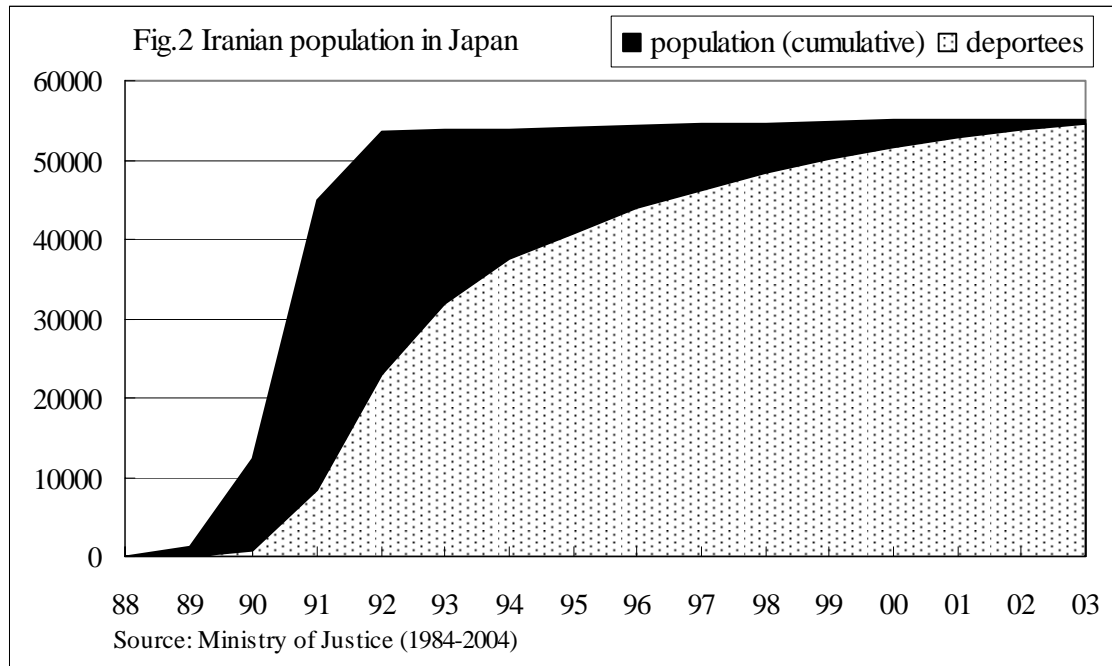
This paper focuses on what returnees have gained by 20-year work experiences in Japan, a neglected aspect of undocumented migration to the country. The following sections will examine the impact of undocumented migration to Japan on social mobility after repatriation, based on fieldwork in Bangladesh and Iran.

## Bangladeshi and Iranian Migration to Japan

The overwhelming majority of Bangladeshi and Iranian workers in Japan have been visa overstayers, entering Japan as tourists and working there.<sup>2</sup> Figure 1 shows that the influx of Bangladeshi migrants increased after 1985 and reached a peak in 1988. The number of entries then suddenly dropped because the Japanese government moved to stop the influx by suspending the waiver of visa requirement for Bangladeshis on January 15, 1989. Figure 2 shows that Iranians entering Japan increased rapidly and then peaked in 1991, as their influx induced the Japanese government to suspend the visa exemption for Iranians on April 15, 1992.

Figures 1 and 2 show the cumulative number of estimated Bangladeshi and Iranian visa overstayers and deportees.<sup>3</sup> The difference between the number of residents and deportees (the black parts of the figures) indicates the number of visa overstayers at each year. We can see steep curves for both countries, but the influx of Iranians virtually stopped after 1992, while Bangladeshi migration continued with a gentler curve.





As the figures show, the cumulative numbers of undocumented Bangladeshi and Iranian migrants to Japan are not large, 25,601 and 55,081 respectively as of the end of 2003, according to immigration records, but their unique characteristics are worth noting. In terms of migration and social mobility, three features about Bangladeshis and Iranians in Japan are most notable.

