

EMILIA NERCISSIAN<sup>\*</sup>, SHAOLEE MAHBOOB<sup>\*\*</sup>

## SOCIAL INCLUSION AND ENTREPRENEURSHIP AMID SANCTIONS AND COVID-19 PANDEMIC: AN ETHNOGRAPHY OF BANGLADESHI MIGRANTS IN IRAN

SUMMARY: 1. Contextualization of Bangladeshi migrant social entrepreneurs in iran. – 2. Bangladeshi migrant entrepreneurs in iran. – 2.1 The bitter-sweet journey of the migrant entrepreneurs towards iran. – 2.2 Sources of financial capital. – 2.3 Social capital, agency and tactics to be established. – 2.4 Business types of the Bangladeshi migrant social entrepreneurs. – 2.4.1 Export-import business. – 2.4.2 Small and medium enterprise. – 2.4.3 Money transaction as an informal business. – 3. Accomplishment of the migrant entrepreneurs' mission. – 4. Bibliography.

### 1. *Contextualization of Bangladeshi Migrant Social Entrepreneurs in Iran*

Nearly, two thousand Bangladeshis are living in Iran. A small segment of Bangladeshi diaspora, and illegal migrants here have become entrepreneurs i.e. owned export-import business, established factories, and departmental stores, and other businesses. The condition of Bangladeshi migrant entrepreneurs in Iran, presently, can be contextualized by underpinning two important phenomena, i.e. a) economic sanctions on Iran by external factors like states and organizations and b) a sudden global attack of COVID-19 pandemic, both of which have abysmal effects on the economy of Iran consequently ambivalent to the migrant's stability. Migrants want to be socially incorporated and included in the desired host country which is their cognitive schemata with the aim of being secured in an unstable setting. Social entrepreneurship is a safeguard for social inclusion. The present study explores the struggle and stories of Bangladeshi migrant entrepreneurs, who have been living in Iran for long years, and have established themselves successfully in a foreign land.

However, economic sanctions and the pandemic are now affecting every part of Iranian lives including Bangladeshi migrants. The present empirical

<sup>\*</sup> Associate Professor, Department of Anthropology, University of Tehran, Iran, E-mail: enerciss@ut.ac.ir

<sup>\*\*</sup> PhD Student, Department of Anthropology, University of Tehran, Iran, E-mail: shaolee3@yahoo.com

study circulates around some significant questions like what motivational factors drive Bangladeshi migrants to be entrepreneurs in Iran, how they manage their initial capital to start a business, whether marriage to an Iranian help them to be a businessman and thus, be socially included, what are the impact of economic sanction and the pandemic on their business, their cultural space in the Iranian society and so on. The study is a part of a multi-sited ethnographic work where the participant observation method has been implied.

The data have been primarily collected on an empirical basis and respondents have been selected from four Iranian cities, i.e. Tehran, Bandar Abbas, Shiraz, and Qum. Twenty Bangladeshi migrant entrepreneurs were interviewed and reached through WhatsApp and telephone during the COVID-19 pandemic. Non-random, purposive, and snowball sampling methods were used for selecting respondents. Moreover, a well-organized questionnaire was articulated for taking interviews. The study was done from January to September 2020.

A report of Access Europe Network, published in 2014, has differentiated among entrepreneurs, immigrant entrepreneurs, and migrant-owned businesses.<sup>1</sup>

## 2. *Bangladeshi migrant entrepreneurs in Iran*

Iranians and Bangladeshi people are connected culturally and religiously and through business activities over the centuries. During the fieldwork, it is found that Bangladeshi migrant entrepreneurs in Iran have been living for a long time. Currently, Md. Yasin Ali, who came to Iran in 1977, is the longest living Bangladeshi entrepreneur here. Four of the migrants have been living here over forty years, nine of them over thirty to forty years, three of them over twenty to thirty years, another three of them from ten to twenty years, and one for only eight years. Their age range is from thirty-seven to sixty-seven years. Fifteen migrant entrepreneurs have married Iranian women. Five of them are illegal workers doing business secretly without the permission of the Iranian government. Four of them left their wives behind in Bangladesh and the rest one is unmarried. It is found that two of them had graduation or post-gradua-

<sup>1</sup> Entrepreneurs “are those persons who seek to generate value, through the creation or expansion of economic activity, by identifying and exploiting new products, processes or markets.” Furthermore, the report defined migrant-owned businesses as “an independent business that is at least 51 % owned and controlled by one or more migrants; and whose management and daily operation is controlled by one or more of the migrant owners.”

