

Extending Social Protections for Migrant Workers in Home and Aboard

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A. Introduction

The interconnectedness of the world through globalization, technological advancements, improved communication networks, and increasingly affordable transportation impacts not only the flow of goods, money, and services across borders but also facilitates labour migration to meet labour shortages and demands. This phenomenon presents virtually all countries worldwide and is becoming increasingly diverse and multifaceted and has grown significantly in recent decades. While only 2 percent of the global population were migrants in 2000, this rose to 3.5 percent in 2019—representing an estimated 272 million people. Of these, approximately 169 million, or 62 percent, were migrant workers (UNDESA, 2019; ILO, 2021). This significant number of migrant workers are not only contributing significantly to destination country's economy through their hard works, services, skills,

knowledges, but also contributing to their home country through remittances.

Bangladesh is not out of this phenomenon. Labour migration has been playing a crucial role in the socio-economic development of Bangladesh, with remittances playing a pivotal role in national development. In 2024 alone, over one million Bangladeshis migrated abroad for work. Between FY2019 and FY2024, remittances contributed an average of 5.01 percent of GDP and accounted for 52.73 percent of total export earnings (Bangladesh Bank, 2024). A vast majority—77 percent—of Bangladeshi migrant workers are employed in Gulf Cooperation Council (GCC) countries, where access to social protection remains limited.

Social protection—also referred to as social security—is defined by the ILO as a set of policies and programmes aimed at reducing and preventing poverty, vulnerability, and social exclusion across the life cycle. It is recognized as a fundamental human right under the Universal Declaration of Human Rights (1948). ILO Convention No. 102 (1952) outlines nine essential branches of social protection, while Recommendation No. 202 (2012) calls for universal social protection floors to ensure income security and access to essential services for all.

Social protection, or social security, is a human right and is defined as the set of policies and programmes designed to reduce and prevent poverty, vulnerability, and social exclusion throughout the life cycle. Social protection includes nine main areas:¹

- child and family benefits,
- maternity protection,
- unemployment support,

¹ ILO strategy on extending social protection to migrant workers, refugees, and their families, 2024

- employment injury benefits,
- sickness benefits,
- health protection (medical care),
- old-age benefits,
- invalidity/disability benefits, and
- survivors' benefits.

Social protection systems address all these policy areas by a combination of contributory schemes (e.g. social insurance) and non-contributory tax-financed benefits (including social assistance). In Bangladesh, the tax-financed benefits also categorized as 'social safety net' programs.

Although everyone has the right to social security (Universal Declaration of Human Rights, Art. 22), significant coverage gaps persist. Overall, 53.1 per cent of the world's population, including many migrant workers, lack access to social protection (ILO 2021b). This includes migrant workers, refugees, and their families, who face legal and practical impediments to the exercise of their right to social security and actual access to social protection benefits, including healthcare.²

The underlying causes of the main challenges and obstacles faced by migrants in their effort to access social protection can be traced back to the principle of nationality and territoriality.

This paper briefly explores the existing situation on access to social protection coverage of migrant workers including Bangladeshi migrant workers in the GCC countries and back home after their return in Bangladesh. The paper also tries to highlight the factors that have facilitated or hindered the extension of such coverage.

While the paper draws on desk reviews of policies, reports, laws and other related publications, it is complemented by consultations with government agencies, Bangladeshi missions abroad, UN bodies, civil society organizations, and returned migrant workers. The objective is to assess existing gaps and propose practical recommendations for improving migrant workers' access to social protection.

B. Access to Social Protection for Migrant Workers in GCCs

There are challenges of extending social protection to migrant workers are particularly evident in the countries of the Cooperation Council for the Arab States of the Gulf (GCC), where migrants comprise between 76 per cent (Saudi Arabia) and 95 per cent (Qatar) of the workforce.³ However, there are also some positive progresses achieved on this ground.

