

Extending Social Protections for Bangladeshi Migrant Workers in Home and Aboard

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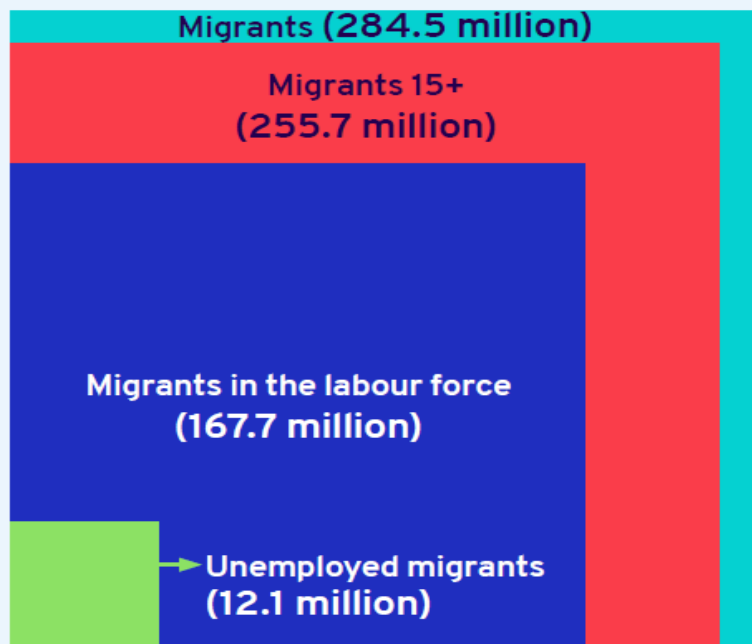
2 September 2025

Data at a Glance

ILO Global Estimates on International Migrant Workers Report 2024

In 2022, 167.7 million international migrants actively participated in the labour force of their destination countries

- ▶ Among them, 155.6 million were employed and 12.1 million were unemployed



- ▶ International migrants made up 4.7 per cent of the global labour force

3.6 billion persons in the labour force



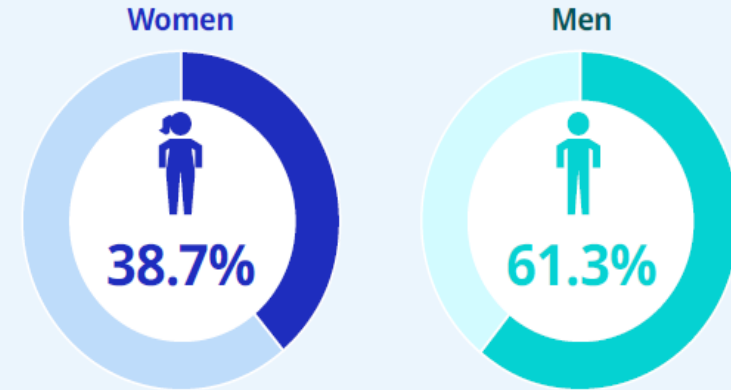
4.7% were migrants



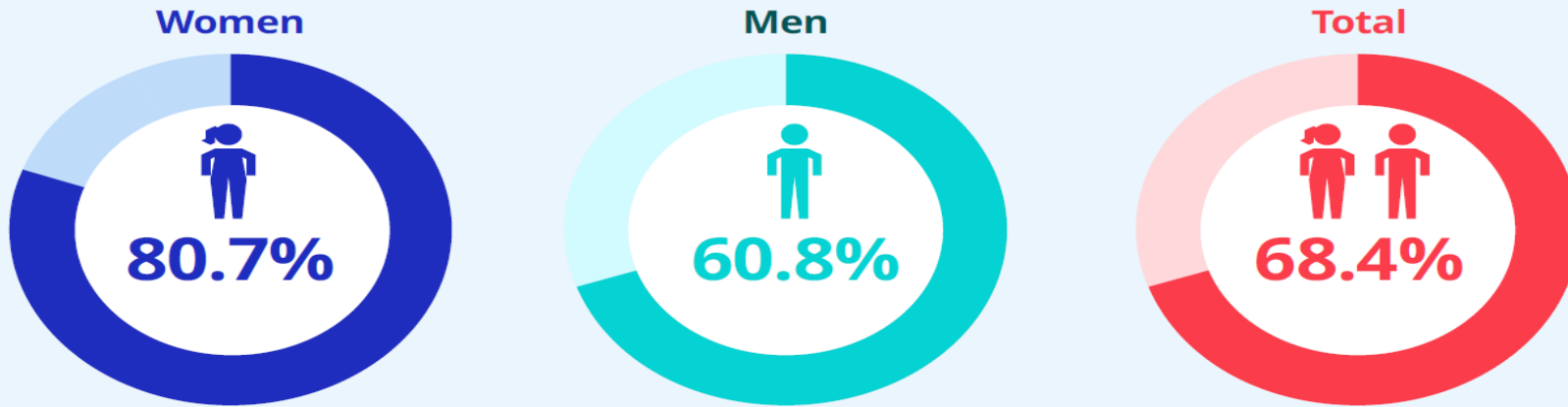
Data at a Glance

ILO Global Estimates on International Migrant Workers Report 2024

- ▶ Among international migrants in the labour force, 102.7 million were men and 64.9 million were women



