FEMALE LABOR MIGRATION AND HOUSEHOLD CARE DYNAMICS IN BANGLADESH:

IMPLICATIONS FOR GENDER-RESPONSIVE SOCIAL PROTECTION

SOCIAL PROTECTION POLICY SUPPORT (SPPS) PROGRAMME

Forward

This diagnostic research paper has been prepared as a contribution to the evidence base informing the development of the National Social Protection Strategy (NSPS) 2026+ of Bangladesh. It examines one of the most consequential yet insufficiently studied dimensions of Bangladesh's migration experience: the intersection of female international labour migration with household care dynamics and social protection systems.

Bangladesh has emerged as one of the world's leading labour-exporting countries, with approximately 8.7 million Bangladeshi migrants living abroad as of 2024 (IOM, 2024). While male migration has historically dominated migration flows, the feminization of migration has introduced complex challenges related to care provisioning, gender equity, and the adequacy of social protection frameworks. This paper seeks to bridge the knowledge gap by synthesizing available evidence on these intersections and providing actionable recommendations.

The research draws on a comprehensive review of national and international literature, government policy documents, statistical databases from the Bureau of Manpower, Employment and Training (BMET), Bangladesh Bureau of Statistics (BBS), the International Organization for Migration (IOM), the International Labour Organization (ILO), UN Women, and comparative experiences from Asia and the Global South. The Harvard citation system has been followed throughout.

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List of Abbreviations

Abbreviation	Full Form
BBS	Bangladesh Bureau of Statistics
BMET	Bureau of Manpower, Employment and Training
BRAC	Bangladesh Rural Advancement Committee
CMC	Central Management Committee
GCC	Gulf Cooperation Council
GED	General Economics Division
G2P	Government-to-Person
ILO	International Labour Organization
IOM	International Organization for Migration
MoEWOE	Ministry of Expatriates' Welfare and Overseas Employment
NSSS	National Social Security Strategy
NSPS	National Social Protection Strategy
OWWA	Overseas Workers Welfare Administration (Philippines)
OWWF	Overseas Workers Welfare Fund (Sri Lanka)
RMMRU	Refugee and Migratory Movements Research Unit
SLBFE	Sri Lanka Bureau of Foreign Employment
SSPS	Social Security Policy Support Programme
UNDP	United Nations Development Programme

Executive Summary

Bangladesh's emergence as a major labour-exporting country has been accompanied by significant yet underexamined shifts in the gender composition of its migrant workforce. This diagnostic research paper investigates the nexus between female international labour migration, household care dynamics, and the implications for gender-responsive social protection policy, with particular reference to the National Social Security Strategy (NSSS) 2026+ formulation process.

Key findings of this study reveal that female labour migration from Bangladesh, while exhibiting fluctuations over the past decade, peaking at approximately 121,925 workers in 2017 before declining to an estimated 40,088 by September 2025, has profoundly affected household care arrangements, gender relations, and the well-being of dependents left behind. The percentage of female labour migrants relative to total overseas employment has ranged from a high of 19 per cent in 2015 to approximately 6 per cent in 2024 (BMET, 2025). Despite these numerical fluctuations, the qualitative impact of even small-scale female migration on care ecosystems is disproportionately large, given the entrenched gendered division of care labour in Bangladeshi society.

The study finds that when women migrate, care responsibilities are predominantly redistributed to other female family members, particularly mothers-in-law and maternal grandmothers, rather than to male household members, thereby perpetuating rather than transforming gender inequities in care work. Children of migrant mothers face heightened risks of emotional distress, educational disruption, and psychosocial challenges, while elderly caregivers experience physical and economic strain. The analysis of remittance data shows that Bangladeshi migrants sent home a record USD 30.33 billion in FY2024–25, a 26.83 per cent increase from the previous year, yet the benefits of these remittances are unevenly distributed, and the social costs borne by families, especially those of female migrants, remain largely unaccounted for in policy frameworks.

A comparative analysis of social protection frameworks for female migrant workers in the Philippines, Sri Lanka, Indonesia, Nepal, India, and other Asian and developing countries yields important lessons. The Philippines' Overseas Workers Welfare Administration (OWWA), Sri Lanka's Overseas Workers Welfare Fund (OWWF), and Indonesia's National Social Security System (SJSN) offer models of varying effectiveness that Bangladesh can adapt. Key lessons include the importance of mandatory pre-departure orientation, portable social security benefits, family-support mechanisms for left-behind households, reintegration programmes, and the integration of migration considerations into national social protection strategies.

The paper identifies significant gaps in Bangladesh's existing social protection and migration governance frameworks, including the absence of dedicated social protection provisions for families of migrants, insufficient integration of migration and care dimensions in the NSSS, weak enforcement of labour protections for female migrants in destination countries, inadequate psychosocial support and reintegration services, and the limited involvement of women migrants in policy formulation processes.

Based on these findings, the paper provides a comprehensive set of evidence-based recommendations organized around five strategic pillars: (i) strengthening gender-responsive migration governance; (ii) integrating migration-sensitive provisions into the NSPS 2026+; (iii) establishing care-support infrastructure for families left behind; (iv) enhancing pre-departure preparation and post-return reintegration; and (v) building robust monitoring, evaluation, and knowledge systems. These recommendations are designed to be actionable within the institutional and fiscal realities of Bangladesh, while drawing on proven international practices.

Key institutional recommendations include the establishment of a dedicated Women's Migration Division within the Ministry of Expatriates' Welfare and Overseas Employment, the creation of a comprehensive Migrants' Social Insurance Scheme modelled on the Philippine OWWA and Sri Lankan OWWF, the development of community-based care services in high-migration districts, the integration of migration as a cross-cutting dimension in the NSPS 2026+ lifecycle framework, and the leveraging of the Family Card infrastructure as a migration-sensitive delivery platform for social protection benefits.

The paper proposes a phased implementation approach with quick wins achievable within 12 months, medium-term priorities over 2-3 years, and long-term objectives over 3-5 years. The estimated annual cost of full implementation ranges from approximately BDT 153-265 crore (USD 13-23 million), a modest investment relative to Bangladesh's social protection budget and the USD 30+ billion in annual remittance inflows that the migration system generates. The paper also presents a comprehensive monitoring framework with indicators across six outcome areas: coverage, care support, protection, reintegration, wellbeing, and financial sustainability.

The paper concludes with a research agenda identifying eight priority areas for future studies that would deepen the evidence base on migration, care, and social protection in Bangladesh. Realizing the recommendations of this paper will require sustained political commitment, inter-ministerial coordination, adequate fiscal allocation, and, most importantly, the meaningful

participation of migrant women and their families in policy formulation. The NSPS 2026 and beyond formulation process represents an unprecedented window of opportunity that must not be missed.

Chapter 1: Introduction

1.1 Background and Rationale

International labour migration has become a defining feature of Bangladesh's socio-economic landscape. With a population exceeding 175 million and a labour market characterized by significant informal sector dominance, approximately 85 per cent of total employment, overseas migration has served as a crucial livelihood strategy for millions of Bangladeshi households (Bhuiyan and Rahman, 2024). As of 2024, Bangladesh ranks as the sixth-largest origin country of international migrants globally, with around 8.7 million nationals living abroad (IOM, 2024). Of these, approximately 6.3 million (73 per cent) are male, and 2.4 million (27 per cent) are female (UN DESA, 2025).

The role of remittances in the national economy underscores the macroeconomic significance of this migration. In FY2024-25, Bangladesh received a record USD 30.33 billion in remittances, representing a 26.83 per cent increase over the previous fiscal year (Bangladesh Bank, 2025). These inflows have been instrumental in stabilizing the trade deficit, strengthening foreign exchange reserves, and supporting household consumption and investment in migrant-sending communities.

The macroeconomic dependence on remittances creates a political economy dynamic that shapes migration policy in important ways. The imperative to maintain or increase remittance flows can conflict with the equally important objectives of protecting migrant workers and addressing the social costs of migration. Policymakers face a fundamental tension between facilitating migration to maximize remittance benefits and restricting or regulating migration to protect vulnerable workers, particularly women. This tension is evident in the oscillating history of female migration policy, which has swung between periods of liberalization (to expand the labour force available for overseas deployment) and restriction (in response to abuse scandals and public outcry).