First, strict visa control made circular migration difficult. Figure 2 shows that the influx of undocumented Iranians virtually terminated after 1992. Though our two interviewees tried to re-migrate to Japan, they were arrested in Russia and Malaysia, frustrating their attempts. The smuggling of Bangladeshi migrants continued, however, as figure 1 suggests. A quarter of undocumented migrants arrived in Japan after April 1989. A few of them got Japanese visas in such third countries as Singapore, Brunei, and Qatar, but most entered Japan by paying smugglers \$10,000 to 20,000. Although most interviewees expressed the hope to work in Japan again, only seven out of 50 succeeded in re-migrating to Japan.

Second, despite their irregular legal status, Bangladeshis and Iranians earned relatively good salaries. At first they were in disadvantaged positions compared with Korean and Chinese overstayers, which was especially true for Iranians as latecomers in the Japanese labor market (Inagami et al. 1992), but Komai (1999) found that they improved their positions by learning the Japanese language and developing ethnic networks. The hourly wages of our Bangladeshi interviewees rose even during the economic recession and exceeded 150% of the minimum salary. From the mid-90s they earned about \$10 per hour.

Third, Japan is regarded as a prestigious destination, with much higher salaries than Middle East and Southeast Asian countries. Returnees to Bangladesh from Japan found much lower salaries in Bangladesh and such other major destinations as Saudi Arabia, the UAE, and Malaysia (Murshid et al. 2000; Rahman 2000; Siddiqui & Abrar 2000), making them reluctant to accept menial jobs there.

Iran, furthermore, is not a labor-exporting country and is more developed than Bangladesh, and most Iranian emigrants are actually exiles to Western Europe and North America (Fathi 1991; Koser 1997). Returnees from Japan looking for better opportunities than those in Iran find smuggling to Europe and North America the only viable strategy, which few are thought to try. Therefore, return migrants from Japan are unlikely to migrate elsewhere again. Their opportunities for re-migration are also limited.

### **Research Questions**

Understanding these three features is crucial for considering what migration to Japan has brought about. Iranian and Bangladeshi returnees earned and saved much more than those from other destinations, but they are unable or reluctant to migrate again despite a relative lack of opportunities for them in their homeland. This raises the question of whether they are able to convert savings earned in Japan into post-return social mobility, and, if so, how.

Whether returnees spend their earnings on housing and consumer goods to raise their living standards or invest their earnings in productive purposes has been a central theme of return migration studies (Appleyard 1989; Gmelch 1987; Griffith 1986; Nyberg-Sørensen et al. 2002). The effect of migration on development, especially the effectiveness of investing migrant remittances, has generally been seen as modest (Jones 1995).

Cash inflow inappropriate to the positions of migrants' families, along with the modernized lifestyles brought by the return migrants themselves, tend to fuel conspicuous consumption. The increasing cost of migration also disturbs capital accumulation, keeping remittances at subsistence levels (Rahman 2000). Furthermore, returning migrants' investments tend to concentrate on land or such businesses with limited marginal productivity as small shops or taxis.

Durand, Parrado and Massey (1996) and Massey and Parrado (1994) were, however, optimistic about the effects of migration on development, emphasizing the multiplier effect. According to them, even consumption expenditure fuels development through the multiplier effect, and argue that migrant households' increases in consumer

spending produces additional demand, expanding the production of consumer goods.

Their arguments are convincing, but is missing a link between individual and collective outcomes. Though consumption expenditure from remittances increases production, it is not always migrant families who enjoy the benefits of the multiplier effect. They tend to remain dependent on remittances to make their living, which is the most powerful cause of circular migration.