In the GCC, the vast majority of migrant workers work in the private sector, where contributory systems are much weaker, where individual employers are directly responsible for paying benefits when such contingencies arise. Yet, many of these employer-liability provisions in the law fall short of international labour standards since they do not meet the key principles of collective financing and broad risk-sharing, often resulting in reduced coverage, inequities and a lack of sustainability. Migrant workers are further disadvantaged relative to nationals, since the law often does not recognize the principle of equal treatment as far as migrants' status is concerned. Generally migrant workers in full-time private-sector employment are granted the right to certain

² ILO strategy on extending social protection to migrant workers, refugees, and their families, 2024

³ Social protection for migrant workers in countries of the

Cooperation Council for the Arab States of the Gulf (GCC), 2023, ILO

statutory levels of leave for sickness and maternity.

In relation to medical care, there has been an increasing shift towards mandating private health insurance for migrant workers while treating them at separate health facilities. This has led to concerns about a potential two-tier system that varies in terms of quality and cost, depending on nationality and also indicates non-alignment with the international social security standards, since it significantly reduces the crucial element of solidarity, widens inequities and leads to systemic inefficiencies and increased costs.⁴

Migrant workers in the private sectors also have no legal access to old-age, disability or survivors' benefits. Instead, the only widespread entitlement at the conclusion of an employment contract is the end-of-service indemnity (EOSI) benefit.

Historically, Domestic Workers have not been considered employees under national labour laws in the GCC with a complete lack of protection and also often enjoy limited access in practice because they are both geographically and socially isolated.

Furthermore, Migrant workers without regular work permit and residence visa are also unable to benefit of any employment-based protections. Workers in alternative forms of employment (e.g. part-time, self-employed, seasonal or casual) are also inadequately covered by the legislation and largely bear the economic risks and burden of responsibility for protection themselves.

Coverage can also vary depending on the migrant worker's country of origin. Certain countries of origin have taken unilateral measures to enhance protection for their citizens in cases of employment overseas (e.g. Filipino Migrant Workers). Further, some countries of origin have entered into bilateral labour agreements (BLAs) with GCC countries.

Along with substantial gaps in the legislative provisions for access to social protections for migrant workers, actual access to social protection also differs against legal status of migrant workers. For example, while access to health insurance systems seems to have generally improved in recent years, access to medical care was found to be more mixed, depending on the location and specific company where migrant workers were employed. The evidence indicates that, when sick, migrant workers are not consistently able to take paid time off, either because of the employer's lack of awareness or compliance, or the employee's fear of losing wages or their job. In cases of injuries at work, compensation is not always being provided at the level required by law.

Moreover, actual access to social protection appears to vary by company size and wage level. Large companies often provide migrant workers with better information and access to social protection than small and medium-sized enterprises.

Given the gaps in provision from GCC employers and governments, migrant workers are, in practice, often dependent on private savings, charity and mutual support from within migrant communities to cover their social protection needs.

⁴ Social protection for migrant workers in countries of the Cooperation Council for the Arab States of the Gulf (GCC), 2023, ILO

The Kafala System in the GCC regions has identified as one of the major factors of barriers. This system binds a worker's residence and employment status to a single sponsor – their employer. A further hindrance is that economic policy has tended to downplay the role of the private sector. GCC nationals have historically relied on public- sector employment and hence there has been limited mobilization of interest behind extending social protection in the private sector.

Nevertheless, there are progresses through reforms regarding extending access to social protection for migrant workers in the GCC countries:

- Migrant workers largely enjoy the same benefits for workplace injuries as citizens, via inclusion in the social insurance system (e.g. Bahrain, Oman and Saudi Arabia), or under employer-liability schemes (e.g. Kuwait, Qatar and the United Arab Emirates).⁵
- Bahrain has granted migrants legal access to the national unemployment insurance system on par with nationals.
- Recent reforms in Oman have introduced a new unified social insurance system to cover sickness, maternity and paternity, and employment injury for both nationals and migrant workers employed within the private and public sector.
- Oman and Bahrain have also legislated the establishment of national provident funds to administer the end-of-service indemnity (EOSI) benefit.
- The UAE announced in September 2023 a voluntary privately managed EOSI

savings system for employees in the private sector and free zones.

