

# Non-Conventional Migration: An Evolving Pattern in South Asia

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## Abstract

The circumstances prevailing in South Asia (SA) have led to a plateauing migration stream that has resulted in several categories of migrants. The underlying factors driving migration have been identical in all the countries of SA. In recent years, however, poverty, conflicts, political and religious persecution, natural disasters and climate change have emerged as the most prominent drivers. External migration flow from SA has more than doubled between 2000 and 2015. This is a dynamic region, with millions (over 38m in 2017) of people crossing borders, both intra-regionally and extra-regionally. In recent years, wealthy citizens from SA have begun to move out of their countries with the intention of settling down elsewhere. This tendency has raised concerns among the policy makers because they create the grounds for reverse remittance flows. This research is meant to identify and contribute to the discourse of a new category of migrants (non-conventional migration) who are different from those in the conventional migration stream that included economic and forced migration. This research has crucial policy implications for both origin and destination countries.

## Keywords

Non-conventional migration, South Asia, money laundering

## Background

In the field of social sciences, population migration is not a new area of investigation. Human beings began to be mobile on myriad occasions since time immemorial. Ernest Ravenstein (1885) highlighted the significance of population mobility on the basis of a set of fundamental laws of

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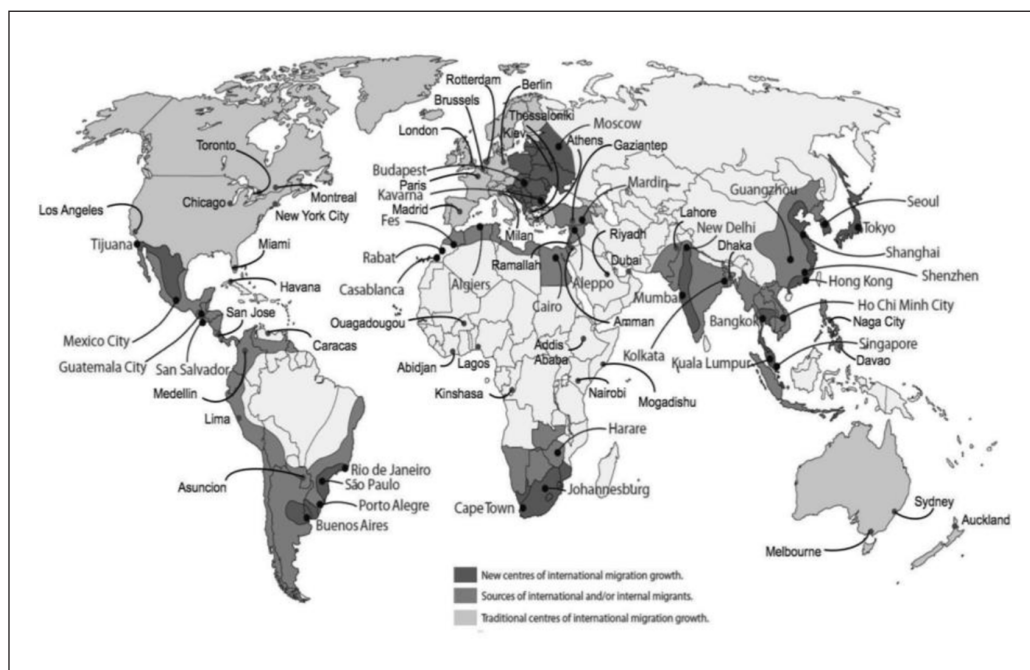
migration about 200 years ago. This phenomenon, however, was recognized as an academic field of investigation only a few decades ago. With the advent of time, migration studies have become prominent in the areas of geography, political science, history, sociology, demography, international relations, public policy and economics. These disciplines investigated this particular issue from their respective lenses and contexts.

Research in these fields suggests that migration is propelled by myriad factors. Evidently, the driving factors are evolving continuously. Two broad factors – push and pull – have been considered as the most powerful forces behind migration. However, as we take individual agency into consideration, these factors seem to undermine the agency. Hence, push–pull notion is best labelled as classical in the sense that when migration decisions are determined by the push–pull forces, the incumbent migrant may not have any other choices left. Push factors largely include negative forces such as unemployment, crop failure, drought, flood, war, river erosion, deficient education opportunities or non-availability of services and amenities. Pull factors, on the other hand, include the expectations that attract people to the migration destination. They usually include positive forces such as job opportunities, a better standard of living, safety and security, better education and healthcare opportunities. Push factors, therefore, generate forced migrants. Under these circumstances, people succumb to the urge for migration due to the power of push, and these cannot be categorized as voluntary migration any more. Migration scholars (Castles, 2003; Faist, 2010; Cohen and Sirkeci, 2011; Sirkeci and Cohen, 2016; Skeldon, 2012a, 2012b, 2012c, 2012d) have presented a range of migration categories, among which some are contextual while others are region or country specific.