The macroeconomic significance of migration is not limited to remittances. Migration also reduces domestic unemployment and underemployment, relieves pressure on the domestic labour market, enables skills transfer when migrants return with new competencies, and creates diaspora networks that can facilitate trade and investment. However, these benefits are unevenly distributed across gender lines, skill categories, and geographic regions, and they coexist with significant costs that fall disproportionately on women, children, and elderly family members. A comprehensive accounting of the costs and benefits of migration, one that encompasses social and care dimensions alongside economic ones, is essential for informed policy-making.

However, the discourse around migration and its benefits has been overwhelmingly focused on its economic dimensions, with insufficient attention to the social costs and gendered implications

of migration, particularly when women migrate. Female labour migration from Bangladesh, while numerically smaller than male migration, raises distinct and critical questions about the reorganization of household care, the well-being of children and dependents left behind, the protection of women migrants themselves, and the adequacy of social protection systems in addressing these challenges.

The gender dynamics of care are central to understanding the full impact of female migration. In Bangladesh, as in much of South Asia, women bear the primary responsibility for unpaid care and domestic work, including childcare, elder care, cooking, cleaning, and the emotional labour of maintaining family cohesion. When a woman migrates for employment overseas, these care responsibilities do not disappear; rather, they are redistributed among remaining household members, typically other women such as mothers-in-law, sisters, and older daughters. This redistribution often occurs without formal support mechanisms, creating care deficits that can compromise the well-being of children, elderly persons, and persons with disabilities.

The National Social Security Strategy (NSSS) of Bangladesh, adopted in 2015, represents the country's flagship framework for reforming its social protection system. The NSSS is built around a lifecycle approach, aiming to provide protection from early childhood through old age. The current NSSS Action Plan Phase II (2021-2026) is nearing completion, and the Government of Bangladesh, supported by development partners including UNDP, DFAT, and the ILO, is in the process of formulating the next-generation National Social Protection Strategy (NSPS) 2026+. This transition presents a critical window of opportunity to integrate migration-sensitive and gender-responsive provisions into the social protection architecture.

Despite the policy significance of the intersection between female migration, care, and social protection, the evidence base in Bangladesh remains fragmented. Most existing studies focus either on male migration and its economic impacts, or on the exploitation of female migrants in destination countries, without adequately examining the care dynamics and social protection needs at the origin end of the migration corridor. This diagnostic research paper aims to address this gap by providing a comprehensive, evidence-based analysis that can inform the NSPS 2026 and beyond formulation process.

1.2 Study Objectives

The primary objective of this study is to generate evidence-based insights on how female international labour migration affects household care arrangements in Bangladesh, and to provide recommendations for gender-responsive social protection and migration policies that can be incorporated into NSSS 2026 and beyond. Specifically, the research paper examines the following:

First, it analyses trends and patterns of female labour migration from Bangladesh, including destinations, occupations, skill categories, and recent changes in migration flows.

Second, it examines the gender dynamics of household care, focusing on how care responsibilities are redistributed or adapted in the absence of women migrants, and the role of extended family networks, community structures, and informal arrangements in filling care gaps.

Third, it assesses the social, economic, and cultural impacts of female migration on households, including the well-being of children, elderly family members, persons with disabilities, and other dependents left behind.

Fourth, it identifies gaps in existing social protection and migration governance frameworks, particularly in relation to care responsibilities, protection of women migrants, and support for families left behind.

Fifth, it provides evidence and lessons learned from different countries' experiences in Asia, the Global South, and neighbouring countries regarding social protection for female labour migrants.

Sixth, it provides evidence-based recommendations for policy and program interventions that strengthen gender-responsive migration governance, equitable care, and the integration of migration considerations into social protection systems.

1.3 Conceptual Framework

This study employs an integrated conceptual framework that draws on three interconnected analytical traditions: the care economy framework, the migration-development nexus, and the social protection lifecycle approach. The care economy framework, as elaborated by feminist economists including Razavi (2007) and Folbre (2006), recognizes unpaid care work as a foundational but invisible component of economic and social reproduction. It highlights the 'care diamond,' the distribution of care responsibilities among state, market, family, and community, and examines how this distribution is shaped by gender norms, class, and migration (Kofman and Raghuram, 2009).

The migration and development nexus perspective situates migration within broader processes of structural transformation, recognizing that migration is both a cause and consequence of development dynamics. It acknowledges the dual potential of migration to generate economic benefits through remittances and skills transfer while imposing social costs through family separation, care deficits, and the reproduction of gendered vulnerabilities. The social protection lifecycle approach, as operationalized in Bangladesh's NSSS, provides the policy framework within which these

dynamics must be addressed, offering entry points for interventions at different stages of the migrant lifecycle, pre-departure, during employment abroad, and upon return.

Asian care regimes remain strongly 'familistic', meaning families bear principal responsibility for their members' welfare in terms of both income-sharing and care provision (Esping-Andersen, 2000). Western-centric theorizations of care, premised on nuclear household structures, have limited applicability in South Asian contexts where responsibilities for care extend to relatives beyond the nuclear household, including grandparents, aunts, and in-laws. The concept of 'global care chains' (Hochschild, 2000; Yeates, 2004) further illuminates how the migration of women from developing to developed countries to provide care creates cascading care deficits in origin communities, as families must find substitute arrangements that are often inadequate.

1.4 Methodology

This diagnostic research paper employs a mixed-methods desk review approach, combining quantitative analysis of secondary data with qualitative synthesis of existing research. The quantitative component draws on data from the Bureau of Manpower, Employment and Training (BMET), Bangladesh Bureau of Statistics (BBS) Labour Force Survey 2024, Bangladesh Bank remittance data, UN DESA International Migrant Stock 2024, the IOM Bangladesh Migration Snapshot Report 2024, and the Population and Housing Census 2022. The qualitative component synthesizes findings from peer-reviewed academic research, policy documents, programme evaluations, grey literature from international organizations, and comparative case studies from selected Asian and developing countries.

The study adopts a gender-analytical lens throughout, examining how gender norms, power relations, and institutional arrangements shape the migration–care–social protection nexus. The comparative analysis covers the Philippines, Sri Lanka, Indonesia, Nepal, India, Vietnam, and select other countries, chosen on the basis of their relevance as labour-exporting countries with significant female migration and varying levels of social protection development. All citations follow the Harvard referencing system.

1.5 Structure of the Paper

The paper is organized into nine chapters. Following this introduction, Chapter 2 analyses trends and patterns of female labour migration from Bangladesh. Chapter 3 examines the gender dynamics of household care in the context of female migration. Chapter 4 assesses the social, economic, and cultural impacts on households and dependents. Chapter 5 reviews Bangladesh's social protection and migration governance frameworks. Chapter 6 provides comparative evidence from

Asian and developing countries. Chapter 7 identifies key gaps and challenges. Chapter 8 presents policy recommendations. Chapter 9 concludes the paper with reflections on the path forward.

1.6 Limitations of the Study

This study has several limitations that should be acknowledged. As a desk-based review, it relies on secondary data and existing research rather than primary data collection. The evidence base, on female migration and care dynamics in Bangladesh, is relatively thin compared to countries like the Philippines, Indonesia, and Sri Lanka, which have been the subject of more extensive multi-country studies such as CHAMPSEA. Consequently, the analysis draws significantly on findings from Southeast Asian studies, which, while broadly applicable given similar patriarchal family structures and migration patterns, may not fully capture the specificities of the Bangladeshi context.

BMET registration data, the primary source for migration statistics, captures only workers who migrate through official channels. Given the significant volume of irregular migration, particularly among women, official statistics likely undercount total female migration and misrepresent the occupational and demographic profile of female migrants. Remittance data from the Bangladesh Bank are not disaggregated by the gender of the sender, precluding precise analysis of female migrants' economic contributions.