Access Europe Network, “Research: Migrant Entrepreneurship in Lewisham, *DELI Project*, 2014, p.4[https://www.getxo.eus/DocsPublic/inmigracion/DELI/Research-\\_Migrant\\_Entrepreneurship\\_Lewisham\\_-\\_DELI\\_project.pdf](https://www.getxo.eus/DocsPublic/inmigracion/DELI/Research-_Migrant_Entrepreneurship_Lewisham_-_DELI_project.pdf) (accessed 7th October 2020)

tion degree, one is illiterate, and the rest were found to have completed junior school. Four of them got Iranian passports and eleven others got long term resident-ship which needs to be renewed each year through extending a visa. The rest five do not have any legal documents for living in Iran.

### *2.1 The bitter-sweet journey of the migrant entrepreneurs towards Iran*

The decision of leaving Bangladesh for changing the dejected livelihood and the journey towards Iran was not so smooth for the migrant entrepreneurs. Sumon Mia left Bangladesh after having lost all his businesses and property by a strong cyclone storm that demolished Cox's Bazar, the coastal district of Bangladesh in 1991. He had a shop in Cox's Bazar which was washed away by the wave. So, he decided to leave the country with empty hands and entered India stealthily to reach Pakistan. Later, he reached Turkey after many ups and downs. He wanted to settle there for some time, but could not endure the cold weather of Turkey which compelled him to leave that country. After staying nine months in Turkey, he entered Iran and decided to live in Bandar Abbas, one of the warm places alongside the Persian Gulf coast, married an Iranian lady and settled there. Md. Shah Alom, another migrant, entered India through the Benapol border of Bangladesh, then crossed the Panjab border of Pakistan, and finally entered Iran after having worked for seven months in Karachi. Some others also used the Bangladesh-India-Pakistan-Iran route to enter Iran. Md. Ripon Mia, after crossing India, spent fourteen days in a mosque of Panjab, and then went to Karachi via train, worked in a date garden, and left for Iran. A significant number of the migrants entered Iran via other countries of the Middle East. For example, Md. Sazid came to Iran via Dubai. He went to Dubai from Pakistan and then to Iran in 2012. He was confiscated by the Pakistani police and had to give a bribe to the police for getting rid of the situation. From Iran, he tried to go to Greece via Turkey in 2019. However, over again he was caught by the Turkey police while waiting for a bus in a jungle near the Greece-Turkey border. Spending months in Turkey jail, he was released, came back to Iran once more, and settled here as an illegal migrant. Now, secretly, he is running a part-time catering business for the Bengali community, while continuing his main job in an Iranian company. Some of them, who were from a little bit affluent families from Bangladesh, were fortunate enough to come to Iran directly. Md. Reza Khan was one of them. He met his Iranian partner in Delhi where she was studying English literature. After seeing each other for three years, they decided to marry. They came together

in Iran in 1999 and started doing business in the capital city. Md. Yasin Ali and Md. Hafizur also came to Iran directly by flight. For the rest, it was not an easy journey to come to Iran.

## *2.2 Sources of financial capital*

Migrant Entrepreneurs need financial capital in every phase of the business. Bangladeshi migrants managed the capital from the bank loan, from their kinsmen, and by saving their income. Two businessmen reported that during the start-up phase they brought the money from Bangladesh. In the early eighties, they brought seven to eight thousand dollars each for starting their business. The rest of the eighteen entrepreneurs used their capital by earning money in Iran. Slowly and gradually they saved their salary by doing various jobs and later invested those in their business. Besides, they took bank loan from Iranian Banks at different stages of their business through the access of their Iranian wives which they repaid later. Currently, none of the twenty entrepreneurs are taking the bank loans. Some of them got money from their Iranian kinsmen, i.e. from their father-in-law or Iranian wife's brother-in-law. One respondent said that he did not like taking loans from banks.