Several schools of thought offer a range of explanations about population migration and its underlying drivers. For example, scholars in economics hold the view that migration is a function of demand and supply, while demographers believe that migration occurs as a result of population pressure (Borjas, 1989; Ullah et al., 2015). Migration works as function of redistribution of people from highly populated countries to population deficient countries. In this way, migration works as an equalizer or balance maker.

Migration is circumstantial, and a range of categories and sub-categories of migration concepts have emerged. These include internal and external migration, emigration, immigration, return migration, reverse migration, seasonal migration and chain migration (Alpes, 2014; Bell, 2012; Benson and O'Reilly, 2009; Carling, 2002; Castles et al., 2014; Platt et al., 2015; Skeldon, 2012a). Many people choose to migrate, while others do not. The position that enables to choose whether or not to migrate makes them voluntary migrants, and economic migrants constitute the largest number under this category. Other voluntary migrants include retired persons who prefer to move to places where the cost of living is reasonable and the climate temperate. However, there are numerous circumstances under which people are forced to dislocate. Their safety and security are at risk due to war, conflict, persecution, political instability or natural disasters, and they become involuntary migrants (Ullah, 2014). These are the traditional forms of migration that have been well recognized in the vast body migration literature. Map 1 presents a global picture of population mobility that encompasses all possible forms of traditional migration.

Broadly, therefore, migration refers to the process of going out (within or beyond) of one's own country to work and/or to seek safety and security. This article deals with a category of migration that does not fall under the ambit of the traditional form of migration. We coin this category of migration as non-conventional migration. Non-conventional migrants (NCM) do not leave their country of origin in search of work, nor do they do it under duress. They leave the country in search of security of the wealth they have amassed through means that they do not want to disclose in their home country. Here, in fact, we distinguish traditional and NCMs on basis of differences in their motivation to migrate out. The key difference is that the NCMs move out of their country to live luxurious lives with their easily earned money in countries where they feel safe.



**Map 1.** Volume and image of population mobility (with permission from the World Economic Forum, 2017).

## The context

When system and governance fail, money flow skews towards the rich, meaning that the poor become poorer and the rich richer. A group of people take advantage of this failure to amass money and assets to a level that makes people frown. These ‘wealthy’ people tend to make sure that their offspring can benefit from that wealth. They fear that they and their money might be at risk in case the political party that shields them steps down. This group uses the strategy of outward migration along with their wealth as NCMs is an insurance against these risks. Migration can both cause and be caused by disparity. About 2,153 billionaires in the world own more wealth than the 4.6bn people (Oxfam, 2020) who constitute 60% of the total population. More telling is that the 22 richest men in the world have more wealth than the combined wealth of all the women in Africa (Oxfam, 2020). This defining challenge of our time reveals the stark disparity that exists in the world. Governments in most countries in South Asia (SA) are contributing to the inequality crisis.

The millionaires migrating out are rising (about 108,000 millionaires migrated in 2018 compared with 95,000 in 2017) (AfrAsia Bank, 2020). This has become a trend today around the world. Only in 2017, 10,000 super-rich Chinese changed their domicile (Romann, 2020). Other countries that witnessed large high net worth individuals (HNIs) leaving their home country include Turkey (6000), United Kingdom (4000), France (4000) and Russian Federation (3000) (Business Standard, 2018). For the Chinese billionaires, the United States is the top destination. More than a third of rich Chinese surveyed ‘are currently considering’ emigrating to another country (Frank, 2018). Of course, drivers are different for different countries depending on the political and economic systems.

Malaysia, Singapore, India, Canada, USA, Australia, the UK, and some countries in the Middle East and Europe are popular destinations for the NCMs (Nikki, 2020). These countries invite and accommodate the NCMs under several schemes. For example, Malaysia invites them under a second home project, Thailand through a Thai elite residence scheme for wealthy buyers and entrepreneurs, while Singapore invites them as business professionals or investors (Arcibal, 2019; Ullah and Kumpoh, 2018). This implies that all these countries invite elite/privileged migrants, albeit with different strategies (Ullah et al., 2019). As a result, countries from South Asia lose wealthy people who move to take advantage of these programmes.