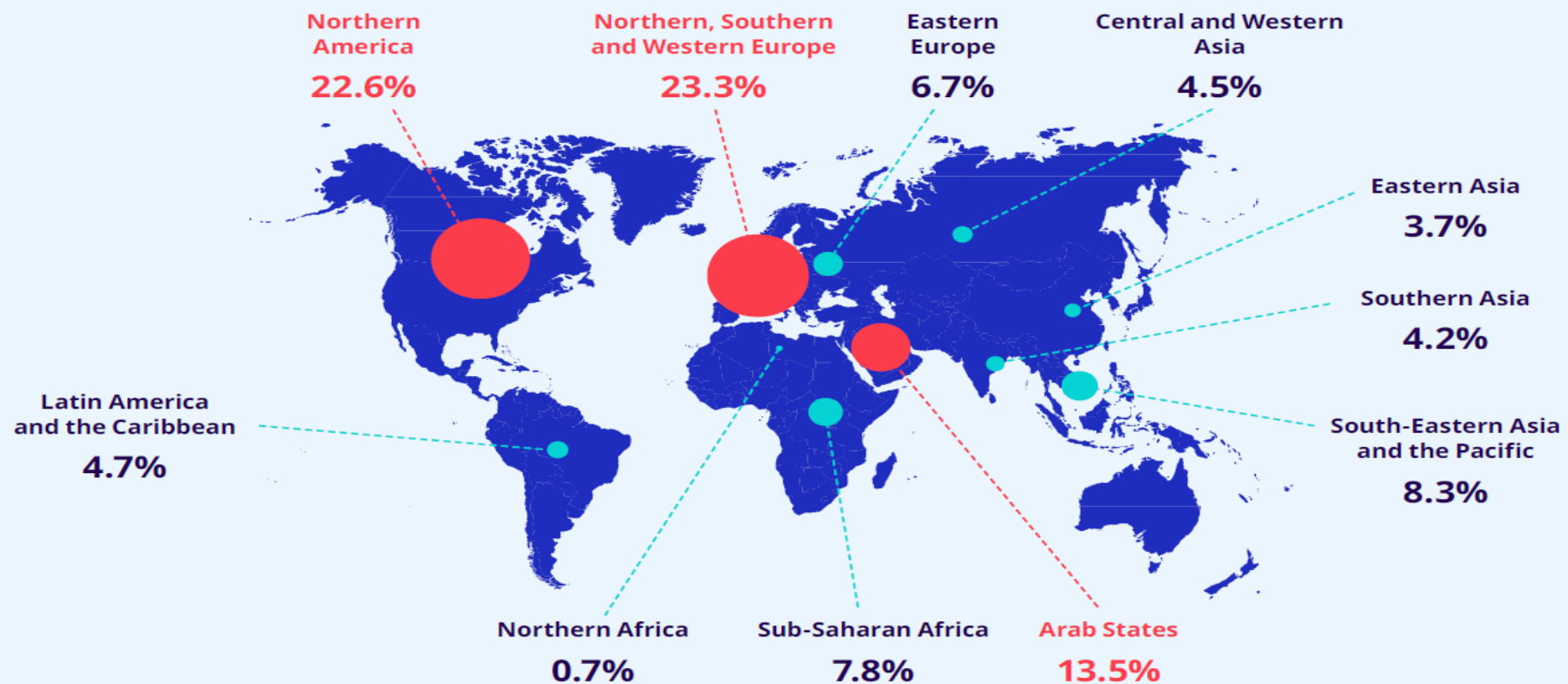
- ▶ In 2022, most employed international migrants were concentrated in the services sector