- The UAE has also introduced a requirement for private-sector employees to purchase private unemployment insurance, regardless of nationality.
- Encouraging developments over the last decade or so have included separate legislation for domestic workers being developed in Saudi Arabia, Kuwait, Qatar and the UAE, as well as certain provisions in Bahrain's 2012 Labour Law.

C. Access to Social Protection in Bangladesh for Return Migrants

The Constitution of Bangladesh guarantees the right to social protection for all citizens. Building on this commitment, the Government adopted the National Social Security Strategy (NSSS) in 2015, anchored in a life-cycle approach to address risks across different stages of life. Bangladesh's public expenditure on social protection is substantial, amounting to 1.46 percent of GDP in FY2025–26. Since the adoption of the NSSS, programme coverage has expanded, with eight major schemes now reaching 39.3 million people. This is theoretically sufficient to cover all individuals living under the upper poverty line, although a significant proportion of deserving households remain excluded due to targeting flaws and inefficiencies (World Bank, 2021).

This review focused on the following areas relevant to migrant workers:

- Probashi Kormi Bima (Mandatory Migrant Workers' Life & Disability Insurance)***⁶: Launched in 2019,

⁵ Social protection for migrant workers in countries of the Cooperation Council for the Arab States of the Gulf (GCC), 2023, ILO

⁶ WEWB 2024

Probashi Kormi Bima is a commendable initiative designed to support the families of deceased, injured, and early-returnee migrant workers (those returning within six months). The number of migrant workers who die in countries of destination is significant; in 2024 alone, 4,813 deceased workers were repatriated. Many workers also suffer workplace accidents leading to partial or total disability. Although official data on returning workers with disabilities is not available, estimates suggest the number is substantial. For example, in 2019, 28,825 migrant workers were injured in workplace accidents in Saudi Arabia (Hasin, 2025). According to records from Bangladeshi missions in the six Gulf Cooperation Council (GCC) countries—Bahrain, Kuwait, Oman, Qatar, Saudi Arabia, and the United Arab Emirates (UAE)—57,052 Bangladeshi nationals were forcibly deported in 2024. While not all deported migrants qualify for early-return compensation, evidence suggests a significant number return within six months. Additionally, many who leave voluntarily due to unfavorable or exploitative conditions are not captured in deportation statistics.

- b. **Services by the Wage Earners' Welfare Board (WEWB)**⁷: WEWB is a statutory agency of the Ministry of Expatriates' Welfare and Overseas Employment (MoEWOE) which provides a range of services to promote the wellbeing of migrant workers and their families:

- Grants for families of deceased migrant workers: WEWB provides financial support to families of

migrant workers who die in countries of destination (CODs) and manages repatriation of their bodies. Families submit required documents, including the inheritance certificate and the National ID of the inheritor. At the airport, a cheque of BDT 35,000 is handed over to cover transport and burial costs, followed by a larger grant of BDT 300,000 for family welfare, which requires no separate application. Government policy generally excludes undocumented migrant workers, who lack visa or work permit for various reasons, from most services. However, WEWB handles the repatriation of deceased undocumented workers and provides BDT 35,000 for transport burial, but these families are not eligible for the BDT 300,000 welfare grant or the BDT 1,000,000 death compensation under *Probashi Kormi Bima*.

- Stipends for meritorious children of migrant workers: Launched in 2012, this scholarship programme supports the education of children of current, former, and deceased migrant workers. It is awarded to students completing SSC or HSC (or equivalent) examinations with a GPA of 4.5–5.0, while the

⁷ WEWB 2024

requirement is relaxed to 4.0 for children of deceased migrant workers—a commendable and inclusive provision.

- Disability allowances for children of migrant workers with disabilities: Since 2021, WEWB has provided a special allowance for children of migrant workers with disabilities, covering current, former, and deceased workers. Eligible children must hold a disability card (Suborno Card) issued by the Department of Social Welfare under the Ministry of Social Welfare (MoSW). The programme provides a monthly allowance of BDT 1,000 for five years. This overlaps with the national disability allowance and is based on an understanding between MoSW and MoEW, recognizing the contributions of migrant workers.
- Grants for returnee migrant workers suffering from illness for medical treatment: Many migrant workers return with illnesses that hinder their ability to work, yet they often lack the financial means to seek adequate medical treatment. To support such returnees, WEWB provides a medical grant of up to BDT 150,000.

