Chapter 3
Non-traditional Migration in South Asia

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3.1 Background

Migration is not a new field of scientific research. Human made their first move on various grounds thousands of years ago. According to Ravenstein (1885), human used to follow some certain principles about 200 years ago to migrate over. However, migration research has only recently been incorporated into academic research. Consequently, migration studies have subsequently been taken up by geography, political science, history, sociology, demography, international relations, public policy, and economics, which view migration through their own lens (Ullah et al., 2021).

The fundamental causes of migration are now recognised as two broad but typical factors: Push and Pull. However, these concepts seem to have become classical. Why are these components referred to as classical? For us, the concepts of push and pull diminish human agency, but there is still a degree of power in push and pull that can influence migration decisions. Push factors generally include negative influences such as unemployment, agricultural failures, drought, floods, conflict, river erosion, lack of educational opportunities, or lack of services and facilities. Pull factors, on the other hand, are the expectations that lead people to visit the destination country. These usually include positive factors such as job opportunities, a higher standard of living, personal security, and better education and health services (Ullah et al., 2021). Migration scholars have discussed many forms of migration

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that are context-dependent and region-specific (Skeldon, 2012; Cohen & Sirkeci, 2011; Faist, 2010; Castles, 2003; Sirkeci & Cohen, 2016).

Economists assume that migration is a function of supply and demand, while demographers believe that migration is a result of population pressure (Borjas, 1989; Ullah et al., 2015, 2021). Migration acts as a demographic equaliser by redistributing people from densely populated areas to sparsely populated areas. Migration is also contingent, and a number of migration categories and subcategories have emerged. Many people make the decision to migrate, while others do not. These are voluntary migrants, with the majority being economic migrants (Bell, 2012; Platt et al., 2015; Skeldon, 2012; Alpes, 2014; Benson & O'Reilly, 2009; Carling, 2002; Castles et al., 2014). Other voluntary migrants are retirees who want to move to areas with a low cost of living and mild climate. However, many other people have no choice and are forced to change their place of residence. Their security is threatened due to wars, conflicts, political instability, or natural disasters, and they are forced to migrate (Ullah, 2014). These are the typical migration paths.

We refer to another type of migration as non-traditional migration. Non-traditional migrants (NTMs) do not leave their home country in search of a job, and they do not do so under duress. These people tend to leave the country to protect the wealth they have accumulated through means they do not want to give away in their own country. In this case, we distinguish between conventional and nontraditional migration based on differences in the desire to leave. The fundamental difference is that NTMs leave their own country to live in luxury with their hard-earned money in countries where they feel safe.

3.2 Setting the Scene

When governance does not work properly, the poor get poorer and the privileged get richer. Some individuals close to the ruling class take advantage of this failure to achieve wealth that causes a public stir. They want to ensure that their descendants can benefit from their wealth. This group uses emigration, as well as their wealth, as an NTM to hedge against these risks. This is one of the ways how inequality further widens in the world. Inequality can be both caused and induced by migration (Ullah et al., 2021). Some 2153 billionaires in the world are richer than the 4.6 billion people who make up 60% of the total population. Even more striking, the wealth of the world's 22 richest men exceeds that of all African women combined (Oxfam, 2020).

Most NTMs in South Asia typically choose Malaysia, Singapore, India, Canada, the United States, Australia, the United Kingdom, and several Middle Eastern and European countries as destinations (Ullah & Huque, 2019; Nikki, 2020). The MM2H project (second home project) in Malaysia, the Thai elite residence programme for wealthy individuals (entrepreneurs), and the project for businessmen or investors in Singapore are among these programmes (Arcibal, 2019; Ullah & Kumpoh, 2019; Ullah et al., 2020). As a result, several South Asian countries are losing wealthy citizens who are leaving to take advantage of these programmes. A

Bangladeshi businessman with a fortune of $955 million was recently named among the 50 richest people in Singapore (Forbes, 2020). Last year in 2020, a Bangladeshi member of parliament was arrested in Kuwait on charges of money laundering and trafficking about 20,000 Bangladeshi workers to Kuwait, earning Taka 1400,0000,000.00 (Daily Ittefaq, June 7, , 2020b), equivalent to US$ 175,000,000.00 (Daily Ittefaq, July 14, , 2020a). A Bangladeshi businessman and former bank manager transferred Tk10,000 crore (US$12,500,000,000.00) to Singapore, Canada and India (Sakib, 2020).