The comparative analysis, while covering the most relevant Asian countries, is necessarily selective. The experiences of countries in Sub-Saharan Africa, Latin America, and Eastern Europe, which also face significant challenges related to female migration and care, are touched upon only briefly. Future research should extend the comparative lens to these regions, particularly as Bangladesh's migration corridors diversify beyond the traditional GCC focus.

Despite these limitations, the study provides the most comprehensive synthesis available to date of evidence on the migration-care-social protection nexus in Bangladesh, and its findings and recommendations are robust within the bounds of the available evidence base.

1.7 Definitions and Scope

For the purposes of this paper, the following definitions and scope parameters apply. 'Female labour migration' refers to the international migration of women from Bangladesh for the purpose of employment, including both documented (registered through BMET) and undocumented (through irregular channels) migration. The study focuses on temporary labour migration rather than permanent emigration, consistent with the predominant pattern of Bangladeshi migration to GCC and other destination countries under time-bound contracts.

‘Household care’ encompasses both unpaid care work (childcare, elder care, care of persons with disabilities, cooking, cleaning, household management) and the broader concept of social reproduction, the activities and relationships involved in maintaining people on a daily basis and intergenerationally, including the emotional, relational, and practical dimensions of family life. ‘Care dynamics’ refers to the patterns, arrangements, negotiations, and adaptations through which care responsibilities are organized, redistributed, and experienced within households and communities.

‘Social protection’ is defined broadly, consistent with the NSSS and international usage, to encompass social assistance (non-contributory transfers and services targeting the poor and vulnerable), social insurance (contributory schemes covering risks such as old age, disability, health, and unemployment), and labour market interventions (active labour market policies, skills training, and employment services). ‘Gender-responsive social protection’ refers to social protection policies, programmes, and systems that recognize and address gender-specific vulnerabilities, needs, and power dynamics, and that contribute to advancing gender equality.

Chapter 2: Trends and Patterns of Female Labor Migration from Bangladesh

2.1 Historical Overview of Labor Migration from Bangladesh

Bangladesh's engagement with international labour migration has deep historical roots, but it was the oil boom in the Gulf Cooperation Council (GCC) countries during the 1970s that catalysed large-scale labour emigration. The establishment of the Bureau of Manpower, Employment and Training (BMET) in 1976 institutionalized the management of overseas employment, and since then, Bangladesh has sent millions of workers abroad, primarily to the Middle East and Southeast Asia. The migration regime has been overwhelmingly male-dominated, with men constituting the vast majority of registered migrant workers throughout the 1980s, 1990s, and early 2000s.

Female labour migration from Bangladesh has a more complex trajectory, shaped by intersecting forces of economic necessity, shifting gender norms, policy restrictions, and labour market demand in destination countries. In the late 1970s, the Government of Bangladesh imposed a ban on the migration of semi-skilled and unskilled women, ostensibly to 'protect their dignity abroad' (Siddiqui, 2008). This ban, modified at various points, effectively suppressed official female migration for over two decades, although informal and irregular migration of women continued through unofficial channels.

The lifting of restrictions on female migration in the early 2000s, combined with growing demand for domestic workers in Gulf states and other Middle Eastern countries, led to a significant increase in female labour migration. By 2015, women accounted for approximately 19 per cent of total overseas employment from Bangladesh, a historic high. However, reports of widespread abuse, exploitation, and unsafe working conditions for Bangladeshi women abroad, particularly domestic workers in Saudi Arabia, the UAE, Kuwait, and other Gulf states, led to periodic policy oscillations between encouraging and restricting female migration (Sakib, Ridi, and Mahmood, 2025).

2.2 Recent Trends in Female Labor Migration (2010-2025)

Data from BMET reveal that female labour migration from Bangladesh has followed a volatile trajectory over the past fifteen years. The number of female migrant workers departing Bangladesh increased from approximately 28,000 in 2010 to a peak of 121,925 in 2017, before experiencing a gradual decline. By 2024, the number had fallen to 61,158, and by September 2025, only 40,088 women had departed for overseas employment, representing a decline of approximately 66 per cent from the 2016 peak (BMET, 2025; Bonik Barta, 2025).

The COVID-19 pandemic caused a sharp contraction, with female migration falling to just 21,934 in 2020 before partially recovering to 80,143 in 2021 and 105,466 in 2022. However, the post-pandemic recovery has been uneven, and the downward trend has accelerated since 2023, driven by multiple factors, including negative perceptions arising from abuse experiences, lack of new labour markets, insecurity at workplaces, and the growing availability of information about the risks associated with overseas domestic work (Siddiqui, 2025).

Table 1: Annual Overseas Employment of Bangladeshi Workers by Gender, 2010-2024

Year	Total Workers	Male Workers	Female Workers	Female %
2010	390,702	362,702	28,000	7.2%
2011	568,062	533,062	35,000	6.2%
2012	607,798	560,798	47,000	7.7%
2013	409,253	354,253	55,000	13.4%
2014	425,684	350,684	75,000	17.6%
2015	555,881	450,881	105,000	18.9%
2016	757,731	639,643	118,088	15.6%
2017	1,008,525	886,600	121,925	12.1%
2018	734,181	632,486	101,695	13.9%
2019	700,159	595,373	104,786	15.0%
2020	217,669	195,735	21,934	10.1%
2021	617,209	537,066	80,143	13.0%
2022	1,135,872	1,030,406	105,466	9.3%
2023	1,390,811	1,314,703	76,108	5.5%
2024	1,009,146	947,988	61,158	6.1%

Source: BMET (2025); IOM Bangladesh Migration Snapshot Report 2024; Ami Probashi Annual Report 2024. Note: Figures are approximate and compiled from multiple sources.

2.3 Destination Countries and Occupational Patterns

Saudi Arabia has consistently been the dominant destination for Bangladeshi migrant workers of both sexes. In 2024, Saudi Arabia absorbed 62.17 per cent of total Bangladeshi migration, with approximately 627,000 workers departing for the Kingdom (Ami Probashi, 2025). For female workers specifically, Saudi Arabia, the UAE, Oman, Jordan, Lebanon, and Kuwait constitute the primary destinations, with a smaller but growing number of women migrating to Malaysia, Singapore, and Mauritius.

The occupational profile of female migrants from Bangladesh remains heavily concentrated in domestic work and caregiving. The majority of women migrating to GCC countries are employed as household domestic workers, including housemaids, cleaners, and nannies. This concentration in a single occupational category, which falls outside the scope of labour laws in most destination countries, exposes women to heightened risks of exploitation, abuse, and labour rights violations (Human Rights Watch, 2014; Sakib, Ridi, and Mahmood, 2025).

However, recent data suggest an emerging, albeit nascent, diversification in the occupational preferences of Bangladeshi female migrants. According to the Ami Probashi Annual Report (2025), female registration at BMET rose from 2.78 per cent in 2023 to 4.79 per cent in 2024, with more women enrolling in technology-related training courses such as computer operation, graphics design, and AutoCAD drafting. More than 700 female workers migrated as 'skilled workers' in 2024, indicating a gradual shift toward higher-paying professional roles, though this number remains very small relative to overall female migration.

Table 2: Top Destination Countries for Bangladeshi Female Migrant Workers, 2020–2024

Destination Country	Primary Occupations	Estimated Share
Saudi Arabia	Domestic work, cleaning, caregiving	55–65%
United Arab Emirates	Domestic work, hospitality	10–15%
Jordan	Garment manufacturing, domestic work	5–8%
Oman	Domestic work, caregiving	5–7%
Lebanon	Domestic work	3–5%
Malaysia	Manufacturing, domestic work	3–5%
Others (Kuwait, Singapore, Mauritius)	Various	5–10%

Source: Compiled from BMET data, IOM (2024), and various research reports. Shares are approximate.

2.4 Factors Driving and Constraining Female Migration

Multiple intersecting factors drive female labour migration from Bangladesh. On the demand side, the growing need for domestic and care workers in aging populations of Gulf states, East Asia, and other regions creates a sustained pull factor. On the supply side, poverty, landlessness, household indebtedness, and the absence of viable local employment opportunities, particularly for women with limited education and skills, push women toward overseas employment. Social networks established through decades of migration from specific districts (Cumilla, Chattogram, Brahmanbaria, Tangail, and

Mymensingh) further facilitate migration through information-sharing, financial support, and logistical assistance.