For instance, a Bangladeshi businessperson was recently ranked among the top 50 richest people in Singapore with assets worth US\$955m (Forbes, 2020). A Member of the Parliament in Bangladesh was charged in Kuwait on accusation of money laundering and human trafficking which earned him BDT1400,0000,000.00 (Daily Ittefaq, 7 June, 2020) equivalent to US\$175m (Daily Ittefaq, 14 July, 2020). A businessman and former bank executive from Bangladesh siphoned off BDT10,000 crore (US\$12,500,000,000.00) to Singapore, Canada and India (Sakib, 2020). Illegal financial transfers or money laundering is a crime under both national and international law (Iftekharuzzaman, 2020). Analysts contend that this is just the tip of the iceberg.

India has lost many dollar-millionaires since 2014, ahead of China and France, with the crack-down on black money being the most plausible reason for the exodus (Times of India, 2019). Nearly 23,000 dollar-millionaires have left the country since 2014, with 7000 leaving in 2017 alone, taking India to the top of the exodus charts (Times of India, 2019). In that year, 2.1% of India's super-rich left the country, compared with 1.3% for France and 1.1% for China (Business Today, 2018). Dewan Housing Financial Company (DHFL), a non-banking financial company, siphoned more than INR31,000 crore of public money (Sil, 2019). The entire transaction of funds took place under cover of loans and advances to shell companies but was used to acquire assets outside of India (Sil, 2019). Thus, India is at risk of losing the economic benefits of investments and consumption. In 2018, Pakistan's Supreme Court investigated an incident of money laundering and found that at least US\$400m had passed through false accounts of thousands of poor people (News 18, 2018; South Asia Monitor, 2020).

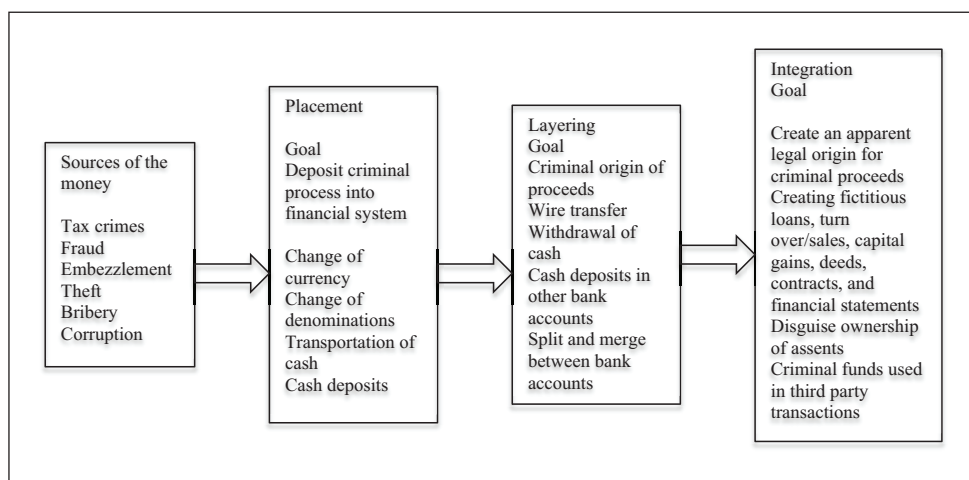
## **Objectives and methods**

The overarching goal of this article is to add a new migration category to the body of migration literature. We suggest labelling this category as non-conventional migrants (NCM). Our objective is to highlight the important factors that separate NCMs from traditional migrants.

Since these migrants have not been categorized and did not receive attention of academic researchers, no statistics are available from any source. There are abundant media and government reports to confirm that these groups of people move out of their countries and establish residences elsewhere. Therefore, for empirics we had to draw upon the available media reports. It can be anticipated that once this category is recognized and established, many sub-categories will emerge and further research may be conducted on NCMs.

## **Governance – NCM: Conceptual considerations**

A practice becomes a convention when it is passed down within a group or society with symbolic meaning or special significance with origins in the past (Angelini and Broderick, 2012). It should be recognized that a practice might be conventional in one area and non-conventional in another. Non-convention is different from what was considered usual in the past (Weber, 1922, 1969).