The number of millionaires leaving the country is increasing (about 108,000 millionaires left the country in 2018, up from 95,000 in 2017) (AfrAsia Bank, 2020). In 2017, 10,000 super-rich Chinese moved away, including 799 billionaires (Romann, 2020). Other countries from which significant numbers of high-net-worth individuals moved away include Turkey (6000), the United Kingdom (4000), France (4000), and the Russian Federation (3000). (Business Standard, 2018). This means that it is now a global trend. The United States is the leading destination for Chinese billionaires. More than one-third of wealthy Chinese surveyed are “currently thinking about” moving to another country (Frank, 2018). Of course, we exclude Hong Kongers who want to go to the United Kingdom, as this movement can be classified as ‘migration by invitation’ (Ullah & Azizuddin, 2022).

Since 2014, many millionaires have fled India, ahead of China and France, with the crackdown on black money the most likely reason for flight (Times of India, 2019). From 2014 to 2018, about 23,000 millionaires left the country (Times of India, 2019). That year, 2.1% of India’s super-rich left the country, compared with 1.3% in France and 1.1% in China (Morgan Stanley Investment Management, 2019). Dewan Housing Financial Company (DHFL), a nonbank financial company, diverted about 31,000 Crore rupees of public funds (Sil, 2019). The funds were transferred to shell companies under the guise of loans and advances but were used to acquire assets outside India (Sil, 2019). In 2018, the Supreme Court of Pakistan investigated a money laundering case and found that at least $400 million had flowed through fictitious accounts of thousands of underprivileged individuals (News 18, 2018; South Asia Monitor, 2020; Ullah et al., 2021).

The literature now includes a new migration category. This type of migration (NTM) is the result of governance and policy failures in their home countries. Our goal is to highlight the key differences between NTM and traditional migrants. There are several media and official reports confirming that these groups of people are leaving their countries and settling elsewhere. Therefore, we had to rely on the available media reports for the empirical study.

3.3 Theorizing NTM

Some of the drivers may be related to migration, but they are more related to the demoralisation that forces people to leave. Demoralisation eventually leads to an anxious and insecure atmosphere among citizens (Ullah & Huque, 2019). Migration scholars have thoroughly examined the traditional push and pull concepts of human mobility (Castles & Miller, 1998; Lee, 1966; Massey et al., 2007). Faulty governance, however, has rarely been considered. With few exceptions, there is little reflection on the concept of feeling insecure, which is the basis for the fact that the relationship between migration and feeling insecure (Bank et al., 2017) leads to demoralisation. The relationship between demoralisation and migration decision is clear (Gibney et al., 1996; Ullah & Huque, 2019).

We do not want to attribute NTM primarily to weak governance. There is evidence that some people invest their legally acquired money somewhere of their own free will. However, this paper is about non-traditional migrants whose motivations are driven by their activities in acquiring wealth and for whom governance failure leads to the decision to leave the country for reasons of personal security and preservation of their wealth. Compared to other regions of the world, the state of governance in South Asia is exceptionally low (Riaz, 2019). Corruption becomes useful in governance through the widespread abuse of public office for personal gain (Mugarura, 2016). While money laundering is an attempt to hide stolen income, the money is the direct result of illegal behaviour (Ullah et al., 2021). The laundered assets are either proceeds of crime, or the process of money laundering is aided by bribery of law enforcement or officials in financial institutions such as banks to bring illegal proceeds of crime into the system (Goredema, 2003; Hellmann, 2017).