Conversely, several factors constrain female migration. Deeply entrenched gender norms that define women's primary role as carers and homemakers create social barriers to women's mobility. Reports of physical and sexual abuse, non-payment of wages, confiscation of passports, and other forms of exploitation in destination countries have generated widespread negative perceptions that discourage migration. The Wage Earners' Welfare Board has documented that 412 bodies of female migrant workers were repatriated from various countries over five years, including 84 who died by suicide - a stark indicator of the extreme vulnerability faced by these workers (Bonik Barta, 2025). Additionally, high migration costs, particularly fees charged by intermediaries (dalals) and recruitment agencies, impose disproportionate financial burdens on women and their families.

The interplay of these push and pull factors, combined with policy oscillations between restriction and liberalization, has produced the volatile migration trajectory described above. The declining trend since 2017 suggests that without significant improvements in protection mechanisms, skills development, and working conditions, female migration from Bangladesh may continue to shrink with attendant consequences for household incomes, gender equity, and the broader migration governance agenda.

2.5 The Kafala System and Its Implications for Female Migrants

The kafala (sponsorship) system, which governs the employment of migrant workers in most GCC countries, is a critical structural factor shaping the experience of female migrants from Bangladesh. Under this system, a migrant worker's legal residency is tied to a specific employer (sponsor or kafeel), who has disproportionate control over the worker's mobility, employment conditions, and legal status. For domestic workers, who in most GCC jurisdictions are excluded from the protections of national labour laws, the kafala system creates conditions of extreme dependency that can facilitate exploitation and abuse (Cholewinski and Guttman, 2023).

While some GCC countries have undertaken partial reforms of the kafala system in recent years—notably Saudi Arabia's 2021 labour reforms allowing greater job mobility domestic workers largely remain excluded from these reforms. The confluence of the kafala system, the exclusion of domestic work from labour law protections, and the isolated nature of household employment renders female migrant domestic workers among the most vulnerable categories of workers globally. Addressing the structural determinants of this vulnerability requires coordinated bilateral and

multilateral action between Bangladesh and destination countries, as well as domestic reforms in both pre-departure preparation and post-return support.

2.6 Irregular Migration and Trafficking Risks

A significant portion of female migration from Bangladesh occurs through irregular channels, often facilitated by informal intermediaries (dalals) operating outside the regulatory framework. Women who migrate irregularly are particularly vulnerable to trafficking, forced labour, and debt bondage. The blurred lines between regular and irregular migration in Bangladesh, where individuals may shift between categories due to pressures or the absence of legal migration channels, further complicate protection efforts (Azad and Vallentine, 2024).

Research by the Ovibashi Karmi Unnayan Program (OKUP) and other civil society organizations has documented extensive patterns of deception, fraud, and coercion in the recruitment of Bangladeshi women for overseas employment. Women may be promised well-paid factory or hospitality jobs but find themselves deployed as domestic workers under exploitative conditions. The high costs of migration, often financed through loans at usurious interest rates, create debt traps that compel women to accept or endure abusive working conditions, knowing that returning without repaying migration debts would devastate their families financially.

2.7 Regional Distribution of Migration-Sending Areas

The geography of female labour migration in Bangladesh is highly concentrated in specific districts and divisions. Data from BMET and the Population and Housing Census 2022 reveal that Cumilla, Chattogram, Brahmanbaria, Tangail, and Mymensingh are consistently among the top migration-sending districts, each contributing over 32,000 labour migrants in 2024 (BMET, 2025). This spatial concentration reflects the accumulation of social capital through decades of migration, the development of robust recruitment networks, and the formation of a local culture of migration in which overseas employment is viewed as a normative livelihood strategy.

For female migrants specifically, the concentration is even more pronounced. Certain sub-districts (upazilas) within these high-migration districts serve as major source areas for women migrating to specific destination countries, with particular village clusters supplying domestic workers to Saudi Arabia, the UAE, or Jordan. The social networks operative in these communities, composed of returned migrants, active migrants abroad, and local intermediaries, play a decisive role in facilitating new migration, transmitting information about working conditions, and shaping expectations about the costs and benefits of overseas employment.

The concentration of migration in specific geographic areas has important implications for social protection policy design. It suggests that targeted interventions in high-migration districts and upazilas could efficiently reach a large proportion of affected households. Community-based care services, psychosocial support programs, and financial literacy initiatives could be piloted in these areas with relatively modest investment, yielding disproportionate benefits for migrant families and their communities.

The NSPS 2026 and beyond should consider a spatially differentiated approach that allocates resources to areas of highest need based on migration prevalence data. The Population and Housing Census 2022 provides a valuable baseline for identifying these areas, and BMET registration data can be used to track changes over time. Local government institutions, e.g., Union Parishads and Upazila Parishads, represent natural partners for delivering migration-sensitive social protection services at the community level, building on the local government strengthening initiatives already underway through the NSSS reform process.

2.8 Skills Profile and Training Gaps

The skill profile of Bangladeshi female migrants has remained stubbornly skewed toward unskilled and semi-skilled categories, particularly domestic work. While the Ami Probashi Annual Report (2025) noted that more than 700 female workers migrated as skilled workers in 2024 and that female enrolment in technology-related training courses has increased, this represents a tiny fraction of total female migration. The vast majority of women continue to migrate for domestic work, which is classified as unskilled labour in most destination countries and carries the lowest wages, fewest protections, and highest vulnerability to exploitation.

The skills training infrastructure for prospective female migrants remains inadequate. BMET's Technical Training Centres (TTCs) offer a limited range of courses, many of which are not aligned with labour market demand in destination countries. General Training Enrolment fell sharply from 236,270 in 2023 to 112,166 in 2024, reflecting shifting trends in workforce preparation (Ami Probashi, 2025). For women specifically, training programs have historically focused on domestic work skills; cooking, cleaning, childcare, rather than on building capabilities that could enable access to better-paid, more protected occupational categories such as healthcare assistance, hospitality, or technical trades.

Upgrading the skills profile of female migrants requires a comprehensive reform of the training system. This includes the diversification of training curricula to include healthcare, hospitality, eldercare, and technology skills; the provision of destination-country language training (Arabic, Malay, Korean) as a standard component of pre-departure preparation; the integration of digital literacy,

financial literacy, and rights awareness into all training programs; the accreditation and quality assurance of training providers to ensure consistent standards; and the establishment of recognition of prior learning (RPL) mechanisms for returned migrants whose skills acquired abroad can be certified for domestic employment or re-migration at higher skill levels.

2.9 The Role of Recruitment Intermediaries and Migration Costs

The recruitment ecosystem for Bangladeshi migrant workers, and for female migrants in particular, is characterized by a complex chain of formal and informal intermediaries that significantly inflate migration costs and create vulnerabilities to exploitation. Licensed recruitment agencies, registered with BMET, represent the formal tier of this ecosystem. However, the majority of actual recruitment activity occurs through informal intermediaries known as dalals, who operate at the village and sub-district level, connecting prospective migrants with licensed agencies or, in many cases, facilitating migration through irregular channels.

Migration costs for Bangladeshi female workers vary significantly depending on the destination country, the type of work, and the recruitment channel used. Research by Ainul et al. (2022) found that the average cost of migration can range from BDT 100,000 to over BDT 500,000, with costs to GCC countries typically being higher. These costs include recruitment agency fees, visa processing fees, medical examination costs, travel expenses, documentation costs, and informal payments to intermediaries. For many women from poor households, these costs represent a substantial financial burden that is typically financed through loans from moneylenders, microfinance institutions, or family and community sources at varying interest rates.

The high cost of migration creates several interlinked problems. First, it generates debt traps: women who have taken substantial loans to finance migration feel compelled to accept or endure exploitative working conditions because returning without repaying the debt would devastate their families financially. Second, it creates incentives for fraud: unscrupulous intermediaries may charge excessive fees for services not rendered, provide false information about working conditions or wages, or facilitate migration to employers who do not honour contract terms. Third, it undermines the net financial returns of migration: after accounting for migration costs, interest on loans, and remittance transfer fees, the actual financial benefit to the household may be significantly less than the gross wages earned abroad.