**Figure 1.** Money laundering process.

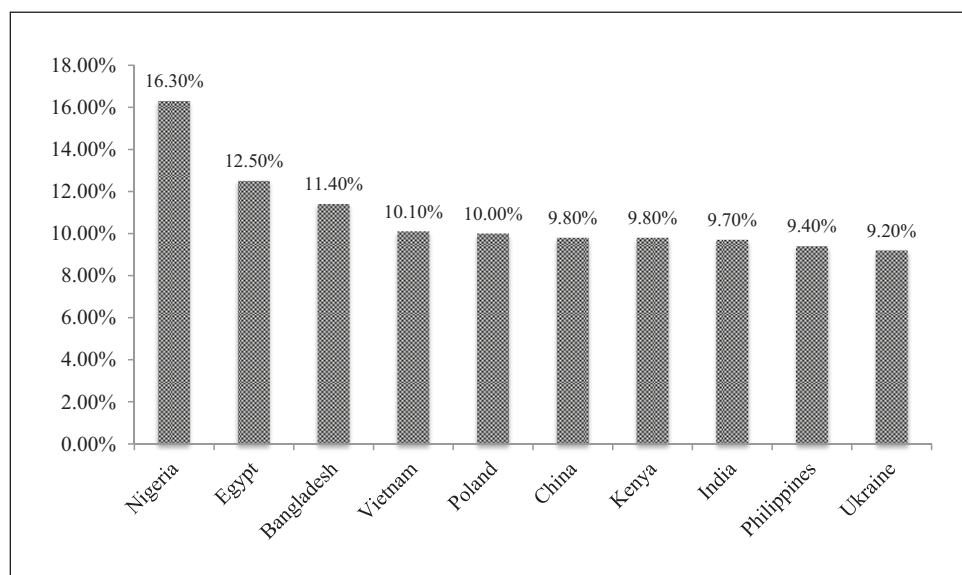
Source: Financial Action Task Force (FATF), 2019.

The introductory section of this article offered exposure of the content and context of traditional migration, along with arguments to establish the concept of NCM.

Migration research has extensively investigated the classical push and pull factors in human mobility (Castles and Miller, 1998; Han, 2010; Lee, 1966; Massey et al., 2007). However, the intricate relationship between migration and flawed governance received scarce attention. Apart from a few exceptions, there is little reflection on the concept of a sense of security, which forms the basis of common assumptions about the relationship between migration and the feeling of insecurity in the home country (Bank et al., 2017) leading to demoralization. Some scholars attempted to connect this with an alarming level of decline in tolerance due to political rivalries and self-interest (Gibney et al., 1996; Williams and Pradhan, 2009). There are factors that seem to be remotely associated with migration but closer to demoralization that push people to move out. Demoralization gradually gives rise to a culture of fear and timidity among a certain group of people. These factors have largely influenced the decision of migrants to move out of the country.

Governance failure is not the only reason that generates NCM. Many of them decide to move on their own volition, and they invest their white money elsewhere. This article, however, deals with NCMs whose motives are strongly influenced by their misdeeds in amassing wealth, and governance failure contributes to the decision to leave the country for their personal safety as well as the safekeeping of their wealth. In terms of performance, the state of governance in South Asia remains extremely poor (Riaz, 2019) as compared to other regions around the world. Corruption becomes instrumental in governance through widespread misuse of public offices with the intention of achieving personal gains, and this distorts the governing structure of a country (Hossain and Ullah, 2004; Mugarura, 2016).

Money laundering is inextricably linked to corruption whereby the latter is utilized either as a means to an end or an end itself. While money-laundering activities are intended to hide stolen wealth, the money is the direct result of a criminal activity (Figure 1). Laundered assets either constitute the proceeds of crime or the process of laundering is facilitated by corrupting law enforcement agencies or officials in financial institutions such as banks to place illicit proceeds of crime into the system (Goredema, 2003). Corruption not only generates illicit proceeds of crime



**Figure 2.** Countries with fastest growth in millionaires.

Source: CNBC, 2019.

but it is exploited as a means to fuel commission of money-laundering-predicated offences (Hellmann, 2017). Corruption is manifested in many forms of financial crimes such as tax evasion, currency counterfeits and swindling government funds, diverting funds from budgeted purposes to finance development programmes, bribing, false declaration in import/export documents and so forth (Zafarullah and Siddiquee, 2001). Money laundering is a transboundary issue. With the advent of information and communication technology (ICT), money transfer has been very easy (Vaithilingam et al., 2015).

The most common form of corruption is bribery. There is a giver and receiver of the bribe whereby one person provides a bribe in the form of presents, monetary gains or other advantages to the person taking the bribe against the performance of acts or alternatively the omission of such acts in the course of the latter's official duties (Asadullah and Chakravorty, 2019; Mugarura, 2016). In the Bribery Index, South Asian countries are on the top. Bangladesh, for example, is ranked 178th in South Asia, which means its risk score is the highest. Afghanistan, which precedes Bangladesh in terms of risk score, is ranked at 177. Bhutan, with the lowest risk score of 41, was placed at the 52nd position (Bhuiyan and Islam, 2019).

By dodging taxes and fees, and by making false declaration on import and export documents, opportunists obtain financial gains. The illegally gained wealth is transmitted out to other countries through a variety of means. According to the Global Financial Integrity (GFI), between 2008 and 2017, Bangladesh lost a staggering US\$7.53bn per year on average to trade misinvoicing, which accounted for 17.95% of Bangladesh's international trade with all its trading partners during the period (Jamal, 2020).