- c. **Universal Pension Scheme⁸ (UPS):** The Universal Pension Scheme (UPS), launched in 2023, fills a gap in pension coverage for elderly individuals outside the public sector, including private and informal workers. Citizens aged 18–50 can voluntarily contribute and receive a lifelong pension from age 60. The scheme offers four packages: **Probash** for migrant workers, **Progoti** for private sector employees, **Surakkha** for self-employed individuals, and **Samata** for low-income self-employed individuals. The Probash package allows migrant workers abroad to contribute to foreign currency and continue in local currency upon return. Monthly contributions range from BDT 2,000 to 10,000 over 10–42 years, providing pensions from BDT 3,060 to 68,931 per month.
- d. **Integrating Migrant Workers’ Social Protection into National Social Protection Framework:** Under the national social protection system guided by the National Social Security Strategy (NSSS), the government provides cash and food transfers through multiple social assistance schemes. Eight schemes form the core life-cycle system: **Mother and Child Benefit, Primary and Secondary School Stipends, Disability Allowance, Vulnerable Women’s Benefit, Food Friendly Programme, Widow Allowance, and Old Age Allowance.** Migrant workers can access these programmes if they meet eligibility criteria. However, migrant workers’ families face risk of exclusion due to the perception that they are “better off,” even when facing economic hardship. Weaknesses in the current selection

⁸ National Pension Authority, 2024

system, based on Proxy Means Testing (PMT), may also fail to capture real vulnerabilities—for example, household assets may be considered without accounting for debts.

However, the ***Probashi Karmi Bima*** does meet international standards because it is paid for entirely by workers. According to the International Labour Organization (ILO), the costs of workplace injury insurance should be shared collectively among workers, employers, and the government. The *ILO Social Security (Minimum Standards) Convention, 1952 (No. 102)* guarantees that workers injured on the job receive compensation, and that families of deceased workers receive survivors' benefits. The *ILO Employment Injury Benefits Convention, 1964 (No. 121, as amended in 1980)* goes further, requiring broader protection, including medical care and periodic cash payments—at least 50–60% of previous wages—for the duration of the contingency, whether injury or survivors' needs. Both conventions stress that workers should never bear more than half of the total cost. This principle is also reflected in Bangladesh's National Social Security Strategy (NSSS), which recommends employment injury insurance based on shared contributions between workers and employers, rather than placing the full burden on workers.

Furthermore, **actual access to all components of *Probashi Karmi Bima* remains significantly low.** In 2024, only 1,015 death claims were paid, despite 4,813 bodies being repatriated. The numbers of paid claims for early return and disability were also very low, which were 398 and 384.

D. Barriers of actual access to *Probashi Karmi Bima* for Migrant Workers

The Key barriers to access include:

- i) lack of awareness among migrant workers about the scheme;
- ii) lack of accessible guidance on the claims process;
- iii) lack of accessible digital platform for claiming entitlements
- iv) absence of a renewal mechanism for those who migrated before 2023; and
- v) exclusion of irregular or undocumented migrant workers.

There are some Exclusion clauses conflict with the policy's intent and inclusivity. The scheme excludes claims for deaths resulting from HIV/AIDS, suicide, riots, war, and pre-existing conditions. These contradict the scheme's purpose and perpetuate stigma, particularly against people living with HIV/AIDS.

The Timeliness of delivery of payments is uneven. While the death benefit is generally paid within a relatively short timeframe, the early return benefit is often subject to delays.

The adequacy of compensation for early return and duration of coverage is a concern. The current death compensation of BDT 1000,000 is substantial. In contrast, the early return benefit of BDT 50,000 is very low compared to the high cost of migration. Additionally, the coverage period often does not reflect the full duration of workers' stay abroad.