The case of Bangladeshi and Iranian migration to Japan is more suitable for the analysis of individual than collective consequences. Since only a small number of Iranians and Bangladeshis went to Japan, their remittances have had a negligible effect on these countries' development, yet the relatively large amounts of their remittances have brought considerable changes to individual returnees. Rather than considering their remittances simply as a tiny part of what are called migradollars (Massey & Parrado 1994), it is more important to focus on their individual biographical consequences.

Also, most Iranian and Bangladeshi returnees cannot return to Japan and are reluctant to work in other countries. As a result, they can no longer depend on migration to maintain their lives or to raise additional capital. This is different from the experience of other temporary migrants, who tend to repeat migration, making it interesting to consider how individual returnees use their savings and remittances to gain an upper hand at home.

The central question in this paper, then, is how individual returnees have used their remittances from Japan. Remittances improve the living standards of migrant families in terms of consumption and housing. The question remains, however, if they generate sustainable sources of income even after repatriation. This paper distinguishes three steps on the ladder of the use of remittances: consumption, housing and investment. If remittances are confined to the first step, migration would only temporarily raise the standard of living. The construction or renovation of personal housing does not generate new sources of income, but it does increase property ownership and value. Only investment, however, generates regular sources of income. The sustained well-being of returnees depends on how far they go up the ladder.

### **Data and Characteristics of the Two Groups**

The primary source of data for this paper comes from interviews with Bangladeshi and Iranian returnees from Japan. Fieldwork in Bangladesh was conducted between August and October 2002 and produced interviews with 50 returnees, and 120

returnee Iranians were interviewed in August 2003 and from December 2004 to January 2005.

In Bangladesh, this study used the snowball sampling method, since most returnees from Japan were scattered and invisible, making it difficult to approach them by other means. Though approximately 80% of Bangladeshi migrants in Japan were reputed to come from Munshiganji prefecture, located southwest of Dhaka, this study had only one interview there, and most of this study's Bangladeshi interviews took place in Dhaka in order to examine returnees' living conditions in urban settings for the purpose of comparison with its Iranian respondents.

Since a great majority of Iranian returned migrants resided in greater Tehran, especially its downtown (Yamagishi & Morita 2002), this study primarily conducted fieldwork around Tehran's central grand bazaar, and also combined snowball sampling to gain interviews with 42 Shahsevan people, a Turkish tribal minority, in a southwestern suburb of Tehran.

The difference between the two groups is distinct. The Bangladeshis in the sample had higher educational backgrounds than the Iranians. More than a quarter of the Bangladeshi interviewees were university graduates, while none of the Iranians were. Considering Iran's higher enrollment rate, the socioeconomic difference of the two groups is likely to be much wider. Only two out of 120 Iranians had been engaged in clerical or professional jobs before migration, while eight out of 50 Bangladeshis had been professional or clerical workers. In addition, 27 of the Bangladeshi interviewees had gone to Japan immediately after graduation. Considering these conditions, this study's Bangladeshi sample is of upper-middle-class origin, while the Iranian sample is from lower-middle-class backgrounds.

	Bangladeshis		Iranians	
	No	%	No	%
Elementary	1	2	6	5
Secondary	8	16	24	20.2
Tertiary (12 years)	25	50	87	73.1
Junior college	0	0	2	1.7
University	12	24	0	0
Postgraduate	4	8	0	0
Total	50	100	119	100

However, Iran is a more developed country than Bangladesh. Table 2 shows that even lower-middle-class Iranians could afford to pay a few thousand dollars for migration, while two-thirds of Bangladeshis depended on loans or selling land to go

to Japan. Iranians' relatively higher living standards enable investment to generate regular income rather than remittances being used up for consumption.