Data at a Glance

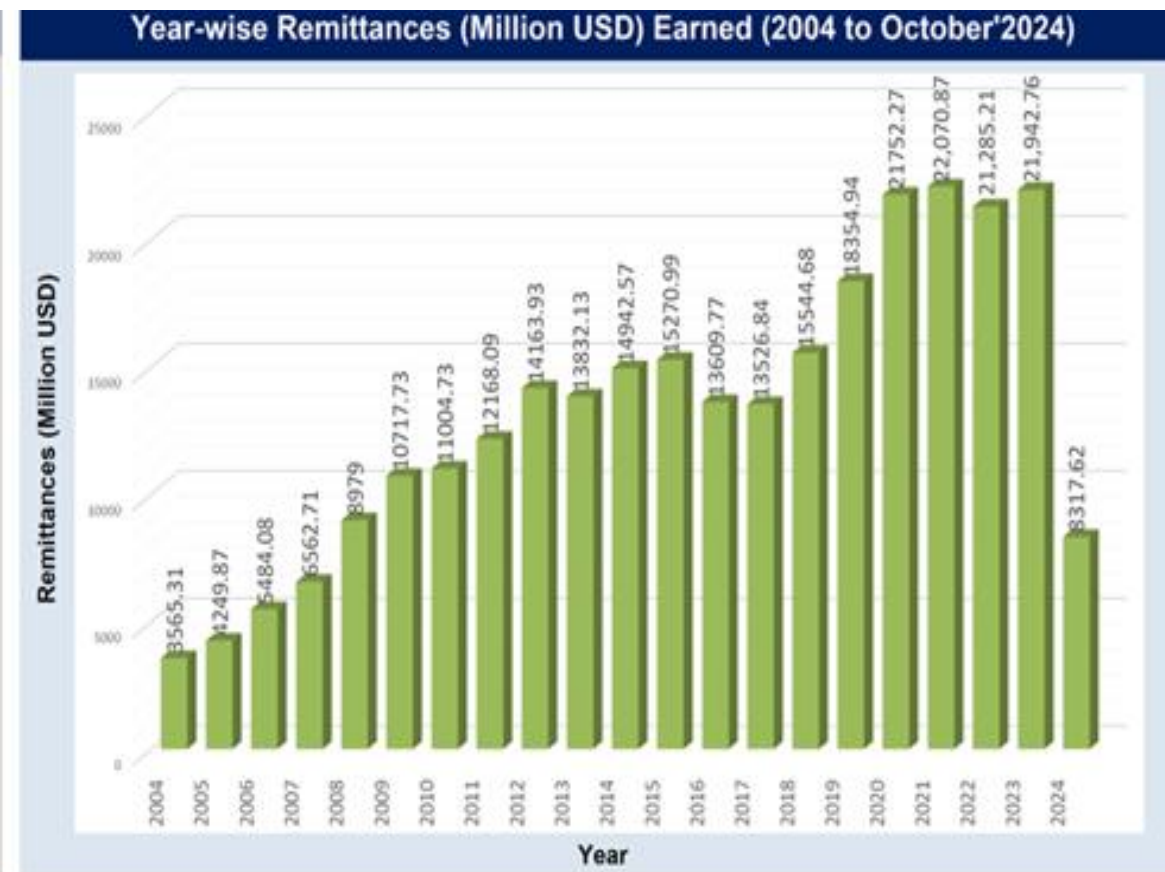
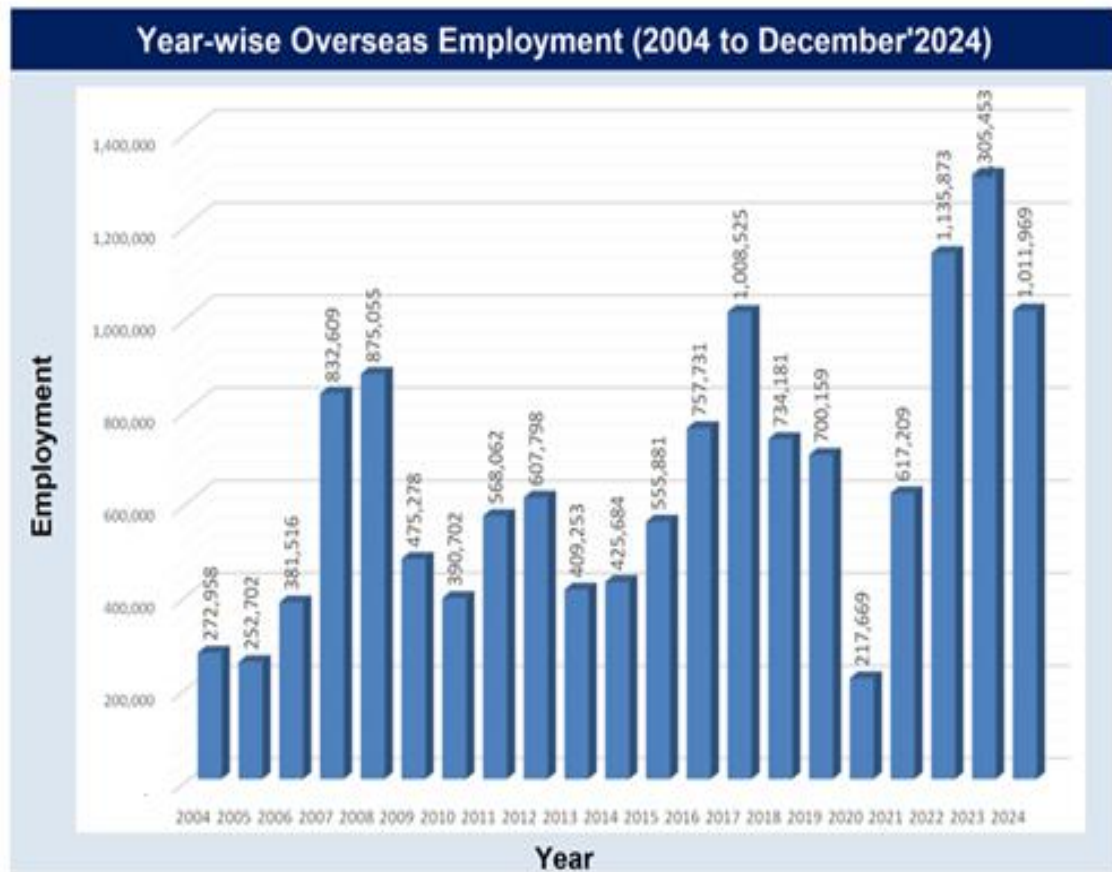
ILO Global Estimates on International Migrant Workers Report 2024