### *Case Study 1: Sumon Mia*

One of the small entrepreneurs Sumon Mia started a business in Iran on his own. According to him, "it is actually from zero capital". This fifty-three-year-old Bangladeshi citizen came to Iran from Cox's Bazar. He came here when he was in his early twenties in 1991. Iran was not his chosen destination. He started his journey for Turkey via India and Pakistan. However, he left Turkey as the country was too cold in the winter for him and came to Iran. Finally, he settled in Bandar Abbas, a warm port city of Iran, and got married to a poor Iranian girl. He said that he did not get any financial support from his Iranian in-law's family. Reversely, he helped them. As his wife was the eldest girl in the family and was not much educated, studied only up to grade nine; she could not help him directly. However, as she is an Iranian citizen, Sumon Mia used her Iranian identity as a capital. He got his business license in her name. Now, he has two small shops in Bandar Abbas. One is an embroidery shop and the other is a grocery shop. His wife and children run the grocery shop while he runs the embroidery shop. He says that running a business has become very difficult for the sanctions and the COVID-19 pandemic. "People are buying only the essential things," he commented. His earnings come from these two shops.

### 2.3 Social capital, agency and tactics to be established

Pierre Bourdieu defined social capital as an attribution that can be acquired.<sup>2</sup> His theory of social capital was based on European society and restricted to certain class groups which were derived from the structures of the society.<sup>3</sup>

On the other hand, for James Coleman, social capital is not limited to the people who have power.<sup>4</sup> He showed that poor people and marginalized communities could utilize social capital like trust and shared values to improve their situation.

Bangladeshi migrant entrepreneurs in Iran struggled a lot for their establishments. They overcame their problems mainly by social networking in conjunction with the Bangladeshi and the Iranian community. Those, who did not bring money from Bangladesh, used networks with their Bangladeshi friends and relatives living in Iran for getting jobs. They got capital for doing business mostly by saving their income besides sending remittances to Bangladesh. Furthermore, fifteen of them got help from Iranian social networking which they established through marriage alliances. They managed to get licenses from the Iranian Government through their Iranian wives' names, sometimes got financial help from their wives' families and friends. Fourteen of them conceded that they were encouraged and helped by their Iranian friends, family members, Iranian neighbors, and other Iranian businessmen to start a business. Their Iranian friends also played a role in match-making which worked as one of the bases to be entrepreneurs in Iran. The Iranians are mostly businessmen which encouraged them a lot. Overall, Bangladeshi migrants, as a group, used their community networks, established trust among the Iranians, and utilize all of them as social capital.

<sup>2</sup> "Social capital is an attribute of an individual in a social context. One can acquire social capital through purposeful actions and can transform social capital into conventional economic gains. The ability to do so, however, depends on the nature of the social obligations, connections, and networks available to you". Bourdieu, P. "The forms of capital", in J.G. Richardson (ed.), *Handbook for Theory and Research for the Sociology of Education*, (1986) Greenwood, New York, 1986, p. 243.

<sup>3</sup> Asquith, Linda, *Rebuilding Lives after Genocide*, Palgrave Studies in Compromise after Conflict, Palgrave, McMillan, 2019, p. 28 [https://doi.org/10.1007/978-3-030-14074-8\\_2](https://doi.org/10.1007/978-3-030-14074-8_2) (accessed 1 October 2020).

<sup>4</sup> Coleman, J., *Foundations of Social Theory*, New York: Harvard University Press, 1990, in Asquith Linda. 2019, *Rebuilding Lives after Genocide*, Palgrave Studies in Compromise after Conflict, Palgrave, McMillan, P. 28, [https://doi.org/10.1007/978-3-030-14074-8\\_2](https://doi.org/10.1007/978-3-030-14074-8_2) (accessed 12 October 2020)

Besides social capital, religion played a role of being established in Iran. All twenty males who came to Iran were Muslim. So, they got an easy entrance to the Iranian Muslim society. It is already mentioned that fifteen got married to Iranian Muslim women. All entrepreneurs have learned the Persian language very well as they are staying in Iran for a long time. At home, these fifteen migrants use the Persian language instead of their mother tongue Bengali. The illegal workers use both Bengali and Persian languages in time of need.