Bangladesh's migration costs are among the highest in the Asia-Pacific corridor. According to the ILO's recruitment cost indicators, Bangladeshi workers pay significantly more than their counterparts from the Philippines, Indonesia, or Vietnam to secure comparable employment in GCC

countries. This cost differential reflects both the structural characteristics of the Bangladeshi recruitment industry, including the prevalence of sub-agents, the opacity of fee structures, and weak regulatory enforcement, and broader governance challenges that affect the migration system as a whole. The SDG indicator 10.7.1 on recruitment costs, which measures the ratio of recruitment costs borne by employees to their monthly earnings, highlights Bangladesh as a high-cost corridor requiring urgent policy attention.

2.10 The Feminization of Migration: A Contested Concept

The concept of the feminization of migration is the growing proportion of women among international migrants, which has been widely discussed in the global migration literature. In the Asia-Pacific region, the feminization of migration is most visible in countries like the Philippines, Indonesia, and Sri Lanka, where women constitute a majority or near-majority of migrant workers. UN Women (2012) reported that women represent over 68 per cent of migrants from Nepal and 83 per cent from Indonesia. In Bangladesh, however, the feminization of migration has been partial and contested.

While the absolute number of female migrants from Bangladesh increased significantly between 2010 and 2017, women's share of total overseas employment has fluctuated between 6 and 19 per cent and has been declining since 2015. As of 2024, women constituted approximately 6 per cent of total overseas employment, well below the regional average for major Asian sending countries. This relatively low feminization rate reflects the combined effects of persistent gender norms that restrict women's mobility, policy oscillations between encouragement and restriction of female migration, the dominance of construction and manufacturing, traditionally male sectors, in Bangladesh's migration profile, and the deterrent effect of widely publicized abuse cases.

However, the concept of feminization encompasses more than numerical shares. It also refers to the growing significance of women's migration as a social and economic phenomenon, the increasing recognition of women migrants' specific vulnerabilities and needs, and the policy attention devoted to gender dimensions of migration. In this broader sense, the feminization of migration in Bangladesh has advanced significantly, driven by civil society advocacy, media attention to abuse cases, academic research, and the engagement of international organizations. The challenge now is to translate this growing awareness into concrete policy reforms that protect female migrants, support their families, and integrate migration considerations into the social protection architecture.

2.11 Climate Change, Environmental Degradation, and Female Migration

An emerging dimension of female migration from Bangladesh that warrants attention is the intersection with climate change and environmental degradation. Bangladesh is one of the world's most climate-vulnerable countries, exposed to cyclones, flooding, river erosion, salinity intrusion, and droughts that disproportionately affect rural livelihoods. Climate-induced livelihood disruption is increasingly recognized as a driver of both internal and international migration, and women in climate-affected areas may face particular pressures to seek employment abroad when local agricultural and informal-sector livelihoods are destroyed.

Research by Bonna and Akter (2023) on the impact of climate change on agriculture in Bangladesh has highlighted the severe effects on smallholder farming communities, where women play significant roles in agricultural production and post-harvest processing. When climate events destroy crops or render land uncultivable, households may turn to migration, including female migration as a coping strategy. However, climate-displaced women who migrate often do so with minimal preparation, limited skills, and through irregular channels, exposing them to heightened risks of exploitation.

The NSPS 2026+ should recognize climate-induced migration as a cross-cutting issue and develop adaptive social protection responses that anticipate and respond to climate-related displacement and migration. This includes climate-responsive migration governance mechanisms, pre-emptive skills development in climate-vulnerable areas, and social protection interventions that support households affected by both climate shocks and migration-related care deficits. The integration of climate-responsive and migration-sensitive provisions within the adaptive social protection framework already being developed under the NSSS reform process represents a natural entry point for this agenda.

Chapter 3: Gender Dynamics of Household Care in the Context of Female Migration

3.1 The Care Economy in Bangladesh: Baseline Understanding

Understanding the impact of female migration on household care arrangements requires a baseline assessment of how care is organized in Bangladeshi households. Bangladesh's care regime is strongly familistic, with families, and within families, women bearing the overwhelming responsibility for care provision. According to the BBS Time Use Survey and various studies, Bangladeshi women spend significantly more time than men on unpaid domestic and care work, including cooking, cleaning, childcare, elder care, and the care of sick or disabled family members.

The gendered division of care labour is reinforced by deeply embedded social norms that define caregiving as women's natural and primary responsibility. These norms are particularly strong in rural areas, where the majority of migrant-sending households are located. The state's contribution to care provision remains minimal, with limited public investment in early childhood care and education, elder care services, or disability support. Market-based care services exist primarily in urban areas and are financially inaccessible to most migrant-sending households. Community-based care arrangements, while present in some forms (such as informal childcare networks among neighbours and relatives), are neither formalized nor supported by public policy.

The 'care diamond' framework, e.g., conceptualizing care as distributed among state, market, family, and community (Evers, 1996; Kofman and Raghuram, 2009), has limited applicability in the Bangladeshi context, where the family vertex of the diamond bears a disproportionate weight. This structural imbalance means that when a key female caregiver migrates, the adjustment burden falls almost entirely on other family members, without any compensating increase in state, market, or community-based care provision.

3.1.1 Global Care Chains and Bangladesh's Position

The concept of 'global care chains' (Hochschild, 2000; Yeates, 2004) provides a powerful analytical lens for understanding Bangladesh's position within the international care economy. A global care chain is defined as a series of personal links between people across the globe based on the paid or unpaid work of caring. When a Bangladeshi woman migrates to Saudi Arabia to work as a domestic caregiver for a Saudi family, she creates a 'care drain' in her own household, which must be filled by other family members, typically her mother, mother-in-law, or older daughter, who themselves may have to reduce other productive activities or sacrifice their own well-being to provide substitute care.

Bangladesh occupies a distinctive position in global care chains. As a major exporter of female domestic workers, who provide caregiving labour in wealthier countries, Bangladesh sits at the bottom of a chain that extracts care labour from poorer to richer societies. The migrant woman's care labour is commodified and purchased by employers in destination countries, generating wages and remittances that flow back to Bangladesh. But the care she would have provided to her own family is not replaced through any market or state mechanism; instead, it is absorbed at significant personal cost; by other women in her family.

This dynamic reveals a fundamental inequity at the heart of the global care economy: the demand for care in wealthier countries is met by extracting care from poorer ones, creating cascading care deficits that ultimately fall on the most vulnerable, elderly grandmothers, young children, and the migrant women themselves. Addressing this inequity requires action at multiple levels: within Bangladesh (through domestic social protection and care infrastructure), between Bangladesh and destination countries (through bilateral agreements that address care costs), and at the global level (through international frameworks that recognize and value care work).

3.2 Redistribution of Care Responsibilities When Women Migrate

Research from Bangladesh and comparable South Asian contexts consistently demonstrates that the migration of a female household member triggers a significant but highly gendered redistribution of care responsibilities. The consensus in the literature is that it is social norms regarding the gendered division of labour, rather than differences in care skills, that determine how care is reorganized in the migrant's absence (Gamburd, 2000; Hugo, 2002; Parreñas, 2005).

In the majority of cases, other female family members absorb the migrant woman's care duties. Grandmothers; particularly maternal grandmothers and mothers-in-law, emerge as the primary substitute caregivers in a large proportion of female-migrant households across South and Southeast Asia. A survey of 1,200 mother-migrant households in Sri Lanka found that grandmothers constituted 50 per cent of primary carers (Hugo and Ukwatta, 2010), and similar patterns have been observed in Indonesia, the Philippines, and Bangladesh (Asis et al., 2004; Hoang and Yeoh, 2012). These 'other mothers' (Schmalzbauer, 2004) absorb care duties without formal support, recognition, or compensation.