- ▶ Three subregions host the majority of international migrants in the labour force: Northern, Southern and Western Europe, Northern America and the Arab States

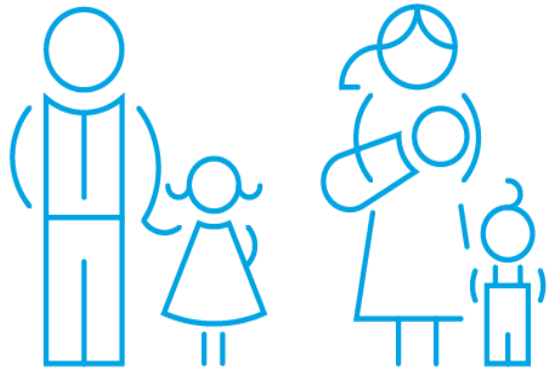


Data at a Glance

BMET's data on outbound migrant workers and remittances



A life cycle approach to social protection



CHILDHOOD

Child benefit



WORKING AGE

Unemployment benefits, sickness and work injury benefits

Parental benefits

Survivors' benefit



OLD AGE

Old-age pension

Disability benefit

Source: ESCAP

Rationale for extending social protection to migrant

“[e]veryone, as a member of society, has the right to social security”

Universal
Declaration of
Human Rights in
1948
(Art. 22)

Extending social protection to all, including migrant workers and their families,.

SDG 2030
(Goals 1.3, 3.8, 5.4, 8.5, 8.8, 10.4 and 10.7)

migrant workers, like everyone else, can face contingencies with significant financial consequences where SP can work as an automatic social and economic stabilizer.