	Bangladeshis		Iranians	
	No	%	No	%
Their own saving	16	32.7	84	79.2
Loan	26	53	22	20.8
Sale of land	7	14.3	0	0
<b>Total</b>	<b>49</b>	<b>100</b>	<b>106</b>	<b>100</b>

## Income Generation by Remittances

### *Use of Remittances*

Iranian and Bangladeshi returnees were asked how they used their remittances at home, as well as how much money they had sent and brought with them. Table 3 shows that the average amount of the Iranians' and Bangladeshis' total remittances were significantly different, although the monthly amounts were nearly the same. It is noteworthy that the monthly amount of savings and remittances did not drop significantly for Bangladeshis, while they did for Iranians, as many of them wasted their money by indulging in gambling, especially on *pachinko*, or Japanese pinball, or by going to see bar hostesses. Total remittances averaged \$33,680 and \$59,068, respectively, since the Bangladeshis stayed longer in Japan.

	Iranians		Bangladeshis	
	total	monthly	total	monthly
2 years or less	9,927	609	14,875	620
2-5 years	40,135	877	36,571	782
more than 5 years	64,759	671	89,455	755
<b>average</b>	<b>33,680</b>	<b>712</b>	<b>59,068</b>	<b>739</b>

Tables 3 and 4 show the use of these earnings, with differences indicated according to country of origin and length of stay. One of the most remarkable differences was the use of family maintenance. In both groups an increasing number of families in proportion to the length of stay depended on remittances, with 68% of Bangladeshis relying on remittances for family maintenance compared with 28% of Iranians. This is likely due to the economic gap between the two countries, which suggests that Iranian returnees can save more money for investment.

Expenditures for housing tell another story, however. The most popular expenditure for Iranians is housing; one-third of those earning less than \$10,000 spent money for housing, while only those Bangladeshis who earned more than \$50,000 paid for their

houses. This was not only because Bangladeshi returnees could not afford to buy houses, but also because they prioritize investing in businesses, a phenomenon which this study will examine later.

Half of both samples used their savings to start or expand businesses.<sup>4</sup> Table 4 indicates that investment in businesses was significantly related to the amount of savings. For those who earned much, investment in businesses was norm. Two-third of those who brought home more than \$25,000 invested it in businesses.

In addition to businesses, such other outlays as land, additional housing, and speculation can be regarded as investment, since they can bring regular income. Only 6% of the Iranians and 12% of the Bangladeshis bought or built additional houses for rental, and only two Bangladeshis and one Iranian said in their interviews that apartment rents gave them enough money to live on. Land was more accessible than additional houses, but the purchase of land was also significantly related to the amount of savings and remittances. Unlike their own house and additional houses treated as stable assets, they tended to purchase land for speculation. The expansion of suburbs in the two capital cities set favorable conditions for speculative buying.<sup>5</sup> Due to the larger amounts of money earned, Bangladeshis were more likely to buy additional houses and land, although that might reflect a relative lack of other opportunities for investment.

Table 4 Use of remittances by the length of stay

		2 years or less	2-5 years	more than 5 years	total	
Iranians	family maintenance	14.0	32.5	46.7	28.3	**
	car	6.0	20.0	23.3	15.0	
	Consumption marriage	4.0	7.5	6.7	5.8	
	medical expense	2.0	2.5	0.0	1.7	
	gift	4.0	5.0	0.0	3.3	
	Housing	32.0	65.0	56.7	49.2	**
	land	2.0	17.5	26.7	13.3	**
	Investment additional housing	0.0	7.5	13.3	5.8	*
	business	40.0	47.5	70.0	50.0	*
	speculation	6.0	0.0	6.7	4.2	
Ambiguous debts	2.0	2.5	0.0	1.7		
Bangladeshis	family maintenance	33.3	60.0	84.6	68.0	*
	Consumption marriage	11.1	20.0	26.9	22.0	
	medical expense	22.2	0.0	7.7	8.0	
	Housing	11.1	26.7	42.3	32.0	
	land	0.0	20.0	50.0	32.0	*
	Investment additional housing	0.0	6.7	19.2	12.0	
	business	66.7	46.7	53.8	54.0	
Ambiguous migration cost	0.0	26.7	19.2	18.0		