The unusually swift growth of super-rich draws attention to a number of important points. Their monumental affluence caused disparity in the country. The GFI (2018) shows that the South Asian countries registered the fastest growth in millionaires, but the overall development indicators remain poor (Figure 2). This indicates that the growth does not reflect the reality of the country as a whole, which means that the method of amassing wealth is deeply

challenged. On the list of fastest-growing countries in the world, Bangladesh has been ranked third in terms of the surge of rich population (World Ultra Wealth Report, 2019). However, in September 2018, Wealth-X put Bangladesh on top of the list of the countries that saw the quickest growth of ultra-high net worth (UHNW) population with a 17.3% growth between 2012 and 2017 (World Ultra Wealth Report, 2019). The rest of the South Asian countries are no exception.

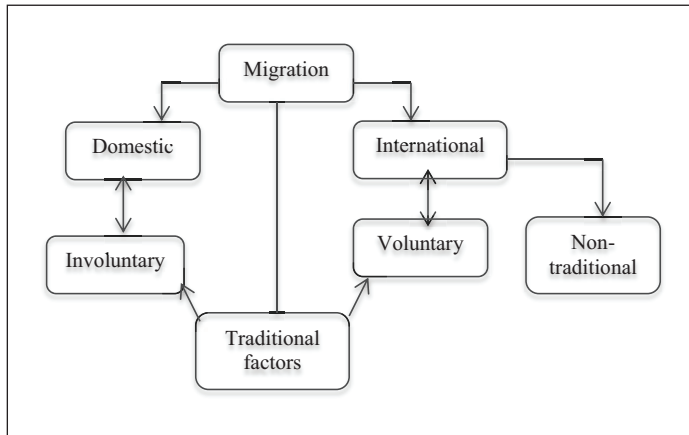
In order to avoid public attention, NCMs tend to siphon money off as soon as they can. South Asians including Bangladeshis, Sri Lankans, Pakistanis, Afghans and Indians sneaked into foreign countries (Canada, USA, Australia, etc.) after stealing public funds (Kibria, 2020). On 21 August 2020, one district level student leader of the Bangladesh ruling party was accused of money laundering. He is believed to have laundered BDT20bn (The Independent, 21 August, 2020), equivalent to US\$235,846,980. This works as a potential pull for such people to move at some point to the country where they stashed the money.

Swiss banks, the GFI and the International Consortium of Investigative Journalists (ICIJ) revealed that in the last 10 years, around US\$84bn (BDT6 lakh crore) was laundered from Bangladesh (GFI, 2018). This amount is equivalent to 13 years of fiscal budget allocation during the 1980s and 1990s in Bangladesh (Lintner, 2019). Deposits by Bangladeshi citizens in Swiss banks totalled BDT5,566 crore (US\$661,489,156) in 2016 (GFI, 2018; Kallol, 2017). People from the ruling party, politicians, businesspersons and elites close to power feel that their wealth may not be safe in case the political power shifts. Therefore, to secure their wealth, they launder money elsewhere. In 2020, it was reported that one person confessed to the police that he had sent BDT90 crore to the foreign country he was planning to move to (Prothom Alo, 25 August, 2020).

The illicit capital of US\$13.16bn (BDT102,648 crore) that flowed out of Bangladesh between 2003 and 2012, including US\$2.67bn (BDT20,802 crore) in 2006 alone (GFI, 2006), has had a severe negative impact on the country's economy. The Swiss Central Bank shows that Bangladeshi nationals' deposits with Swiss banks increased by over 36% year on year in 2014. The amount increased to BDT4283 crore (CHF506m) in 2020 from BDT3149 crore (CHF372m) in the previous year. It was BDT1,991 crore in 2012. The depositors are willing to park their money abroad even without any return (at zero interest) although they could make a huge margin by investing in their home country.

In Pakistan, the richest 40,000 people in the country have a combined income equal to that of the poorest 18m people (Burki, 2011). In the country, the military's net worth is more than £10bn – roughly four times the total foreign direct investment in 2007 (Siddiq, 2007). The most senior 100 military officials are estimated to have a combined wealth of at least £3.5bn (Siddiq, 2007). More telling is the fact that between 2002 and 2008, the United States paid out US\$6.6bn in direct support to the Pakistani military, but only a fraction of that amount (around half a billion) made it to the intended recipients (Hodge, 2009). Transfers of the monies overseas came to light as days passed. An organized racket with a nexus of public and private sector banks has surfaced whereby two fake companies siphoned off over PKR1bn (Haider, 2020). The Swiss National Bank reported that the total funds linked to Pakistan in Swiss banks stood at CHF1513m at the end of 2015 (Economic Times, 2016). However, it was the consecutive fourth year that the assets of Pakistani passport holders decreased as compared to the peak of US\$1.5bn in 2015, because Pakistanis have been constantly withdrawing their funds as Pakistan and Switzerland finalized a revised taxation treaty (Rana, 2020).