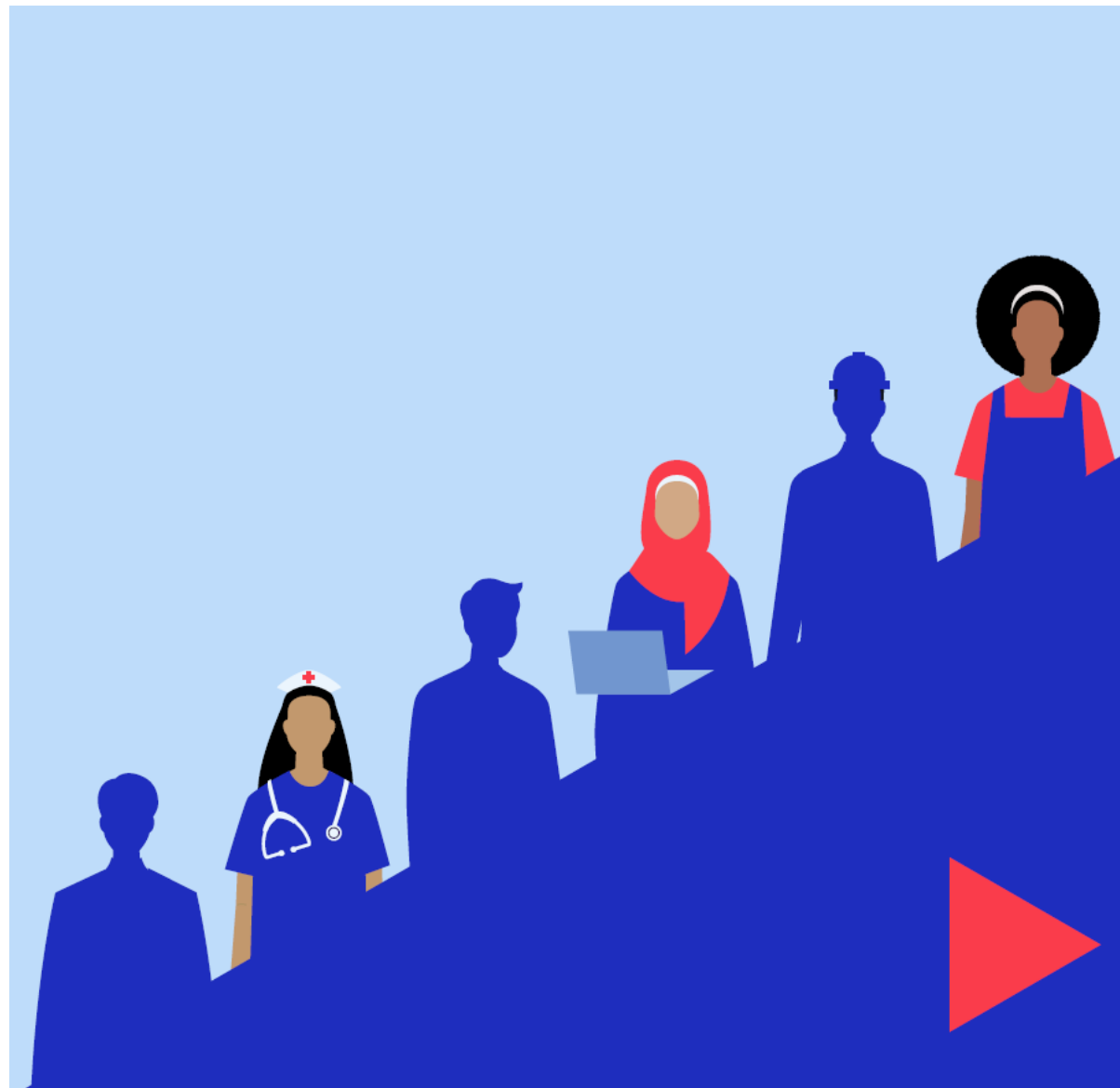
ILO Social Security
(Minimum Standards)
Convention, 1952

Allowing migrants to join social insurance schemes helps:

- ✓ to build stronger and financially healthier
- ✓ to grow the tax base,
- ✓ to spread risk across a larger pool of members
- ✓ to enhance financial sustainability.