This supports Nijkamp, Stough, and Sahin's positions that education and language proficiency help migrants to deal with challenges in the host country.<sup>5</sup>

It is found that the migrants use marriage, religion, and language skills technically and tactically in a rational way to be established here. However, some of them were cheated by their Iranian business partners and business rivals. One of such cases is of Abdul Karim, who has been living in Iran for thirty years. He had a shop in the Chabahar area. When he was doing well in the business he was tortured by his Iranian business rivals. He was an illegal worker, so he left the place and came to Tehran in fear of the police. He told that he could not bring a penny from the area. However, he maintained a good relationship with some Iranian officials and the neighbors who gave him the advice to leave Chabahar in that situation. Six of the respondents reported problems with business partners while the rest fourteen entrepreneurs got very support from the Iranian society.

To understand the relationships among marriage, migration and entrepreneurship, the agency approach can help a lot. In the book "Global Marriage: Cross-Border Marriage Migration in Global Context", Lucy Williams stated the strength of the agency approach.<sup>6</sup> According to Laura Ahearn, 'agency' is more than 'free will'.<sup>7</sup> Furthermore, Williams sees agency as the interaction between the individual and his or her social context, which can be attributed to all types of actions, be it rational, social and non-rational or those in

<sup>5</sup> Nijkamp, P. and Stough, R. and Sahin, M. Impact of Social and Human capital on business performance of migrant entrepreneurs – A comparative Dutch-US Study, *Serie Research Memoranda* 0017, 2009, p.4, VU University Amsterdam, Faculty of Economics, Business Administration and Econometrics

<sup>6</sup> Lucy Williams asserts that "Studies of agency are often studies of the undercurrents behind the observable actions of people and groups and researchers interested in identifying when their subjects have acted with agency are obliged to interpret the meaning of actions and outcomes from scant evidence." Williams, Lucy, *Global Marriage: Cross-Border Marriage Migration in Global Context*, Palgrave Macmillan, 2010, p.34

<sup>7</sup> Ahearn, Laura M., "Language and Agency", *Annual Review of Anthropology* vol.30, 2001, pp.109-37 in Williams, Lucy, *Global Marriage: Cross-Border Marriage Migration in Global Context*, 2010, pp. 36-38 Palgrave Macmillan

between them. Lucy Williams opines that migration provides individuals and groups with a sense of agency and opportunity to strategize and employ tactics to survive in the host country. Applying De Certeau's concepts of strategy and tactics, she explains that strategy is related to the migrants' command of their environment. A migrant who can choose from available options from a position of strength and have reasonable confidence that their plans will succeed can decide strategically. On the other hand, a tactic is applied when the migrants do not have such control and confidence over the context.<sup>8</sup> Marrying an Iranian can be explained as strategic moves by Bangladeshi migrants here, while maintaining a methodical relationship with the fellow migrants and doing business secretly may be seen as their tactics. Marrying an Iranian, learning the Persian language, education, family background, networking with the Iranians as well as Bangladeshi community, religion, etc. were found to be the prime factors that helped them in facing challenges and being entrepreneurs in Iran.



Fig. 1: Factors that helped migrant entrepreneurs in Iran.