Evidence from existing studies indicates that left-behind men in Bangladesh do take on some additional caregiving roles when their wives migrate, but the extent and quality of this involvement remain limited. Fathers may participate more in supervising children's schoolwork or managing household finances, but the day-to-day tasks of cooking, cleaning, feeding, bathing, and emotional

nurturing are typically delegated to female relatives or older daughters. The CHAMPSEA (Child Health and Migrant Parents in South-East Asia) study i.e., a multi-country research programme covering Indonesia, the Philippines, Thailand, and Vietnam has found that left-behind parents (mostly fathers) were the primary carers for children in around 70 per cent of migrant-mother households, but that fathers frequently relied on female relatives for support with caring and nurturing tasks (Hoang and Yeoh, 2012).

Table 4: Redistribution of Care Responsibilities in Female-Migrant Households

Primary Caregiver	Approximate Prevalence	Key Challenges
Maternal grandmother / Mother-in-law	40-50%	Physical strain, health issues, limited mobility, generational gap in child-rearing
Left-behind husband/father	20-30%	Lack of care skills, social stigma, and reliance on female relatives for support
Older daughters/sisters	10-20%	Educational disruption, parentification, loss of childhood
Other female relatives (aunts, sisters-in-law)	5-15%	Divided attention, resentment, and strained family relations
Paternal grandparents	5-10%	Age-related limitations, patriarchal norms around child-rearing

Source: Compiled from CHAMPSEA study data, Hoang and Yeoh (2012), Hugo and Ukwatta (2010), Gamburd (2000), and Bangladesh-specific research.

3.3 The Role of Extended Family Networks

Extended family networks play a crucial role in buffering the care deficit created by female migration in Bangladesh. In contrast to Western nuclear family structures, Bangladeshi households; particularly in rural areas often function as multi-generational units with shared economic and care responsibilities. Joint or extended family arrangements provide a built-in safety net that can absorb care responsibilities when one member is absent. However, this safety net is neither unlimited nor cost-free.

Redistributing care work to grandmothers often entails multiple forms of exploitation, including the self-exploitation of women as unpaid caregivers and the deepening of gender inequalities embedded in their temporal flexibility (Zhou, 2015). Elderly grandmothers taking on primary care responsibilities for young grandchildren face significant physical demands at a stage of life when they themselves may require care. The Indonesian case of Kusuma, a 65-year-old widowed grandmother caring for two teenage grandsons while her serial-migrant daughter was abroad,

illustrates the challenges: Kusuma struggled constantly with housework and received no help from the boys or their co-resident father, who contributed little to care work (Yeoh and Lam, 2020).

In Bangladesh, the shift toward smaller, nuclear household structures driven by urbanization, land fragmentation, and changing aspirations is gradually eroding the extended family safety net. Where extended family networks remain strong, they can facilitate migration by providing care coverage; but where these networks are weakening, the care deficit created by female migration can be severe, with direct consequences for child development, elderly wellbeing, and overall household functioning.

3.4 Children's Agency and Responses to Maternal Migration

Children in migrant households are not passive recipients of changed care arrangements; rather, as the CHAMPSEA and other studies have demonstrated, they are conscious social actors who respond to their parents' migration through strategies of resistance, resilience, and reworking. Some children, particularly older girls, assume significant care and domestic responsibilities in their mothers' absence, effectively becoming 'child carers' for younger siblings. While some girls accept this heavier burden and readjust their daily lives in order to 'repay' their migrant mothers, others resent the imposition and experience emotional distress, falling grades, and a decrease in quality of life (Yeoh and Lam, 2015).

The CHAMPSEA study found that children of migrant mothers in Indonesia and Thailand were more prone to poor psychological well-being, including emotional and conduct disorders, compared to children of migrant fathers or non-migrant parents. Filipino children of migrant mothers reported feelings of 'emotional gap' and 'social discomfort and emotional distance' in their family relationships (Parreñas, 2005). These findings, while drawn from Southeast Asian contexts, are broadly applicable to Bangladesh given similar patriarchal family structures and gendered care norms.

3.5 Gender Norms, Masculinity, and Care: Left-Behind Fathers

The migration of women challenges prevailing constructions of masculinity in Bangladeshi society, where men's identity is closely tied to the breadwinner role. When wives become the primary income earners through migration, left-behind husbands confront what the literature describes as a crisis of masculine identity that they lose their breadwinning status while being expected to take on caregiving roles that are socially coded as feminine (Hoang and Yeoh, 2016).

Research from Indonesia and the Philippines shows that left-behind fathers often rationalize caregiving as a form of 'redemption' to lessen feelings of inadequacy and embarrassment at their

inability to perform the expected male breadwinning role. However, many fathers struggle with the practical demands of care work for which they have received no socialization or preparation. Some men withdraw from household responsibilities altogether, coping through substance use, social withdrawal, or by delegating all domestic and care work to female relatives while maintaining a purely supervisory role.

In the Bangladeshi context, where patriarchal norms are particularly strong, and men's involvement in domestic care work carries significant social stigma, left-behind husbands face acute challenges. The absence of targeted psychosocial support or community-based programs for left-behind fathers exacerbates these difficulties, contributing to strained marital relationships, inadequate care for children, and, in some cases, marital breakdown.

3.6 The Role of Technology and Digital Communication in Transnational Care

The rapid expansion of mobile phone access and digital communication technologies in Bangladesh has transformed the possibilities for maintaining family connections across borders. Migrant mothers can now maintain regular contact with their children and families through voice calls, video calls, messaging applications, and social media, potentially mitigating some of the emotional costs of physical separation. Research from the Philippines and Indonesia suggests that regular digital communication between migrant parents and left-behind children can help sustain emotional bonds, enable remote parenting, and reduce children's feelings of abandonment.

However, the role of technology in transnational care is neither straightforward nor uniformly positive. Access to communication devices and internet connectivity varies by household economic status, location, and the employment conditions of the migrant. Domestic workers in GCC countries may have restricted access to mobile phones or the internet, particularly during working hours, limiting their ability to communicate with families. The quality of digital communication is also constrained by time zone differences, language barriers, and the inability to provide physical care, comfort, or discipline remotely.

Moreover, digital communication can create new forms of stress for both migrants and left-behind families. Migrant mothers may conceal experiences of abuse or exploitation to avoid distressing their families, while left-behind families may withhold information about difficulties at home to avoid adding to the migrant's emotional burden. Children's expectations of frequent communication may create pressure on already-stressed migrant parents, and misunderstandings arising from limited or mediated communication can strain family relationships rather than strengthening them.

From a policy perspective, ensuring that migrant workers have access to communication devices and internet connectivity should be integrated into bilateral labour agreements and employment contract standards. Destination countries that restrict domestic workers' access to mobile phones should be engaged diplomatically on this issue, as communication with families is both a fundamental right and a practical mechanism for monitoring worker welfare and preventing exploitation.

3.7 Health Impacts on Left-Behind Family Members

The health impacts of female migration on left-behind family members represent an under-researched but critically important dimension. Multiple pathways link maternal migration to health outcomes for children, elderly caregivers, and other household members. First, the absence of the primary caregiver can disrupt nutritional practices, healthcare-seeking behaviour, and adherence to immunization and preventive health schedules. Women in Bangladeshi households typically manage children's nutrition, monitor health symptoms, and make decisions about healthcare utilization; when this person is absent, these functions may be inadequately performed by substitute caregivers who lack knowledge, motivation, or authority.

Second, the stress of family separation and the assumption of additional responsibilities can have direct health consequences for left-behind caregivers, particularly elderly grandmothers. Chronic fatigue, exacerbation of pre-existing conditions such as hypertension, diabetes, and musculoskeletal disorders, depression, and anxiety are commonly reported among elderly caregivers in migrant households across South and Southeast Asia. The physical demands of caring for young children, including lifting, bathing, and constant supervision, are particularly challenging for older adults with declining physical capacity.

Third, remittance income may positively affect health outcomes by enabling greater healthcare expenditure, improved nutrition, and access to private health services. Some studies have found that children in remittance-receiving households have better nutritional status and higher rates of healthcare utilization compared to comparable non-migrant households. However, the positive effects of remittance income on health may be offset by the negative effects of caregiver absence, particularly for very young children whose developmental needs require consistent, responsive, and stimulating care.

