

Offer Script

[Note to MO: Make sure that more than 70% of the invited eligibles are present in the meeting before starting the meeting]

[Note to MO: bolder text should be emphasized]

Introduction

My name is <your name >. I am working as a Migration Organizer for RDRS Bangladesh in a program called “No Lean Season”. The program is currently being implemented in villages within 8 districts in Northern Bangladesh. The goal of the program is to improve income levels and food intake (or nutrition) in the region, through seasonal migration during the lean season (August to November or Vadro to Agrahayon).

Explaining seasonal migration

Seasonal migration is when people migrate out of their village for a minimum of one week (7 days) to a maximum of 5 months, to find work in bigger towns or cities where there are more jobs available and higher wages during the lean season (i.e. Vadro to Agrahayon). After completing work there, they then return to their village as the agricultural season starts again in their area.

During the lean season, jobs are rare in rural areas and many agro-labor based people suffer. At the same time, however, there are work opportunities in cities or other areas of Bangladesh. If you can manage to migrate there for a few weeks to a few months, you can earn money. Many people from this area, however, cannot manage money to cover their migration in that lean season. **Our program is meant to help you complete seasonal migration in the lean season.** We would like to offer you a small monetary support in the form of an interest-free loan that will help you migrate outside your village during the lean season.

Explaining the offer

We are pleased to inform that your household has been selected as possible participants for this program through a household survey that took place recently. You have been selected because we believe that the program can help improve your quality of life.

The program offers you an **interest-free loan in the amount of 1,500 taka per household**, which is conditional only to the seasonal migration of any working member from your household. If you (or any other adult member over the age of 18 of your household) wish to migrate outside of your upazila for working in the coming lean season, you can get this interest-free loan from us. The amount is meant for you to purchase a return bus ticket to the destination of your choice, together with some of your living costs (like food) for the first few

days of travelling.

We want you (or any other adult member over the age of 18 of your household) to migrate during the lean season to work and earn more money, rather than sitting home without work. During the lean season, many people from your area want to migrate but cannot manage the expenditure money; some others borrow this amount at very high interest rate from local moneylenders. We are managing that expenditure for you now without any interest, so that you can manage to migrate and earn for the betterment of your family.

After you return back to the village from your work, you will have to pay back exactly the amount of 1,500 taka that you are taking as an interest-free loan from us now. To mention again, **upon your return from the work, you will have to pay back just the principal amount of 1500 taka, no interest will be charged on this amount.**

Please keep in mind that this program doesn't seek any profit, rather it tries to help you improve your life through a short-term seasonal migration. Therefore, we don't charge any interest on our loan. However, we want you to return our principal loan amount back so that we can use that money next year to help others in this area again.

Providing Job information

Apart from offering you this interest-free loan, we are going to provide you some information about possible work opportunities in popular destination cities where many people from this area already migrate each year.

Popular destinations where people from this area migrate during the lean season include: **Dhaka, Tangail, Bogra, Munshigonj, Comilla, Gazipur, Feni, Chittagong, Narayanganj, and Rangpur, as well as other cities from South of Bangladesh like Khulna and Jessore.** Please note that list is not exhaustive and if you accept our interest free-loan you are free to choose where you want to go. The only condition we impose on our interest-free loan is that upon receiving the money, you migrate to any other areas of Bangladesh for at least 7 days to work and earn for your family.

The most popular jobs available in these cities during the lean season include **(1) rickshaw pulling, (2) day labour in the brick fields, (3) factory work, (4) farm laborer, and (5) mason/carpenter.** Many migrants from this area also travel to other rural areas for work during the lean season. At these destinations, they mainly engage in agricultural labor, especially potato and rice farming.

In previous years, migrants have earned an average of 400-500 taka per day in rickshaw pulling, 300 to 400 taka per day as a brick laborer, 250 to 350 taka per day for factory work, 250 to 350 taka per day as a farm laborer, and 300-400 taka per day as a mason/carpenter.

We think that the probability of getting such jobs is quite high, but please be advised that we do not guarantee anything. We are simply providing you this information to help you make an informed decision. We always suggest that you take your migration decision based on your own sources of information.

Explaining their rights

There is no monetary cost to be incurred to you for participating in this program. Your participation is voluntary and not compulsory. You can accept or decline the offer that we have made just now. Refusing to participate will involve no penalty or loss of benefits to which you might otherwise be entitled or affect your relationship with RDRS Bangladesh.

Explaining next steps

Please take the time necessary to think about this offer, and discuss it with your family and friends. Note that it is common for people to migrate in groups. You may want to talk to other people in your village and other people at this meeting about their plans to migrate. We can wait for your decision until November 30 this year, unless you live in a village that is far from a Branch Office. If that is the case, we will organize another group meeting in your village where you will be able to get the loan instead of having to travel to a Branch Office.

However, those who have taken a decision already, please tell me your name. I will make sure that we have a faster disbursement for you.

If you are interested, you are welcome to come to our Branch Office *<branch name and location>* between *<dates>* to receive the loan. Before that, however, I will come back to your village again to fill out a short loan application form for those who are interested. When you come to the Branch Office to collect the loan, you must **bring your National ID Card** with you.

Anytime between August and November, you can come to the Branch Office to get the loan amount. But just ONE DAY before coming, please give me a phone call so that I can arrange the money for you.

[For remote villages only]

*We will organize another group meeting in your village where you will be able to get the loan instead of having to travel to a Branch Office. The meeting will take place on <date> at <location>. Please try to attend this meeting with necessary documents if you want to get our interest-free loan. If you are not able to attend, you will have to travel to the Branch Office to get the loan. **We won't be able to arrange such disbursement meetings twice in your village.***

If you want this migration loan for another working member of your family (instead of yourself),

please bring him/her with you to the Branch Office. Please make sure that s/he is 18 or more years old and s/he brings a copy of his/her **National ID Card** with him/her too. If that member doesn't have any National ID Card, please ask him/her to bring his/her Birth Certificate/ Voter Number document. **The money will be disbursed only to the person who will apply and ideally, the same person would migrate afterwards. It is not possible to get the money on someone else's behalf.**

Please be advised that only one working member from a household will get the loan. The program won't be able to provide the loan to more than one member from the same household even if all of them wanted to migrate at the same time. Even though only one member of the household will get the loan for migration, any other person of the household can migrate on their own as well.

Closing & Opening it up for questions

If you need any more clarification on the program, you can talk to me or our Branch Manager <name> later on. I am giving you my phone number and my Branch Manager.'s number However, if you have any questions right now, please let me know. I will try my best to answer your questions.

And before you come up with your questions, I thank you all for attending this meeting and listening to me. I strongly believe that you will benefit from participating in this program.

!!!!Thanks!!!!