#### 2.4 Business Types of the Bangladeshi Migrant Social Entrepreneurs

There were no Bangladeshi industrialists or big businessmen in Iran. The respondents were found to be involved in the following types of entrepreneurial activities:

<sup>8</sup> Williams, *Global Marriage: Cross-Border Marriage Migration in Global Context*, pp 34-51

1. *Export-Import Business*
2. *Small enterprises like self-employed shops and manufacturing*
3. *Informal Business*

#### 2.4.1 *Export-Import business*

Out of the twenty respondents, only three were found to do export-import business with other countries like Bangladesh, Singapore, and Malaysia, and so on. Two of them, Md. Yasin Ali and Md. Reza Khan, are fully involved in overseas trade, while the other, Md. Hafizur, exports car parts manufactured in his own company. All of them reported that their businesses were critically hampered by the sanctions. Md. Hafizur said that earlier he supplied car parts to Iraq, Syria, and Turkey which completely stopped due to US sanctions, the war situation in Syria, and COVID-19 pandemic. Md. Reza Khan used to import charged lights from Dubai, and export carpets and food items to Bangladesh. Sanctions could not hamper his business too much, as he had managed his way of financial transactions, but the COVID-19 pandemic created many problems for his business. Every year, his father-in-law participates in the Dhaka International Trade Fair and can sell much as Iranian goods are popular there. He also has a share in the shop and helps his father-in-law in Dhaka. Now, he is anxious whether the trade fair will be there this year, and if it is, whether a large number of buyers will visit the fair as they did earlier. The case of another businessman is narrated below:

#### Case Study 2: Md. Yasin Ali

*Mohammed Yasin Ali who had a Masters' degree in Applied Physics from Dhaka University, came to Iran in 1977. He got a job in a vegetable oil company as a programmer of Program Logic Circuit (PLC). After three years he decided to go to Saudi Arabia to seek a better future. His Iranian landlord advised him to stay in Iran instead and marry an Iranian lady which might help him in the future. Mohammed Yasin Ali got married to an Iranian school teacher in 1980 after seeing her for a few months. He started his business in 1980. He did not get any help from any other people. He had a capital equivalent to US\$ seven thousand at that time. He thinks that marrying an Iranian increased his social acceptance here which eased running business, but he did not take any pecuniary help from his wife's side. His business stumbled when the Iraq-Iran War started in 1980. Gradually he started again and became a wealthy businessman. At first, as he could not make documents by his name so he made bank account, insurance, and other business documents in his wife's and children's names. His wife was*

*not his partner directly but supported him in every way where local and social supports were needed. Later, he surrendered his Bangladeshi passport and applied for Iranian citizenship. He made connections in Iran and had Iranian business partners in some transactions. However, he discontinued the partnership as he found Iranian partners highly ambitious. He established overseas connections and started to export Bitumen to Bangladesh, Pakistan, India, Sri Lanka, Singapore, Malaysia, and Kenya, and some other countries. He had six offices in Iran and three in another country (of whose name he requested not to disclose as that may bring US sanctions/hostility upon him). Sanctions troubled his business greatly as he could not send the product directly from Iran. Now he has to manipulate business documents showing the goods from countries other than Iran. The products have to be transferred with a small cargo ship from Iran to other countries, where they are uploaded to the big oceangoing ships which carry them to the destination. Now the shipment time has nearly doubled, and export expenditure increased about one-sixth to one-fifth. Besides, he leased mine from the Government of Iran for five or six years. He had to pay a royalty to the Iranian Government for that. The business was to extract Calcium Carbonate for the make-up kit. He had other businesses like importing computer parts and jute too. With sanctions becoming severe, his business started to shrink. Now he exports only Bitumen. In monetary calculations, he lost about half of his business revenue.*

#### *2.4.2 Small and Medium Enterprise*

It is mentioned earlier that Md. Hafizur owned a factory manufacturing car parts. He started his business with US\$ eight thousand in 1983 which his father sent him from Bangladesh. Currently, he employs seven Bangladeshi laborers in his factory. His wife is an Iranian and he is an Iranian passport holder. He has mentioned that foreigners cannot own business or property in their names in Iran. However, they can run a business on a partnership basis where at least fifty-one percent of the share must be owned by an Iranian. As he gained Iranian citizenship, he did not face much difficulty regarding ownership. His factory is small, and the turnover is less than one million US\$ per year. Even entrepreneur of this scale is rare among the Bangladeshi migrants here. Most of them are running retailer shops. Many of such shop owners live in Bandar Abbas, the port city and capital of Hormozgan province. They are self-employed and mainly own embroidery shops in the market of Bandar Abbas. Besides embroidery, some of them have grocery, shoe shop, snacks shop, and so on. They got business licenses in the names of their Iranian wives. Some of the Bangladeshis living in Tehran provide catering services to both the Bangladeshi and the Ira-

nian community, while a few own factories or workshops of different types. All of the Bangladeshi factory owners use Bangladeshi illegal migrants as labor in their factories. Sometimes, they hired Afghan refugees as laborers. One illegal migrant who is providing catering service to the community employed Iranian laborers and giving handsome salaries to them.