Value added by Jiban Bima Corporation remains unclear. While Jiban Bima Corporation assists WEWB in managing liquidity for claims payments, the day-to-day operations are handled by WEWB. It is worth assessing the actual added value of Jiban Bima Corporation's role.

The scheme faces financial risks under its current design. Preliminary estimates show that if all

eligible workers were to claim benefits, the scheme could face considerable financial strain, raising concerns about its long-term sustainability. This should be verified through a thorough and independent actuarial valuation.

E. Integrating Migrant Workers' Social Protection into National Social Protection Framework

A separate scheme for migrant workers may conflict with the NSSS objective of system consolidation. It may also struggle to offer significantly higher benefits, as doing so could undermine the consistency sought across national social assistance schemes.

Migrant workers' families face the risk of exclusion from national social assistance programmes. Misconceptions about their economic status, combined with selection indicators that fail to account for migration-related debts, may prevent their inclusion despite genuine need.

The Disability Allowance of MoSW provides a monthly lifelong allowance universally to persons with disabilities. Migrant workers who return with disabilities should be eligible for this allowance regardless of their economic status.

Several initiatives of WEWB provide critical social protection support to migrant workers. The grants for families of deceased migrant workers provide critical support to the families, scholarships contribute to the higher education of children, and disability allowances help provide extra care.

Probashi Kormi Bima presents a valuable opportunity to address migrant workers' life cycle risks. It can serve as a key element within a broader contributory insurance framework tailored to the needs of migrant workers.

The Universal Pension Scheme offers income security to migrant workers in old age. The Probash package can play an important role in the proposed national pension framework, supporting long-term wellbeing beyond their working years.

F. Policy Recommendations

To improve access to social protection for return migrants, the following policy recommendations are proposed:

1. Enhance pre-departure orientation to ensure migrant workers clearly understand their insurance entitlements and claims procedures.
2. Issue an enrolment receipt detailing benefits and claim instructions. Recruiting agencies must deliver this to workers before departure.
3. Publish a step-by-step claims procedure online across relevant platforms to improve accessibility and awareness.
4. Introduce renewal options for workers who migrated before the current phase of the scheme was launched in 2023.
5. Increase the early return benefit amount and extend insurance coverage for the entire duration of workers' stay abroad.
6. Consider expanding coverage to include irregular or undocumented migrant workers.
7. Enable digital claims processing through a mobile platform. Allow claims submission before workers leave Countries of Destination (CODs) and process early return payments at the airport upon return.
8. Conduct a financial assessment and develop a strategy for sustainable financing. Government co-contribution could enhance sustainability and align with international standards.

9. Consider establishing a compensation fund to replace the insurance model, simplify operations and expand coverage.

G. Recommendations for Expanding WEWB Services

1. **Female early returnee workers require targeted support.** Female migrant workers often experience violations of labour rights, underpayment, and physical and psychological abuse in the workplace. A survey of 172 returnee female migrant workers that 90 percent of who worked as domestic workers returned with mental stress, anxiety, depression or with critical mental trauma. Forty-four percent reported experiencing deprivation of food, water, and sleep; 61 percent faced physical violence; and 67 percent did not receive their salaries regularly. Additionally, 6 percent of the respondents reported sexual harassment (OKUP, 2021). These findings call for tailored reintegration assistance and mental health support for female returnee migrant workers to recover from these experiences.
2. Consider extending illness grants to all female early returnees to support reintegration and encourage accessing counselling services.
3. Relax GPA score requirements for children of disabled and female migrant workers. This would particularly support families who have lost income due to total permanent disability (TPD) and recognize the contributions and hardships of female migrant workers.
4. Introduce early-school educational support to children of deceased and disabled migrant workers to prevent them from dropping out.

5. Consider extending scholarships and disability allowances to children of irregular or undocumented migrant workers, recognizing children's right to education and care.