Bribery is the most widespread form of corruption (Mugarura, 2016; Asadullah et al., 2019). Many South Asian countries rank high in the Bribery Index. Bangladesh ranks 178th in South Asia, giving it the highest risk score. Afghanistan is ranked 177th, one place ahead of Bangladesh in terms of risk score. Bhutan, with the lowest risk score of 41, is ranked 52nd (Bhuiyan & Islam, 2019). According to the GFI, Bangladesh lost an average of $ 7.53 billion per year to trade misinvoicing between 2008 and 2017, representing 17.95% of Bangladesh's total international trade with all trading partners (Jamal, 2020).

The rapid increase in the number of the super-rich draws attention to a number of critical issues. They have accumulated enormous wealth. According to GFI (2018), the countries with the highest growth in millionaires, but the overall development metrics remain unchanged. This means that money is concentrated in the hands of a limited number of people. Bangladesh ranks third on the list of the world's fastest-growing countries in terms of wealthy population growth (World Ultra Wealth Report, 2019). According to Wealth-X, Bangladesh topped the list of countries with the fastest growth in the number of ultra-high net worth (UHNW) individuals, with a 17.3% increase between 2012 and 2017. The picture is no different in the other South Asian countries.

To avoid public attention, NTMs transfer funds to other countries such as Canada, the United States, and Australia as soon as they can (Kibria, 2020). On August 21, 2020, a student leader of Bangladesh's ruling party was arrested at the district level for money laundering for allegedly laundering Tk 20 billion (The Independent, August 21, 2020), which is equivalent to $235,846,980. This money could tempt these people to eventually move to the country where they hid the money.

According to Swiss Banks, Global Financial Integrity (GFI), and the International Consortium of Investigative Journalists (ICIJ), approximately US$84 billion (6 lakh crore taka) has been laundered out of Bangladesh over the past decade (GFI, 2018; Ullah & Huque, 2019). In 2016, Bangladeshi citizens deposited Tk 5566 crore (US$661,489,156) in Swiss banks (GFI, 2018; Kallol, 2017). The speaker of the Afghan parliament has just received Cypriot citizenship (Amader Shomoy, August 25, 2020). This could be interpreted as a non-traditional migrant seeking a safer destination.

Between 2003 and 2012, $13.16 billion (Tk102,648) flowed out of the country, with $2.67 billion (Tk20,802) outflowing in 2006 alone (Ullah & Huque, 2019; GFI, 2006). According to the Swiss Central Bank, deposits of Bangladeshi nationals increased by more than 36% in 2014 compared to the previous year. (Ullah & Huque, 2019). They are willing to invest their money abroad even if they do not receive a return on it (zero interest), although they could earn large profits if they invested in their home country.

In Pakistan, the richest 40,000 people in the country had a total income equal to that of the lowest 18 million people (Burki, 2011; Ullah et al., 2021). The net worth of the military exceeds 10 billion pounds, which is about four times the total foreign direct investment in 2007 (Siddiqa, 2007). The top 100 military officials are estimated to have at least 3.5 billion pounds (Siddiqa, 2007). Even more revealing is the fact that the U.S. paid the Pakistani military $6.6 billion in direct support between 2002 and 2008, but only a portion of that (about half a billion) reached its intended recipients (Hodge, 2009). As the days went by, it became clear that these funds were transferred abroad. An organised fraud involving public and private banks was uncovered, with two fraudulent companies syphoning off nearly 1 billion rupees (Haider, 2020). At the end of 2015, Pakistan-related funds in Swiss banks totaled 1513 million francs (Economic Times, 2016).

On the list of largest depositors, India was 61st in 2014 and 75th in 2015, while Sri Lanka was 151st (Sri Lankan Mirror, 2017). In 2016, wealthy Sri Lankans deposited 307 million (49 billion rupees) in Swiss francs in a Swiss bank (Sri Lankan Mirror, 2017). According to other sources, Sri Lankan passport holders deposited over SL Rs. 7.8 billion in numerous countries with HSBC and Swiss banks (Manusheth-Derana, 2015).