The net health impact of maternal migration thus depends on the interplay of multiple factors, including the quality of substitute care, the magnitude and regularity of remittances, the availability of health services in the origin community, and the duration of the mother's absence. Policy responses

should address both sides of this equation: ensuring adequate substitute care and health services for left-behind children, while also protecting the health and well-being of migrant women themselves, who face their own occupational health risks, mental health challenges, and barriers to healthcare access in destination countries.

3.8 Community-Level Impacts and Social Cohesion

The aggregate effect of high levels of female migration from specific communities extends beyond individual households to affect community-level social dynamics and cohesion. In communities where a significant proportion of women are absent due to migration, the social fabric undergoes multiple stresses. The traditional roles that women play in community life, including religious and cultural activities, mutual-aid networks, informal dispute resolution, and collective childcare arrangements, may be weakened by their absence.

Conversely, the influx of remittances can create economic disparities within communities, generating social tensions between migrant and non-migrant households. Conspicuous consumption by remittance-receiving households, including house construction, vehicle purchases, and consumer goods, can trigger aspirational migration by others, including women who may be inadequately prepared or informed about the risks. This demonstration effect can amplify migration flows from already high-migration communities, potentially depleting the community's social capital and care capacity beyond sustainable levels.

Community-level interventions that strengthen social cohesion, support collective care arrangements, and provide information and services to migrant families represent an important complement to household-level support programs. Community-based organizations, local government bodies, and NGO partners can play a crucial role in developing and delivering these interventions, drawing on existing social capital and institutional infrastructure in migration-affected areas.

Chapter 4: Social, Economic, and Cultural Impacts of Female Migration on Households

4.1 Economic Impacts: Remittances and Household Welfare

The most visible and widely cited impact of female migration is the flow of remittances back to origin households. Bangladesh received a record USD 30.33 billion in remittances in FY2024–25, a 26.83 per cent increase from FY2023–24. While remittance data are not systematically disaggregated by the gender of the sender, available evidence suggests that female migrants, though earning lower wages than their male counterparts, tend to remit a higher proportion of their income to their families (De Bruyn, Kuddus, and IOM, 2005).

Remittances from female migrants are typically used for household consumption (food, clothing, housing), children's education, healthcare, and debt repayment. In many cases, migration-linked remittances enable significant improvements in household material conditions, including house construction or renovation, purchase of land or livestock, and investment in small businesses. For households at the lower end of the income distribution, remittances can represent a critical lifeline that buffers against poverty and food insecurity.

Table 5: Remittance Inflows to Bangladesh, FY2019–FY2025

Fiscal Year	Total Remittances (USD Billion)	Annual Growth (%)
FY2019-20	18.21	-
FY2020-21	24.78	36.1%
FY2021-22	21.03	-15.1%
FY2022-23	21.61	2.8%
FY2023-24	23.91	10.6%
FY2024-25	30.33	26.8%

Source: Bangladesh Bank (2025); Bonik Barta (2025). FY2024–25 figure includes data through the end of the fiscal year.

However, the economic benefits of remittances must be weighed against the substantial costs of migration. Migration costs for Bangladeshi workers remain among the highest in Asia, with female migrants often paying between BDT 200,000 and BDT 500,000 (approximately USD 1,700–4,300) in recruitment fees, agent commissions, and associated expenses. These costs are frequently financed through loans at high interest rates from informal lenders, creating debt burdens that take months or years of overseas employment to repay. Moreover, the concentration of female migrants in low-wage domestic work means that net financial gains, after accounting for migration costs and remittance transfer fees, may be modest; particularly for shorter-duration contracts.

4.2 Impacts on Children's Wellbeing and Development

The well-being of children left behind by migrant mothers is perhaps the most sensitive and consequential dimension of female migration. Research evidence, drawn primarily from Southeast Asian studies with emerging corroboration from South Asian contexts, indicates a range of both positive and negative outcomes for children.

On the positive side, remittance-enabled improvements in household income can translate into better nutrition, access to healthcare, and increased educational expenditure. Some studies have found that children of migrant mothers have higher school enrolment rates and educational attainment compared to children in comparable non-migrant households, particularly when remittances are specifically earmarked for education.

On the negative side, children of migrant mothers are more likely to experience emotional and behavioural difficulties, including feelings of abandonment, anxiety, depression, and behavioural problems. The CHAMPSEA study found elevated rates of emotional disorders and conduct problems among children of migrant mothers in Indonesia, the Philippines, and Thailand. Children from poorer families experienced falling grades and significant decreases in quality of life after their mothers' departure. Older girls bore a disproportionate burden of substitute care work, often at the cost of their own educational participation and social development.

In Bangladesh, the impact on children is compounded by the limited availability of psychosocial support services, the absence of school-based counselling programs, and the social stigma associated with maternal absence. Children of migrant mothers may face social discrimination and bullying from peers, further exacerbating their emotional distress. The quality of substitute care provided by elderly grandparents or overstretched relatives may be inadequate to meet children's developmental needs, particularly in terms of cognitive stimulation, educational support, and emotional nurturing.

4.3 Impacts on Elderly Family Members and Other Dependents

Elderly family members in migrant households occupy a dual and often contradictory position: they are simultaneously recipients and providers of care. In many female-migrant households, elderly parents or in-laws step into the role of primary caregivers for children left behind, while potentially requiring care themselves due to age-related health conditions, mobility limitations, and cognitive decline.

The physical, emotional, and financial burden on elderly caregivers is substantial. Research from Sri Lanka and Indonesia has documented cases of grandmothers experiencing chronic fatigue, exacerbation of health conditions, social isolation, and emotional distress from the combined demands of childcare and household management. In Bangladesh, where public healthcare and elder care services are minimal, elderly caregivers have little access to respite care, home-based support, or geriatric health services.

Persons with disabilities in migrant households face particular vulnerabilities. The migration of a female caregiver who was providing daily care to a disabled family member can result in a precipitous decline in care quality and continuity. The absence of formal disability support services in most rural areas of Bangladesh means that these individuals may be left with inadequate or no care, with severe consequences for their health, dignity, and social participation.

The Social Protection Framework for Persons with Disabilities, currently being developed under the NSSS reform process with UN support, provides a critical opportunity to address the intersection of disability, migration, and care. The framework should include specific provisions for persons with disabilities in migrant households, recognizing that their care needs are often more intensive and specialized than those of other dependents. Substitute caregivers for persons with disabilities require specific training in areas such as mobility assistance, medication management, communication support, and behavioural management skills, which are currently unavailable through any systematic programme.

Furthermore, women with disabilities who wish to migrate for employment face compounded barriers, including discriminatory attitudes of recruitment agencies, inaccessible pre-departure training facilities, and the absence of reasonable accommodation in destination-country workplaces. The NSPS 2026 and beyond should adopt an intersectional approach that recognizes the multiple and overlapping vulnerabilities faced by persons at the intersection of gender, disability, and migration, and that ensures that no group is left behind in the design and delivery of social protection interventions.

The development of community-based rehabilitation (CBR) services and disability-inclusive community care centres in high-migration areas would address a critical gap in the care infrastructure. These services, when combined with caregiver training and respite care for families of persons with disabilities, can help ensure that migration does not result in the abandonment or neglect of disabled family members. The alignment of disability-related social protection with migration-sensitive

provisions represents a natural synergy within the lifecycle framework that the NSPS 2026+ should exploit.

4.4 Gender Relations, Empowerment, and Social Stigma

Female migration has complex and sometimes contradictory effects on gender relations within households and communities. On one hand, women's role as income earners through migration can enhance their economic agency, decision-making power, and social standing. Some studies have documented increased autonomy among returned female migrants, particularly in financial decision-making and household resource allocation.

On the other hand, female migration can provoke social disapproval, stigmatization, and even ostracism in communities where women's mobility and independent income-earning are viewed as transgressive of gender norms. Returned female migrants in Bangladesh may face suspicion, gossip, and moral judgment regarding their behaviour abroad, regardless of their actual experiences. This social stigma can impede reintegration, affect family relationships, and deter other women from pursuing migration opportunities.