\* p<.05, \*\* p<.01



Table 5 Use of remittances by the total amount

		\$10,000 or less	\$10,001 25,000	\$25,001 50,000	\$50,001 or more	total
Iran	family maintenance	13.9	7.7	43.5	51.7	28.3 **
	car	5.6	15.4	17.4	24.1	15
	Consumption marriage	2.8	7.7	13	3.4	5.8
	medical expense	5.6	0	0	0	1.7
	gift	5.6	7.7	0	0	3.3
	Housing	33.3	53.8	47.8	65.5	49.2
	land	2.8	7.7	8.7	37.9	13.3 **
	Investment additional housing	0	3.8	0	20.7	5.8 **
	business	25	57.7	65.2	69	50 **
	speculation	8.3	0	4.3	3.4	4.2
Ambiguous debts	2.8	0	4.3	0	1.7	
Bangladesh	family maintenance	20	75	62.5	80	68
	Consumption marriage	0	12.5	18.8	33.3	22
	medical expense	0	25	6.3	0	8
	Housing	0	25	12.5	66.7	32 **
	land	0	0	31.3	53.3	32 *
	Investment additional housing	0	0	0	33.3	12
	business	0	37.5	75	60	54 *
Ambiguous migration cost	0	12.5	31.3	20	18	

\* p&lt;.05, \*\* p&lt;.01

*House Ownership or Entrepreneurship?*

It is therefore clear that housing and businesses were the most preferred expenditures, other than family maintenance. Within severely limited budgets, however, the amount of the remittances may not be enough to cover both the expense of buying houses and that of starting businesses. If the amounts were equal, pre-migration house ownership was a favorable condition for investing in businesses.

Table 6 displays the ratio of business investment in relationship to different types of home ownership. Those Iranians who bought their own houses by remittances were less likely to invest in businesses. Although only 13 of 48 Bangladeshis who provided valid answers did not have their own houses, they had clearly prioritized investing in businesses ahead of buying houses. These results are ambivalent. Those who purchased their own houses first did just what previous studies had repeatedly pointed out (Gmelch 1980), but this study found that Bangladeshi returnees preferred entrepreneurship to house ownership.

Table 6 House ownership and the ratio of business investment (%)

		Iranians	Bangladeshis
house ownership	no	53.8	76.9
	pre-migration	57.4	45
	by remittances	41.5	46.7

*Pre-Migration and Post-Return Occupational Change*

The final question concerns how returnees have achieved social mobility, given the above-mentioned patterns of expenditures. Since all of the interviewees had been employed as factory workers, they had been unable to learn skills they could utilize after their return. Except in a few cases, they brought only money from Japan and had not accumulated human capital there. Therefore, educational background did not have an effect on the returnees' post-return occupation, unlike McCormick and Wahba's study on Egyptian returnees (McCormick & Wahba 2001). We will see the effects of remittances on their post-return occupations.

Table 7 shows a cross tabulation between pre-migration and post-return occupations. Only one Iranian and three Bangladeshis were of the professional or managerial class pre-migration<sup>6</sup>, and only two Bangladeshis had been engaged in managerial occupations. Accordingly, we can regard becoming self-employed as upward mobility. Previous studies have pointed out substantial increases in the proportion of those self-employed and a consequent drop in the proportion of employees (Llahi 1999: 170).

This study's findings are in accord with most previous studies. Both groups were commonly characterized by an increasing number of self-employed and unemployed persons, while the number of employees greatly decreased. Newcomers to local labor markets, such as students and those returning from military service, tend to concentrate among the self-employed and the unemployed.