H. Recommendations on Improving Access to Universal Pension Scheme

1. Strengthen awareness campaigns for UPS to improve understanding and uptake.
2. Introduce health coverage under the Probash Package. Include health benefits to protect migrant workers abroad, their families in Bangladesh, and upon return.
3. Enable transition to the Samata Package upon return. Allow returnees to shift to the Samata Package to retain contributions and access the BDT 500 monthly subsidy.
4. Address weaknesses in the premium structure. The premium payable for Samata should be differentiated from that of the lowest tier of *Surakkha*.

I. Recommendations for Integrating Migrant Workers' Social Protection into National Social Protection Framework

1. The next NSSS should acknowledge the vulnerabilities of migrant workers and reaffirm the lead role of MoEWOE and WEWB in implementing targeted activities for migrant workers.
2. NSSS should recommend prioritizing migrant workers' families in social assistance selection indicators to avoid exclusion based on the misconception that remittances guarantee financial stability.
3. Migrant workers who return with disabilities should be eligible for the national disability allowance managed by MoSW. As the national scheme is a universal programme,

assessment of economic status is not required.

4. Recognize WEWB-managed initiatives. The NSSS should acknowledge WEWB's scholarship, disability allowance, and death grant as vital support for migrant families, while keeping them WEWB-funded.
5. Incorporate *Probashi Kormi Bima* into the national social protection framework as a contributory insurance mechanism with acknowledgment of the need for improving its quality and coverage.
6. Incorporate the Universal Pension Scheme into the national social protection framework as a long-term income security option for returning migrant workers.
7. The WEWB of Bangladesh can consider the example of the Philippine. Filipino workers are required to contribute to a special Overseas Worker Welfare Fund similar to WEWB Fund of Bangladesh while also participating in national health insurance and social security systems while working overseas. While migrant workers' families remaining at home may receive some protections through these schemes, there are limits to the benefits that overseas workers can access while in the GCC. According to legislation in the Philippines, permits are only issued to workers to travel abroad if social protection rights are specified in the contract. Both the recruitment agency and the employer are liable for implementing the contract, with recruitment agencies required to leave a bond with the Philippines Overseas Employment Association to pay out claims in cases of non-payment. This represents one of the more comprehensive examples of

unilateral measures initiated by a country of origin.

J. Recommendations for extending access to social protections for Bangladeshi migrant workers in GCC countries

1. Improving legal provisions for social protections for migrant workers through ratifying and implementing key Conventions, as well as international and regional declarations and instruments that relate to social protection.
2. Improving legal provisions for workers in the private sector in order to reduce the gaps between the public and private sectors.
3. Build on ongoing reforms to the kafala system to develop effective social protection arrangements that correspond with workers' increasing mobility in the evolving migration system and support employers, particularly small and medium-sized enterprises in providing social protection to its workers.
4. Strengthen the proactive monitoring of employer compliance with social protection requirements, including for those working in domestic work and complex contracting chains, in partnership with entities representing migrant workers and national statistics authorities.
5. Improve awareness-raising initiatives in both countries of origin and destination, delivering information in languages and formats accessible to migrant workers, addressing discriminatory attitudes and practices of service providers offering services close to geographic areas where workers reside, and ensuring that employers facilitate workers' documentation and identification

required to access services and benefits.⁹

Conclusion

Bangladesh's migrant workers face significant vulnerabilities that call for more inclusive social protection. While the *Probashi Kormi Bima* is a commendable initiative, its limited coverage reduces its impact. Existing support from WEWB lacks targeted assistance for highly vulnerable groups like returnee women. The Universal Pension Scheme's Probash package offers potential but suffers from low enrolment. Despite eligibility for national schemes, migrant workers and their families often face the risk of exclusion due to misconceptions about their economic conditions and flaws in the selection indicators. The next NSSS should explicitly recognize these vulnerabilities and prioritize migrant workers in social protection. Current policies excluding irregular or undocumented migrants prevent a large group from accessing available services. Since there is no clear evidence that these policies have successfully curbed irregular migration or undocumented stays in destination countries, reconsideration of this approach is necessary. On the other hand, continuous reforms in the legal provisions and as well as actual access to social protection in GCC countries are needed to extend the coverage for migrant workers.

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