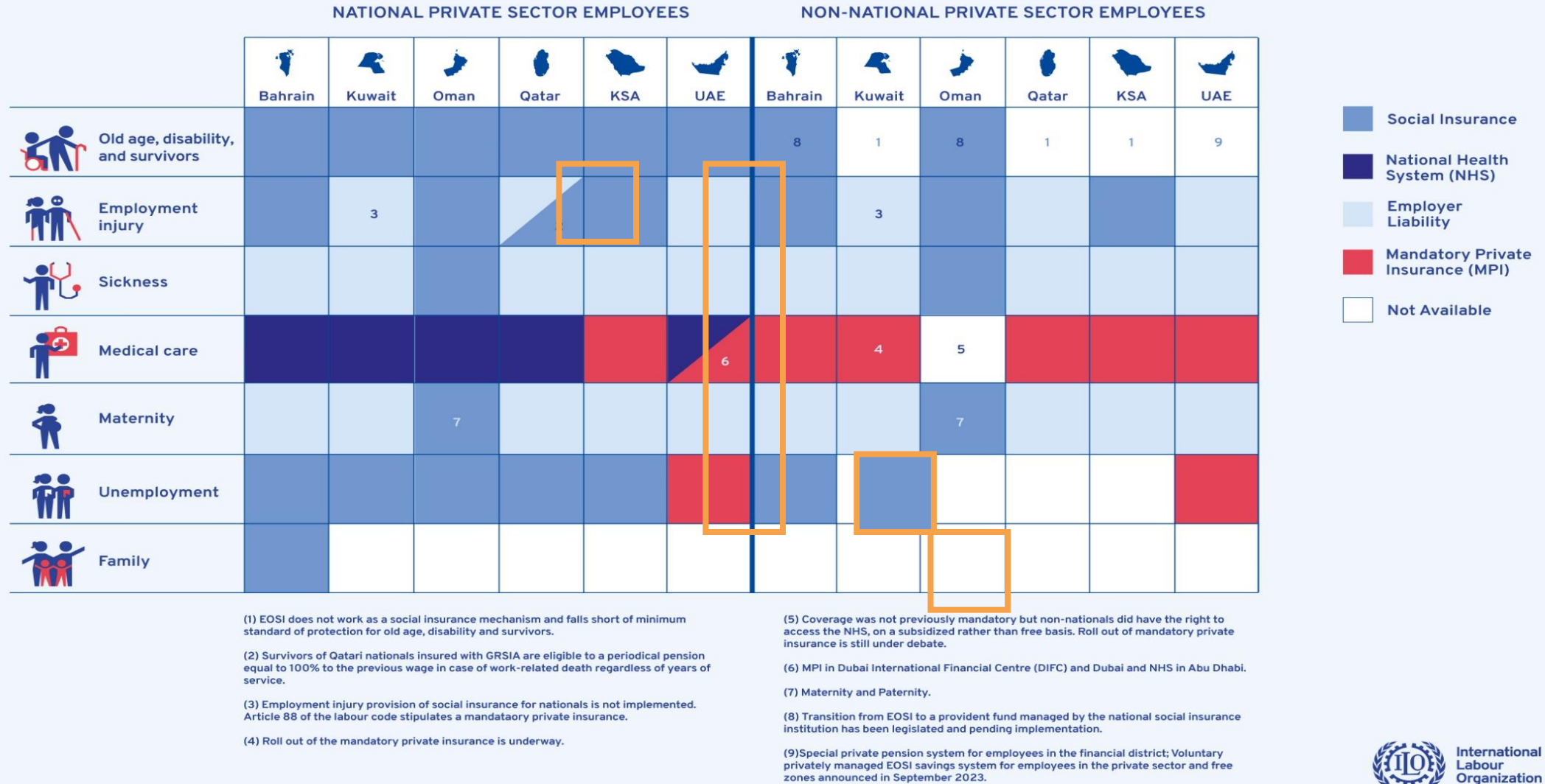
(ILO, 2021)

Access to Social Protection for Migrant Workers in GCCs



Access to Social Protection of Migrant Workers in GCCs

A dual system, but ongoing legal reforms



A wind of change in GCC, with different degrees of alignment with international standards

New reforms for the extension of social protection to migrant workers in the GCC countries

Kuwait

Introduction of a compulsory health insurance scheme in Kuwait for migrant workers in the private sector (Dhahran)

Bahrain

Establishment of monthly contributions to an EOSI fund in the social insurance organization (Law No. 14/2022)

Migrants' healthcare to be covered through mandatory employer-funded health insurance (Law No. 23/2018)

Qatar

The Workers' Support and Insurance Fund to disburse unpaid dues and benefits by employers, including wages and EOSI following court decisions

Migrant workers' access to healthcare in Qatar to be covered through mandatory employer-funded private health insurance (Law No. 22/2021)

UAE

Introduction of voluntary pensions to replace end-of-service indemnities for private sector employees and free zones (COM No. 96/2023)

Mandatory private employee-funded unemployment insurance for national and migrant workers in all sectors (Federal Decree Law No. 13/2022)

Establishment Workers' Scheme as an employer-funded insurance alternative to the Banking Guarantee System to protect the rights and financial dues of private-sector and domestic workers

Oman

A new social protection system in the Sultanate of Oman provides for the gradual inclusion of migrant workers in national social insurance cash benefits for maternity and paternity, sickness and employment injury insurance. It also establishes a national provident fund to replace the current EOSI system (Sultani Decree No. 52/2023)

UAE announces end-of-service scheme for employees

► Sheikh Mohammed bin Rashid says initiative will involve establishing savings and investment funds for private sector

Ambitious reforms in Oman pave way to universal social protection

Newly approved legislation, developed with the support of the ILO, radically reshapes the social protection system in the Sultanate and is set to become a reference for countries in the region.