The Speaker of the Parliament in Afghanistan recently acquired citizenship of Cyprus (Amader Shomoy, 25 August, 2020). This is an example of a NCM seeking a safer destination. It is extremely difficult to estimate the amount of money that moved out of Afghanistan. The Deputy Governor of



**Figure 3.** Locating non-traditional migration in migration framework.

the Bank of Afghanistan said that in 2011 not less than US\$4.5bn was sent off (Sidner and Mitra, 2012). However, another source estimated the amount to be US\$8bn, which is almost double the country's budget for 2011 (Sidner and Mitra, 2012). Transferring money overseas and being NTMs is highly correlated, in the sense that senders have already followed the money or they are waiting to leave for new destinations.

In the list of highest depositors, India was in 61st place in 2014 and 75th place in 2015, and Sri Lanka was in 151st place (Sri Lankan Mirror, 2017). Sri Lanka's wealthy people have deposited CHF307m (LKR49bn) in Swiss banks in 2016 (Sri Lankan Mirror, 2017). Some other sources revealed the more stunning fact that Sri Lankan passport holders deposited over LKR7.8bn in several countries with HSBC and Swiss banks (Manusheth-Derana, 2015).

Generally, money is transferred through four means: over and under invoicing, over and under shipment, multiple invoices, and false declaration of goods and services. In the last 10 years, around 88% of illicit financial flows from Bangladesh took place through trade mispricing (Habib, 2019). Hundi trading is another popular method of transferring funds out (Figure 3). The super-rich NCMs create gated communities in their countries of destination. These communities maintain a distance from their compatriots. As a result, they are often labelled under fictitious names such as *Begum para* (a Bengali term) in Canada and elsewhere. *Begum para* is a term used to indicate fictitious places in a foreign country where people from South Asia are known to stay in a gated area. Of course, this metaphor may not be understood by non-Bangladeshis.

In terms of sociopolitical and socio-economic conditions, most of the NCMs are politicians and government officials. Those who are in a position to exercise power to amass money illegally become the potential NCMs. The amount of bribes paid by the households was 0.5% of the country's GDP in the fiscal year 2016–2017 and 3.4% of the national budget (amended) for the same fiscal year (Foyez, 2020). Bangladesh has ranked 14th among the most corrupt countries in the world according to Transparency International's Global Corruption Perception Index 2019 (Foyez, 2020).

It is, of course, notoriously difficult to figure out NCMs' socio-economic condition because their apparent status has nothing to do with their real assets they possess. Money amassed from bribery and other illegal means is not reflected in the bank accounts. According to Transparency International, law enforcement agencies were the most corrupt among 18 departments and sectors, and passport offices and Bangladesh Road Transport Authority (BRTA)

were the second and third most corrupt service-oriented entities (Transparency International Bangladesh [TIB], 2017).

## Pathways to non-conventional migration

The crave for quick accumulation and safe consumption of wealth has created non-conventional migrants. Many countries allow in illegally earned money, and NCMs' ability to obtain residence contributed to their proliferation exponentially. The major factors that drive traditional migrants out of their origin country is well documented. Traditional migration takes place under the influence of two major factors of push and pull. This implies that demand and supply functions are the lifeline for this type of migration. For non-conventional migration, however, demand and supply functions are largely irrelevant. Of course, in order for NCM to take place, some benefits must be available at the receiving end.

There are multiple dimensions to the emergence of NCMs. A small number migrate on the basis of their professional careers and move to new countries along with their wealth. The current study, however, is focused on another group of people who take advantage of governance failure to attain illegal financial and other benefits. Ironically, they exploit the loopholes in the system to acquire wealth, but remain prepared to flee the country for fear that the system may collapse any time. With the realization that a change of government or policies could signal an end to the preferential treatment that enabled them to amass wealth, they start moving money out of the country to their intended destinations. Therefore, the fear of losing the opportunity of gaining illegal benefits under state protection and the intention of enjoying the accumulated wealth prompt NCMs to follow their money and leave the country. The most popular destinations for NCMs from South Asia are Singapore, Malaysia, Thailand, USA, Canada, Australia, Turkey and some countries in Europe.