### Case 3: Shafiq Mia

Shafiq Mia (57) has been living in Iran for forty-one years. He came to Iran in 1985 at the age of sixteen and married an Iranian twenty two years ago. He got Iranian citizenship twenty years back. He has two sons and two daughters. He started a factory of manufacturing car parts with a capital of US\$ fifteen thousand. His wife has four brothers who help him in the time of his need. He did not take any loan from the bank or any other else. He has five workers, all of whom are Bangladeshis. The business has almost come to a halt during this pandemic. There is no market for the products. He lives in Fardasht and has some Iranian friends.

Many illegal migrants are doing catering business where they supply food for the party. These migrants are serving food not for the Bangladeshi festivals but to the Iranian houses. This is a good example of social inclusion. Here is a case:

### Case study 4: Shamsuzzaman Khan

Shamsuzzaman Khan came to Iran in 2003. He is an illegal migrant worker but providing catering services to the Iranian and Bangladesh community. He has completed Bachelor of Arts from Bangladesh. After coming to Iran, he worked in the house of a doctor. Then, he got work in the Iran Decoration Service Company. There, the Iranian owner of the company cared for him a lot and trained him well for the catering service. In 2015, he started his own business. He provides services for arranging birthday parties, wedding ceremonies and food festivals, and so on. Now, he has a website for his catering services. He does not need much capital as he takes seventy-five percent of the total expenses from the party as advance. Both Bangladeshi and Iranian employees, around twenty in number, work in his company. He gave good salaries to them. He has been facing losses during the COVID-19 pandemic. The Number of parties and social gatherings declined, as a result, his income decreased by about seventy percent in Iranian rials. But due to the sanctions, his real income even became half of what he got during the pandemic. Earlier his net income was about two hundred million rials per month, equivalent to roughly US\$ two and a half thousand per month. He could send US\$ two thousand to his family

back home after meeting his living expenses in Iran. During the pandemic, his income has dropped to sixty million rials per month, which now is equivalent to US\$ six hundred, as the Iranian currency drastically lost its value against the US\$ as a result of US sanctions and the maximum pressure policy on Iran. Now he cannot send more than US\$ three hundred per month to his family in Bangladesh. That is why now he wants to leave Iran and return home.

#### *2.4.3 Money transaction as an informal business*

While sanctions have seriously hampered international banking channels with Iran, it created avenues of informal money transactions. Bangladeshi migrants, who want to send remittances to Bangladesh, cannot do so through banking systems and have to use informal channels instead. Some of the Bangladeshi migrants here have taken this opportunity to act as a dealer of money transactions. Three types of informal money transactions were found to be used by the Bangladeshi migrants in Iran for the following purposes:

1. *Money for international trade;*
2. *Money paid to the human-traffickers; and*
3. *Remittance that the migrants want to send to Bangladesh and,*

Some of the Bangladeshi migrants in cooperation with some Iranians are engaged in human trafficking. Iran does not allow unskilled laborers to be employed, and the real value of wages in terms of US\$ also decreased here due to the sanctions. Bangladeshis now do not consider Iran as a lucrative destination. Rather, they try to use the Iran-Turkey route to reach Europe. Earlier they used to enter Iran via India and Pakistan. That route has become difficult due to increased checks in the backdrop of controlling cross-border terrorism, and some problems created by the ransom seekers in the Pakistan-Iran border. Now they prefer entering Iran via the Persian Gulf. These fortune seekers, who want to enter Turkey via Iran, have to pay a significant amount of money at different stages of their journey. For example, one needs to pay a little more than US\$ one thousand (Bangladesh currency one hundred thousand) to cross the Persian Gulf in small boats. The organizer of the trafficking in Bandar Abbas pays the money here in Iranian currency, and the migrant pays the money to the former's family in Bangladesh with Bangladeshi currency. The difference between what he spends and what he gets is the profit of the organizer, which amounts to about half of the money he receives back home.