Since it was difficult to determine the amount of money moved out of Afghanistan, we relied on the statement of the Deputy Governor (Bank of Afghanistan) that no less than Rs. 4.5 billion was moved in 2011. (Sidner & Mitra, 2012). However, another source gave the figure as $8 billion, which is almost double the country's 2011 budget (Sidner & Mitra, 2012; Ullah et al., 2021). International remittances and NTM are closely linked in that senders have already followed the money or are in the process of transferring it to new countries (Ullah et al., 2021).

In the last decade, about 88% of illicit financial flows from Bangladesh were due to trade mispricing (Habib, 2019; Ullah & Huque, 2019). Another popular method of sending funds is the Hundi trade. The super-rich NTMs establish a protected enclave in their destination countries. This community keeps a safe distance from its neighbours. Hence, in Canada and internationally, these communities are often referred to as Begum para (a Bengali term). Of course, non-Bangladeshis may not understand this metaphor (Ullah et al., 2021; Ullah & Huque, 2019).

3.4 Non-traditional Migration

According to Ullah and colleagues (2021), the pursuit of rapid accumulation and safe consumption of wealth has given rise to NTM. This suggests that countries that allow the entry and residence of ill-gotten money have contributed to the expansion of NTM. The emergence of NTMs has several dimensions. One group of them moves their assets to new countries because of their professional activities. This article, on the other hand, is about another group that takes advantage of poor governance to gain illicit financial benefits. Ironically, they take advantage of the shortcomings of the system to amass a fortune while being ready to leave the country at any time. They begin transferring money out of the country to their destination countries after realising that a change in administration or laws could herald the end of the favourable status that has allowed them to build a fortune. The fear of losing the opportunity to gain illicit benefits under the protection of the state, as well as the desire to enjoy the wealth they have acquired, drive NTMs to follow their money.

Singapore has introduced the Permanent Resident Scheme (PRS) for investors. PRS can be acquired through the Global Investor Programme, an investment scheme (GIP). With an investment of SGD 2.5 million, one can apply for themselves and their immediate family members under this scheme (Ullah et al., 2021). The GIP plan now offers two investment options. Option A requires a minimum investment of S$2.5 million in either a new business startup or the development of an existing business operation. Option B requires a minimum investment of S$2.5 million in a fund approved by GIP. Malaysia attracts wealthy immigrants through its "second home" programme Thailand attracts elite immigrants through its Thai elite housing programme for wealthy buyers and businessmen, while Brunei employs highly skilled foreigners (Arcibal, 2019; Ullah & Huque, 2019). This suggests that all of these countries attract elite/privileged migrants, but for different reasons and using different techniques (Ullah et al., 2021).

3.5 MM2H (Second Home)

The Malaysian government launched the MM2H (Malaysia My Second Home) campaign to market the country as an attractive location for potential residents from other countries (Khan et al., 2019). According to Live and Invest Overseas' list of "The World's Best Places to Retire in 2017" and International Living's most recent list of "Best Places to Retire Abroad" (Eisenberg, 2017), Malaysia is one of the few countries to appear in the top ten in both lists.

The MM2H programme, introduced in 2002, allows foreigners who qualify to stay in Malaysia as long as they want with a (renewable) social visit pass that is valid for 10 years. They are eligible for benefits such as the ability to purchase residential property in Malaysia that costs more than 119,000 Malaysian ringgit (MYR 500,000) or to purchase a vehicle. For many Asians, especially Bangladeshis, MM2H is a popular investment technique. Since the programme began in 2002, a total of 4018 Bangladeshis have taken advantage of MM2H, accounting for more than 10% of all MM2H recipients (Ullah et al., 2021).

Tourist arrivals in the region increased steadily from 81.3 million to 108.9 million between 2011 and 2015 (Association of Southeast Asian Nations, 2016). While ASEAN countries accounted for 42.2% of total tourist arrivals in 2015, China accounted for 17.1%, followed by the European Union (8.8%), South Korea (5.4%), and Japan (4.3%). Australia, the United States, India, Taiwan and Hong Kong rounded out the top ten list of countries or regions from which ASEAN visitors came. More than 33,000 foreigners from 126 countries participated in the MM2H programme. Annual revenue from visa fees is MYR7.5 million (US$1.79 million), while fixed deposits total MYR4.9 billion (US$1.17 billion) and car purchases are MYR148 million (US$35.25 million) (The Malaysian Tourism and Culture, 2017).