Saudi Arabia's new Social Insurance Law takes effect from today

Maternity benefit also starts; Female subscribers, both Saudi or non-Saudi, are entitled to maternity compensation for three months on childbirth

Living In UAE Visa+Immigration Housing Phone+Internet Banking Transport Health Ed

UAE Unemployment Insurance deadline – last date to subscribe may be different in these cases

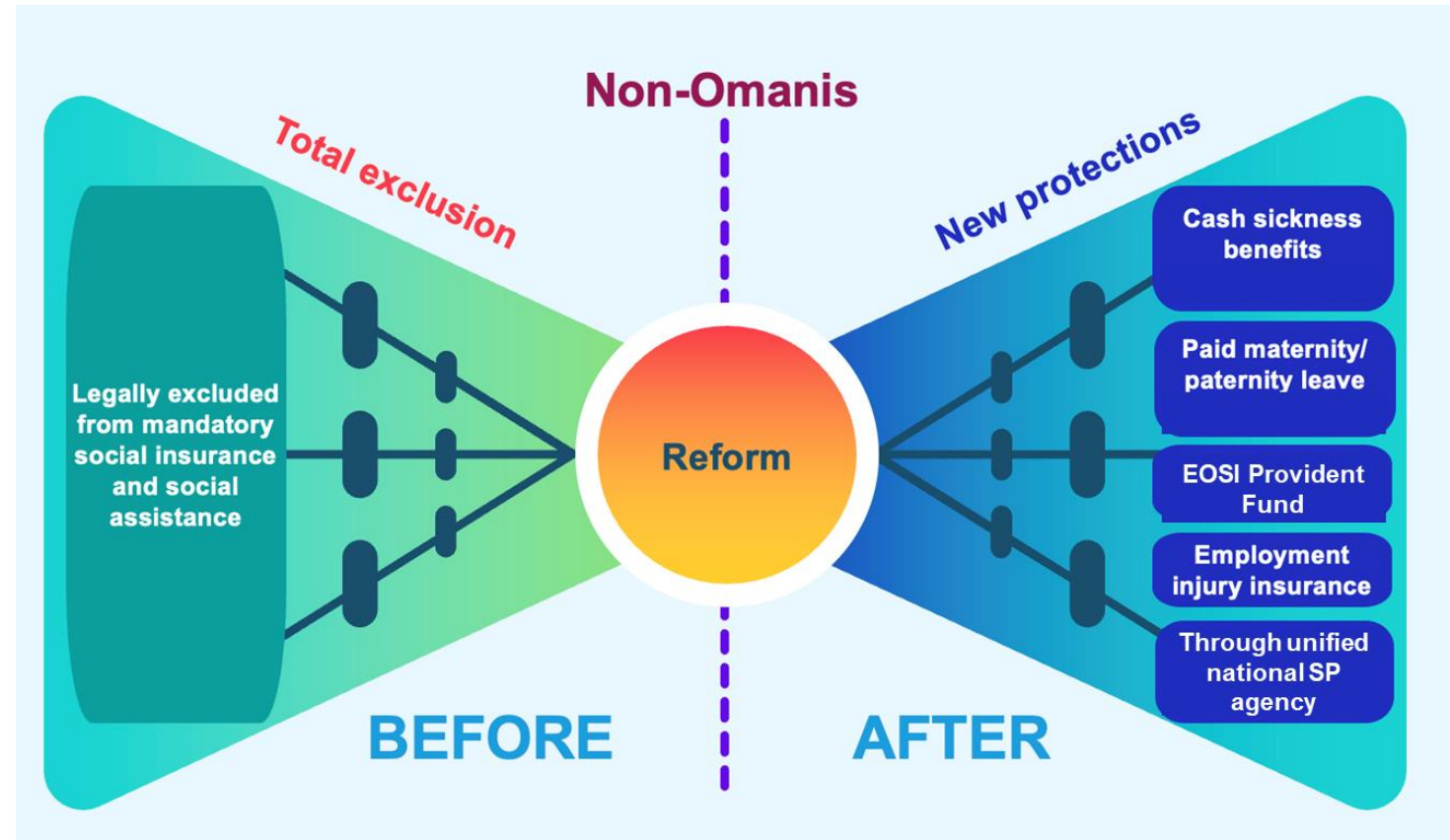
HOME / SOCIAL INSURANCE / SAUDI ARABIA INTRODUCES SOCIAL INSURANCE PENSION REFORMS

Bahrain introduces social insurance pension reforms

PUBLISHED ON OCTOBER 17, 2022 BY LOCKTON GLOBAL COMPLIANCE

Oman: setting a new regional benchmark

Inclusion of Migrant Workers was **not** the primary driver of the recent major reforms, however....