In cases of sending remittances, earlier the migrants used to give money to the person involved in transaction business, who would send the money to another country in the Middle East, from where it was channeled to Bangladesh.

Covid-19 pandemic hindered the process, and sending remittance became more difficult. Now the money dealers have increased their charge, and keep a profit margin of fifteen to twenty percent. The cost of sending remittance might be one to two percent if a proper banking channel were there.

### 3. *Accomplishment of the migrant entrepreneurs' mission*

The present study shows that twenty Bangladeshi migrant entrepreneurs have been coming to Iran since the pre-Islamic Revolutionary period. There are some excruciating stories behind these successful economic establishments. Besides economic capital, migrants used their social capital, agency, and tactics to be established in Iran. It is found that they are involved with three kinds of business patterns, a. export-import business, b. a small enterprise like self-employed shops and manufacturing, c. informal business. Entrepreneurship was a great opportunity for the Bangladeshi migrants to be socially included. However, five illegal migrant entrepreneurs could not be able to use that opportunity of social inclusion as they have to go back to Bangladesh. Social inclusion and exclusion are one of the important features of the journey of migrants. Generally, migrants are more or less unattended by social safeguard in a host country. So, social inclusion is essential for migrants. Quality of migrant lives depends on the policies or practices of the host country - of social inclusion or exclusion. Commission of the European Communities asserts that while social inclusion ensures their access to 'opportunities and resources' and 'greater participation in decision making', social exclusion is "a state in which individuals are unable to participate fully in economic, social, political and cultural life, as well as the process leading to and sustaining such a state."<sup>10</sup>

Bangladeshi migrant entrepreneurs in Iran were not beyond this state. Marriage played a vital role to get entrance to society as well as access to resources and state benefits including insurances. Fifteen of the respondents married Iranians who tried more seriously to be included in the mainstream Iranian society as they do not intend to go back to Bangladesh leaving their families here.

<sup>9</sup> Commission of the European Communities, (2003), Joint Report on Social Inclusion Summerising the results of the Examination of the National Action Plans for Social Inclusion (2003-2005), cited in UNDESA World Social Report, World Social Report: 2018, *2018 Report on the World Social Situation*, <https://www.un.org/development/desa/dspd/world-social-report/2018-2.html>, 2018, p. 19 (accessed 11 October 2020)

<sup>10</sup> UNDESA, (2016), Leaving No One Behind: the Imperative of Inclusive Development, *World Social Report: 2016*, <https://www.un.org/esa/socdev/rwss/2016/full-report.pdf> (accessed 11 October 2020)

Many of the cases are love marriages that helped them a lot to survive. Here is the case of Rahim Mia (60) of Bander Abbas. He got money from his father-in-law. He started with a loan (equivalent to US\$ four thousand) from his Father-in-Law. He repaid that money without interest. Again, Md. Kalamuddin took about US\$ three thousand as a loan from his Iranian brother-in-law (husband of wife's sister). All of them have made Iranian friends and keens. Their inclusion in the Iranian society, however, cost them their mother tongue. They talk in Persian at home and get the opportunity of using Bengali only while talking to other Bangladeshis, numbers of who are very limited and who are geographically scattered over the vast land of Iran. When contacted over the phone, many of them initially spoke in Persian, though the questions were asked in Bengali. However; some of the migrants taught their Iranian wives a few words in Bengali to greet other migrants and relatives in Bangladesh in that language.