Singapore is an [im]migrant receiving country, and its multicultural yet nationalist society has experienced substantial inflows of Asian and Western professionals, low-skilled migrants from across Southeast Asia, and new immigrants from non-traditional sending countries. Singapore introduced a permanent resident scheme (through the Global Investor Programme (GIP)) for investors who can apply for permanent residence for themselves and their immediate family members by starting a business with a minimum investment of S\$2.5m, or investing a similar sum in an established business.

Currently, the GIP scheme offers two investment options. Option A requires an investment of at least S\$2.5m in a new business startup or expansion of an existing business operation. Option B requires investment of at least S\$2.5m in a GIP-approved fund. Malaysia also invites elite immigrants under a project titled 'My Second Home'. Thailand calls for elite migrants through the Thai Elite Residence Scheme (TERS) for wealthy buyers and entrepreneurs, while Brunei offers jobs to higher-end high-skilled foreigners (Arcibal, 2019). This means that all these countries attract elite/privileged migrants but with different strategies and for different purposes.

## Second home for the NCMs

While Thailand is one of the most visited countries in the region, Malaysia is actually one of the top global retirement destinations. According to 'The World's Best Places to Retire in 2017' from Live and Invest Overseas and the most current 'Best Places to Retire Abroad' list from International Living (Eisenberg, 2017), Malaysia was one of the few countries that were ranked within the top 10 of both lists. The nation was also the only Asian country included in the rankings.

In order to understand Malaysia's success in becoming the top Asian destination for retirees, we reviewed its policy, namely the MM2H (Malaysia My Second Home) programme. Launched in 2002, MM2H allows foreigners who fulfil certain criteria to stay in Malaysia for as long as possible on a multiple-entry social visit pass that is valid for 10 years. This pass is renewable. Based on its official website, the programme is open to all countries recognized by Malaysia regardless of race, religion, gender or age and applicants are allowed to bring their spouses as well as children below the age of 21 along with them as dependants. They are also entitled to benefits such as eligibility to purchase residential property for a price above US\$119,000 (MYR500,000) and a vehicle.

The Malaysian government introduced the MM2H programme to promote the country as an attractive place to live for potential residents from overseas. Affluent South Asians are taking advantage of MM2H in large numbers. The concept of second home was first introduced for promoting tourism in Nordic countries, where the locals purposely use them for leisure and recreation (Khan et al., 2019). People from developed countries used to spend their leisure time at the second home for recreation. Establishing second homes abroad has been a popular investment strategy for many Asians, including Bangladeshis. The number of registrations for a second home in Malaysia and many other countries has been growing.

Tourist arrivals in the region increased steadily in the five years between 2011 and 2015, from 81.3m to 108.9m people (Association of Southeast Asian Nations [ASEAN], 2016). While ASEAN countries made up 42.2% of the total tourist arrivals in 2015, 17.1% of them were from China, followed by the European Union (8.8%), South Korea (5.4%) and Japan (4.3%). Australia, the United States, India, Taiwan and Hong Kong completed the top 10 list of countries or regions where visitors to ASEAN were from. With exotic cultures, cuisine, natural tourist attractions, foreigner-friendly society and low cost of living, to many tourists the Southeast Asian region is very comfortable and relaxing. Interestingly, the number of Bangladeshis availing themselves of the second home opportunity increases around the time of national elections. This means that the uncertainty of the result and how this might risk the ill-gathered money motivates them to send the money elsewhere (Byron and Rahman, 2015). A total of 4018 Bangladeshis have availed themselves of the MM2H scheme since 2002, currently representing more than 10% of the total MM2H beneficiaries.

The MM2H programme has attracted more than 33,000 foreigners from 126 countries to settle in Malaysia since its inception. The government received MYR7.5m (US\$1.79m) annually from visa fees alone, MYR4.9bn (US\$1.17bn) as fixed deposits and MYR148m (US\$35.25m) for car purchases (Malaysian Tourism and Culture, 2017).

Up north, the Royal Thai Government through the Ministry of Tourism issued several 20-year visas to foreigners who have purchased a unit in any condominium development situated in Thailand. This partnership between the Royal Thai Government and a private property developer is similar to Malaysia's MM2H programme and it was the first initiative of its kind in the kingdom.

Down south, the largest ASEAN country by total population, Indonesia, had made land ownership exclusive to Indonesians for the longest time. However, Indonesian President Joko Widodo signed the Government Regulation No. 103/2015 on House Ownership of Foreigners Residing in Indonesia, which allows foreigners who are residing legally within the country to purchase landed residential property on an 80-year lease (Indonesia Investment, 2016). This means that Indonesia, too, will thrive as a destination for non-traditional migrants. While the ASEAN nations are slowly warming up to foreign ownership of land, there is much to be done in terms of policymaking and government initiatives in transforming Southeast Asia into a favourite retirement destination globally (Siew, 2017).