Improving legal provisions for social protections for migrant workers through ratifying and implementing key Conventions



Accessing social security: Bilateral and multilateral social security agreements



Ensuring Unilateral measures in countries of origin and employment



Ensuring portability of benefits, promoting access to national social security systems

**ILO's strategy
on extending
Social
Protection for
Migrant
Workers in
destination
countries**

Access to Social Protection for Return Migrant Workers in Bangladesh



Insurance & Welfare schemes for Return Migrant Workers in Bangladesh

Probashi Karmi Bima 2019

- Launched in 2019, Probashi Karmi Bima is a commendable initiative designed to support the families of deceased, injured, and early-returnee migrant workers (those returning within six months).

Welfare Schemes of the WEWB

- Grants for families of deceased migrant workers
- Stipends for meritorious children of migrant workers
- Disability allowances for children of migrant workers with disabilities
- Grants for returnee migrant workers suffering from illness for medical treatment

Universal Pension Scheme 2023

- 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.

National Social Security Strategy (NSSS)

- Government provides cash and food transfers through multiple social assistance schemes

Mandatory Life & Disability Insurance for Migrant Workers since 2019

Component	Amount of Benefit	Remarks
Death Compensation	BDT 1000,000 (U\$8,260)	One time premium of BDT 1000 is paid solely by the workers.
Disability	15% to 90% for insured amount depending on the nature of disability	
Early Return	BDT 50,000 (U\$ 413)	

Access to all components of Probashi Kormi 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. (Source: WEWB)

Year	Number of Deceased Persons ¹	No of persons Received Death benefit			No of persons Received Disability Benefit			No of persons Received Early Return benefit		
		Female	Male	Total	Female	Male	Total	Female	Male	Total
2020	3,140	2	17	19	-	-	0	0	0	0
2021	3,818	3	25	28	-	-	290	0	0	0
2022	3,904	11	174	58	-	-	148	0	0	0
2023	4,552	30	678	708	-	-	423	1	152	153
2024	4,813	28	986	1015	-	-	398	15	369	384



- Extension and improvement of the existing mandatory insurance by enhancing coverage and inclusive for all migrant workers with renewal system.

- Introduce health coverage under the Probash Package. Include health benefits to protect migrant workers abroad, their families in Bangladesh, and upon return.

- Inclusion of return migrant workers in vulnerable situation, especially women return migrant workers in the national social security system (NSSS).

ILO's strategy on extending Social Protection for Return Migrant Workers in Bangladesh

Recommendations for Strengthening the Probashi Kormi Bima

- Enhance pre-departure orientation to ensure migrant workers clearly understand their insurance entitlements and claims procedures.
- Issue an enrolment receipt detailing benefits and claim instructions. Recruiting agencies must deliver this to workers before departure.
- Publish a step-by-step claims procedure online across relevant platforms to improve accessibility and awareness.
- Introduce renewal options for workers who migrated before the current phase of the scheme was launched in 2023.
- Increase the early return benefit amount and extend insurance coverage for the entire duration of workers' stay abroad.
- Consider expanding coverage to include irregular or undocumented migrant workers and review exclusion clauses to maximise impact on most vulnerable workers.
- 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.
- Conduct a financial viability assessment through an independent actuarial valuation and develop a strategy for sustainable financing. Government co-contribution could enhance sustainability and align with international standards.
- Explore avenues to establish links with employment injury compensation systems in major countries of destination to enhance portability of benefits and combining of contributions by workers and employers.

Recommendations for Expanding WEWB Services & Universal Pension Scheme

- Consider extending illness grant to all female early returnees to support reintegration and encourage accessing counselling services.
- Relax GPA score for children of disabled and female migrant workers. This would particularly support families who have lost income due to total permanent disability (TPD). It would also recognise the contributions and hardships of female migrant workers.
- Introduce early-school educational support to children of deceased and disabled migrant workers to prevent them from dropping out.
- Consider extending scholarship and disability allowance to children of irregular or undocumented migrant workers recognising children's right to education and care.
- Strengthen awareness campaigns for UPS to improve understanding and uptake.
- Introduce health coverage under the Probash Package. Include health benefits to protect migrant workers abroad, their families in Bangladesh, and upon return.
- 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.
- Address weakness in premium structure. The premium payable for Samata should be differentiated from that of the lowest tier of Surakkha.

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

- 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.
- NSSS should recommend prioritising migrant workers' families in social assistance selection indicators to avoid exclusion based on the misconception that remittances guarantee financial stability.
- Migrant workers who return with disabilities should be eligible for national disability allowance managed by MoSW. As the national scheme is universal programme assessment economic status is not required.
- Incorporate Probashi Kormi Bima into national social protection framework as a contributory insurance mechanism with acknowledgement of the need for improving its quality and coverage.
- Incorporate the Universal Pension Scheme into national social protection framework as a long-term income security option for returning migrant workers.
- 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.

► **Thank You**