Table 7 Pre-migration and Post-return Occupation

		Post-return				total	
		self-employed	employee	farmer	unemployed		
Pre-migration	Iranians	self-employed	32			1	33
		employee	50	8		3	61
		farmer	4		1		5
		military service	14	1		1	16
		student	1	1			2
		unemployed				2	2
		total	101	10	1	7	119
Bangladeshis		self-employed	6				6
		employee	9	2	1	1	13
		students	13	1		13	27
		unemployed	1	2		1	4
		total	29	5	1	15	50

Table 7 shows the effects of migration on social mobility. Self-employed Bangladeshis and Iranians both stayed the shortest time in Japan. Since most of them departed from home to make money to expand their businesses, they may be characterized as target earners who attempt to achieve their goals within a short period of time. Still, the relatively small amount of savings acquired did not drastically change the situation of each entrepreneur.

Meanwhile, the failure of migration can be seen with those Iranians who remained employees after their return. Though they lived in Japan longer than those who were self-employed, they earned less than half that of all other groups. Lack of capital forced them to stay employees, while those who started businesses earned four times as much money as the former saved.

Strangely, the ex-students' split into the self-employed and the unemployed categories cannot be explained by savings. This may be because ex-students do not have work experience in their home countries and thus tend to spend a great deal of time trying to decide which businesses to start up, so they should be regarded as potential entrepreneurs rather than unemployed returnees. When this study contacted three of 13 unemployed ex-students 18 months after their interviews, all of them had started businesses.

Table 8 Typical Patterns of Social Mobility and Savings

Bangladeshis				Iranians			
pre-migration	post-return	savings (USD)	length of stay (month)	pre-migration	post-return	savings (USD)	length of stay (month)
self-employed		37,500	54	self-employed		25,317	30
employee	self-employed	32,250	67	military service	self-employed	32,917	31
		77,909	88			40,875	54
student	unemployed	81,091	102	employee	employee	10,375	42

## Summary and Conclusion

As has been mentioned in previous research, consumption expenditure hinders investment, an observation which our samples confirmed. Also, differences in the economic conditions of Iranians and Bangladeshis made the latter more dependent on remittances for family maintenance.

About half of our respondents succeeded gaining the upper hand in their home countries by investing in businesses and other assets generating regular income. Working in Japan had produced a new source of income instead of generating what has been called migration syndrome, which can “raise the standard living of migrant families to a level that can only be maintained through recurrent migration” (Reinchert 1981: 61). The difficulty of returning to Japan prohibited them from accumulating further capital, but it motivated them to start businesses instead of attempting remigration.

Nonetheless, only a few could become part of the landlord class and make their living solely from rent. Their businesses were also small ones that enabled a comfortable but modest life. This was because of their diversification of expenditure policy to avoid risks, but which limited their potential to push their way to the top.

Though both expenditures on consumption and investment generate multiplier effects at a macrosocial level, risk diversification policies minimize multiplied gains at individual levels. We can conclude that the large amount of remittances from Japan have brought better lives to returnees, providing them with a better standard of living, housing, and small businesses, but their diversified expenditure has restrained potential opportunities for further upward mobility.

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<sup>1</sup> All direct correspondence to Naoto Higuchi (Department of Social Science, University of Tokushima, Minami Josanjima, Tokushima, 7708502 Japan. E-mail: higuchinaoto@yahoo.co.jp). This research was made possible by grants from the Japan Securities Scholarship Foundation and Kyushu International University, whose support is gratefully acknowledged. I also wish to thank to INABA Nanako who work together through the series of research.

<sup>2</sup> For details of the earlier periods of Bangladeshi migration to Japan, see Mahmood (1994) and Miyake (1990).

<sup>3</sup> They are counted by the difference between entry and exit at immigration control.

<sup>4</sup> Though most businesses are small shops, taxis, and truck drivers, or builders, as has often been mentioned in other studies, they include a few innovative shops such as a computer shop and a convenience store.

<sup>5</sup> Several returnees said they earned more than they remitted from Japan by reselling their land after a few years of buying.

<sup>6</sup> The Iranian was a part-time school teacher and the Bangladeshis were a lawyer, an engineer, and a journalist.

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