Besides keeping a good relationship with the Iranian community, twenty Bangladeshi migrants remarkably have maintained their Bangladeshi community circles by sharing their everyday experiences, observing national programs and religious festivals like Eid, and so on. For example, on Eid day, Bangladeshis pray together, get together in a place, and cook various types of Bengali foods. The Bangladeshi businessmen in Tehran are living in a clustered way. Some of them live in the lower part, i.e. Abbasabad and Afsari of Tehran. There is still a Bangladeshi "ism" regarding regions over there. The people who have come from Sylhet, Bogra, Comilla regions of Bangladesh are living in different clusters. Through the business surroundings, they make their own space for survival. For them, social inclusion means only friendship and in some cases, relationships that arise from a marriage with an Iranian partner.

Bengali migrants, who married Iranians and have got help from Iranian kins, also maintain close contact and relationship with the other Bengali people and businessmen here. Most of them also engage Bengali illegal migrant workers as their labors in their factory, not only as a way of benefitting through paying less salary but also as showing feelings towards fellow countrymen. Persons married to Iranian citizens observe various Bangladeshi festivals with the Bangladeshi people and Iranian festivals with their Iranian families and friends. Others do not get such wider spaces. Surprisingly, such cultural mingling of Iranian and Bangladeshi cultures practiced by these migrants was a great strength of them to be successful entrepreneurs.

However, these migrants have also sadly mentioned that they are expatriates from their homeland and foreigners in Iran at the same time. They belong neither to Bangladesh nor to Iran. They left their home country only to find that they are not naturalized in the host country too. Some of the Bengali migrants

have houses in Iran, which was bought with the migrant's money; however, they could not be documented in their names as Iranian law did not permit foreigners to own property here. They worked hard, earned money, and bought properties that they could not own. On the other hand, many of them sent money to their parents and relatives in Bangladesh to buy land or property on their behalf. Unfortunately, money was misappropriated in some cases, and the migrants were deprived of ownership as the property was registered in other's names. One case of Md. Golam Adom, doing embroidery business, would reveal the nature of deception the migrants might face back home from close relatives. He lost his mother in 1971. His father got a second marriage. His stepmother did not take care of him and give him enough food. So, he escaped from his home and went to India, then Pakistan and finally settled in Iran. He came to Iran in 1986 at the age of fifteen or sixteen. He married an Iranian lady in 1998. He had bought a house here with his own money. However, the house had to be registered as his wife's property. At the same time, he sent some money to his native village in Bangladesh to his father and to his uncle for buying property. The property which his father bought for him was occupied by his paternal cousins immediately after his father died. He could recover the land after a long fight of years for establishing ownership. Another of his paternal uncles requested him to buy alluvial land beside the land that his father bought for him. Hearing that, he sent money to his uncle for buying the land thirty years ago. But his uncle, instead of doing so, sent abroad his two sons with that money. When Md. Golam Adom went to Bangladesh in 2017 and wanted to receive the said land from his uncle, the latter denied that and offered to return the same amount of money, whose value stood at one-tenth through losing value over these three decades. Md. Golam Adom was crying while describing his story and said "I was like an orphan; escaped from home and came to abroad bearing all the pains. My kinsmen did not have any sympathy for that. I bought a house in Iran that is not mine, all of the money in the bank here, which I earned by doing business, is in the name of my wife, and back in my country, my stepbrothers and relatives snatched my rights. Sometimes, I feel so much unsecured at this old age!" The story is more or less the same for many of the Bangladeshi small entrepreneurs. The long-term residents also feel socially excluded sometimes as houses and bank saving account are in the name of their Iranian wives. For wealthier migrants like Md. Yasin Ali or Md. Hafizur, however, the story is different.

Several sanctions have been imposed on Iran by the United States of America and some other countries or international organizations beginning since November 1979. The second sanction and the third sanctions come in 1987 and in 2006 consecutively. It is coming gradually and impacting upon the entrepre-

neur's life also. Their business declined and they can't send money to the country directly as there is sanction on the Iranian banking system. Pandemic also harshly impacted the peoples' lives in Iran. The dreadful journey of migration, the problem of capital accumulation, language barrier, property ownership problem, economic sanction on Iran and now COVID-19 pandemic are giving Bangladeshi entrepreneurs a complex, intricate and multifaceted experiences. Bangladeshi Migrant entrepreneurs are trying to cope with the circumstances through different strategies and tactics.

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