## Citizenship by investment

Citizenship by investment is one of the most attractive avenues through which NCMs sneak into their preferred country of residence. At present, many countries offer citizenship by investment, including Cyprus, Portugal, Spain, Ireland, Turkey, Malta, Germany, Greece, Grenada, UK, Cambodia, Moldova and Jordan.

It could be anecdotally conjectured that the UK, Dubai and Singapore are likely to be the most popular destinations for India's high net worth individuals who have chosen to leave the country. The number includes those who have physically moved and spent more than six months outside the country. It excludes those who have residences outside the country but have not moved (Economic Times, 2018).

Economic powerhouses such as the United States, China and Japan may be home to the highest proportion of the wealthy people of the world, but when it comes to minting new millionaires, opportunities abound in some surprising places. The countries on track for the fastest growth in their wealthy populations are select emerging nations across Africa, Asia and Europe (Gilchrist, 2019). The West African country of Nigeria is one of the front-runners and is set to see its high net worth population ballooned by a compound annual rate of 16.3% between 2021 and 2023, followed by Egypt at 12.5% and Bangladesh at 11.4% (CNBC, 2019).

It would be much more difficult for incumbents such as the United States and China – with their respective super-rich populations of 8.7m and 1.9m – to record the same rates of growth, even though China forecasts for an impressive growth. Poland and Kenya, for example, are the 'surprising cases', because they are not seen in traditional groupings of top emerging nations familiarized by terms such as BRICS (Brazil, Russia, India, China, South Africa) and MINT (Mexico, Indonesia, Nigeria, Turkey).

Malaysia has become a key destination for fleeing capital from Bangladesh. More than 3,000 Bangladeshis availed themselves of the MM2H facility up to December 2014, securing the third position after Chinese and Japanese citizens on the list of foreigners enjoying the MM2H scheme (Malaysian Government, 2015). Capital flight and millionaire migration are normal consequences of rising wealth in any country; globally 20–30% of rich people include a good number of politicians, businesspeople and bureaucrats (Daily Star, 2019), and have their wealth located overseas.

Bangladesh has ranked in the third position among the top 10 countries after China and Japan for migrants who availed the Second Home programme. Currently, Bangladeshi citizens have 10.6% share in the programme. These NCMs are known to have secured their future overseas, by winning citizenship for their families through investment visas or business migration schemes.

## Conclusions

Though many countries have turned against immigration in recent years, non-conventional migrants appear immune to the trend. They are becoming more mobile than ever. Open economies, special citizenship or golden visa schemes (for investors who seek a safe and stable future elsewhere) for the wealthy have helped record numbers to leave their home countries.

We do not mean to claim that non-conventional migration did not exist before and does not exist elsewhere. Over the years, several categories of mainstream migrants have emerged. With increasing disparity, flaws in governance, acceleration of cronyism, clamour for perpetually staying in power, and over-empowerment of coterie groups have contributed to the severe escalation of corruption in some countries. This has opened up opportunities for some people

to amass huge amounts of money and assets through illegal means. They prefer to deposit this illicit wealth in a safe country, and use it to obtain residency or citizenship. Therefore, this group, by any reckoning, represents a different breed compared to the traditional category of migrants. The gold standard by which they separate themselves from the rest of their compatriots is that they live a lavish life largely in a gated community, with no need to seek employment, and do not remit money to their country of origin.

We argue that governance failure plays a major role in encouraging money laundering, and it is obvious that countries in South Asia are at very high risk in this regard. In addition, political instability, repression of opposition, the absence of an exit strategy among powerholders and apathy to the problem add to the motivation to secure illegal wealth elsewhere (Mirza and Sohela, 2017; Bhuiyan and Hossain, 2020; Ullah and Sagor, 2018). Capital flight has become an obvious and serious concern for South Asia and NCM has taken it to an alarming level. According to the foreign exchange regulatory policies in most countries in SA, the central bank's approval is required to transfer money abroad. It looks like the super-wealthy – mostly NCMs – are exempt from the regulations.

This is not meant to claim that only South Asia produces NCMs. It identifies an emerging and disturbing trend that may have severe consequences for the South Asian economies. Obviously, there is a need for more systematic research on South Asia and other regions to contribute to migration scholarship. Further research is warranted to delve more into the causes, methods, outcomes and impacts of the activities of NCMs. This phenomenon deserves attention because of the fact that exceptionally large amounts of money are involved, and that the NCMs follow their wealth to secure locations overseas.

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