In the north, the Royal Thai Government provided various 20-year visas to foreigners who purchased a unit in any housing complex in Thailand through the Ministry of Tourism. The collaboration between the Royal Thai Government and a private developer was similar to Malaysia's MM2H programme and was the first attempt of its kind in the Kingdom (Ullah et al., 2021). Indonesia, the largest ASEAN member by total population, had long reserved land ownership exclusively for Indonesians. Indonesian President Joko Widodo, on the other hand, issued Government Regulation No. 103/2015 on Home Ownership by Foreigners Residing in Indonesia, which allows foreigners legally residing in the country to purchase residential property based on an 80-year lease (Indonesia Investment, 2016). This means that Indonesia will also flourish as a destination country for non-traditional migrants.

3.6 Citizenship by Investment

Citizenship by investment is another way for nontraditional migrants to enter the country of their desired residence. Currently, many countries, including Cyprus, Portugal, Spain, Ireland, Turkey, Malta, Germany, Greece, Grenada, the United Kingdom, Cambodia, Moldova, and Jordan, offer citizenship by investment (Ullah et al., 2021).

Although economic powers such as the United States, China, and Japan account for the largest share of the world's wealthy, there are opportunities in some unexpected regions to create new millionaires (Ullah et al., 2021). Selected emerging economies in Africa, Asia, and Europe are poised to see the largest increases in their wealthy populations (Gilchrist, 2019).

Nigeria, a West African country, is one of the frontrunners, with its wealthy population projected to grow at a compound annual growth rate of 16.3% through 2023. Egypt is second at 12.5%, while Bangladesh is third at 11.4%. (CNBC, 2019). Even if China expects great growth, it would be much more difficult for established countries like the United States and China-with their respective super-rich populations of

8.7 million and 1.9 million-to achieve the same development rates (Ullah et al., 2021). Poland and Kenya, for example, are "surprising situations," according to the analysis, because they do not belong to the typical groups of leading emerging economies known as BRICS (Brazil, Russia, India, China, and South Africa) and MINT (Mexico, Indonesia, Nigeria, and Turkey). Bangladesh ranks third among the ten countries with the most migrants who have used the Second Home programme, behind China and Japan. Bangladeshi nationals currently make up 10.6% of the programme's participants. These nontraditional migrants have reportedly secured their families' futures by obtaining citizenship through investment visas or commercial migration programmes.

3.7 Conclusions

This chapter does not claim that NTM did not exist before or that it does not exist elsewhere. It did exist and it continues to exist. Growing inequalities, poor governance, the rise of nepotism, the desire to retain power indefinitely, and the excessive empowerment of patronage groups have led to a serious escalation of corruption in some countries. This has given certain individuals ample opportunity to illegally amass vast sums of money. They prefer to keep their illicit wealth in a safe country and use it to obtain a residence permit or citizenship. As a result, this group differs in every way from the traditional category of migrants. The golden standard by which they differ from the rest of their compatriots is that they live a luxurious lifestyle, especially in a gated community, they are not required to seek employment, and they do not remit money to their country of origin.

We contend that governance failures play an important role in promoting money laundering, and it is evident that South Asian countries are particularly vulnerable in this regard. Moreover, political instability, persecution of the opposition, lack of an exit strategy by those in power, and indifference to this situation contribute to the urge to secure illicit wealth elsewhere (Ullah et al., 2021; Ullah & Sagor, 2018; Bhuiyan & Hossain, 2019, 2020). Capital flight has become a visible and serious problem for South Asia, and nontraditional migration has exacerbated the situation. NTM is now a global phenomenon. However, its exponential spread is a worrying trend that may have consequences for South Asian economies. Further research on the origins, techniques, outcomes, and impacts of NTM activities could be beneficial. The issue deserves attention because extremely large amounts of money are at stake.

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