For women who experience abuse or exploitation abroad, the stigma upon return is compounded by psychological trauma. BRAC has assisted more than 100 migrant workers who lost their mental stability after returning from overseas, the majority of them women who had experienced physical or sexual abuse (Bonik Barta, 2025). These women face a devastating combination of trauma, social isolation, and lack of mental health services, with severe consequences for their long-term well-being and that of their families.

4.5 Marital Relations and Family Stability

The prolonged absence of wives and mothers due to overseas employment places considerable strain on marital relationships. Research from Sri Lanka, the Philippines, and Bangladesh indicates that female migration is associated with elevated rates of marital conflict, infidelity, separation, and divorce. In patriarchal societies where women's economic independence is perceived as threatening to male authority, the reversal of traditional breadwinner-homemaker roles can generate tensions that undermine family stability.

Left-behind husbands may feel emasculated by their dependence on wives' remittances, leading to resentment, withdrawal, or maladaptive coping behaviours. Women's newfound financial autonomy, combined with exposure to different cultural norms abroad, may shift their expectations regarding gender roles and relationships, creating friction upon return. In some cases, husbands

misuse remittances for spending on personal consumption, gambling, or substance use rather than on household needs and children's education, further straining marital relations and undermining the intended benefits of migration.

4.6 Remittance Utilization Patterns and Financial Inclusion

The patterns of remittance utilization in households of female migrants merit careful analysis, as they directly affect the extent to which migration translates into sustainable improvements in household welfare. Research across multiple sending countries indicates that remittances are predominantly used for current consumption (food, clothing, rent), debt repayment, healthcare, and children's education. A smaller but significant share is invested in housing, land, and small business ventures (De Bruyn, Kuddus, and IOM, 2005).

In Bangladesh, the utilization of remittances from female migrants follows broadly similar patterns, but with important gender-specific dimensions. Women migrants tend to remit a higher proportion of their income to families compared to male migrants, and their remittances are more likely to be channelled toward children's education and healthcare. However, female migrants typically domestic workers in Saudi Arabia earn lower wages; for example, they may earn between USD 200 and USD 400 per month, resulting in lower absolute remittance amounts compared to male migrants in construction or manufacturing.

A critical issue affecting remittance utilization is the question of who controls the remitted funds within the household. When women remit to their husbands, they may have limited influence over how the money is spent. Research from South Asia has documented cases where remittances sent by migrant wives are diverted by husbands for personal expenditure rather than for the intended purposes of children's education, household improvement, or savings. This dynamic underscores the importance of financial literacy programs for both migrants and their families, as well as mechanisms that give migrant women greater control over their remittances, such as direct deposit into earmarked savings accounts or mobile money wallets.

Financial inclusion initiatives, including the expansion of mobile banking, agent banking, and formal financial services in migration-sending areas, can significantly improve remittance utilization outcomes. The Government of Bangladesh's ongoing efforts to strengthen Government-to-Person (G2P) electronic payment systems and promote financial inclusion under the NSSS reform process provide a platform for integrating remittance management and financial literacy services into the social protection delivery architecture.

4.7 Mental Health and Psychosocial Impacts

The mental health and psychosocial impacts of female migration on all stakeholders, e.g., the migrant woman herself, the children left behind, the spouse, and the caregiving relatives, represent one of the most underrecognized dimensions of the migration experience in Bangladesh. Mental health services are severely underdeveloped in the country, with a critical shortage of psychiatrists, psychologists, and counsellors, particularly in rural areas where most migrant-sending households are located.

For migrant women, the mental health burden is cumulative and multi-dimensional. Pre-departure anxiety about family separation is compounded by the stress of working in isolated, often exploitative conditions; homesickness and loneliness; exposure to physical, verbal, or sexual abuse; and the uncertainty of whether their sacrifice will yield the intended benefits for their families. Data from the Wage Earners' Welfare Board indicate that of the 412 female migrant workers whose bodies were repatriated over five years, 84 died by suicide, a figure that almost certainly underrepresents the true extent of mental health crises among female migrants, given that many women endure years of psychological distress without access to support or the ability to return.

BRAC's experience of assisting over 100 returned migrant workers who had lost their mental stability, and most of them women who had experienced physical or sexual abuse abroad, highlights the devastating intersection of migration, gender-based violence, and mental health. These women require specialized, long-term psychiatric and psychosocial care that is currently unavailable through the public health system. The development of accessible mental health services in high-migration areas, combined with reintegration support for returned migrants experiencing trauma, should be a priority within the NSPS 2026 and beyond framework.

For children left behind, the psychosocial impacts of maternal absence are profound and potentially long-lasting. Feelings of abandonment, anger, guilt, and confusion can manifest in behavioural problems, academic underperformance, social withdrawal, and, in extreme cases, depression and self-harm. The absence of school-based counselling services, child-friendly support programs, and community-level psychosocial interventions means that most children of migrant mothers navigate these challenges without professional support, relying solely on the coping capacity of their substitute caregivers, who may themselves be struggling with their own emotional burden.

4.8 Educational Outcomes for Children of Female Migrants

The impact of maternal migration on children's education presents a complex and sometimes contradictory picture. On one hand, remittance income can significantly enhance educational

investment, enabling families to afford school fees, tutoring, educational materials, and, in some cases, private schooling that would otherwise be inaccessible. Several studies from the Philippines and Bangladesh have found positive associations between remittance receipts and children's school enrolment, attendance, and educational expenditure.

On the other hand, the absence of a mother who typically plays the primary role in monitoring homework, maintaining school attendance, communicating with teachers, and providing educational motivation can negatively affect children's academic performance. The CHAMPSEA study found that children of migrant mothers, particularly from poorer families, experienced declining grades and reduced engagement with school. Older daughters who assume substitute care responsibilities may reduce their own school attendance or drop out altogether, sacrificing their educational futures to maintain household functioning.

The net educational impact of maternal migration thus depends on the interaction between the positive income effect and the negative caregiver-absence effect. The balance between these opposing forces is mediated by factors including the quality and commitment of substitute caregivers, the availability of educational support services in the community, the regularity and adequacy of remittances, and the duration of the mother's absence. Policy interventions that strengthen the positive income effect (through financial literacy and targeted educational stipends) while mitigating the negative caregiver-absence effect (through after-school programs and mentoring) can tilt the balance toward positive educational outcomes.

4.9 Food Security and Nutritional Impacts

The food security and nutritional status of children in female-migrant households represents another critical impact pathway. In Bangladeshi households, women typically manage food procurement, preparation, and distribution, making decisions about dietary diversity, meal frequency, and the allocation of food among household members. When the primary female food manager migrates, these functions are transferred to substitute caregivers who may lack the knowledge, time, or motivation to maintain nutritional standards.

Remittance income can improve food security by increasing household purchasing power, enabling the purchase of higher-quality foods, and reducing the frequency of food shortages. Studies from multiple sending countries have documented improvements in caloric intake and dietary diversity in remittance-receiving households. However, these improvements are not automatic: they depend on whether remittances are spent on food versus other consumption categories, whether the

person controlling food expenditure prioritizes nutritional quality, and whether adequate food markets exist in the local area.

For very young children (under two years), the impact of maternal absence on breastfeeding and complementary feeding practices is particularly concerning. The WHO recommends exclusive breastfeeding for the first six months and continued breastfeeding with appropriate complementary feeding until at least two years of age. Maternal migration during this critical window disrupts breastfeeding and may compromise the introduction of appropriate complementary foods, with potentially lasting consequences for child growth and cognitive development. Social protection programmes targeting the first 1,000 days, which is from conception through the second birthday, should include migration-sensitive provisions that support adequate infant and young child feeding in migrant households.

4.10 Housing and Living Conditions

Remittances from female migrants are frequently invested in housing improvements, which represent one of the most visible and tangible outcomes of migration for sending households. House construction, renovation, and the purchase of household goods are among the most common uses of remittance income across migration corridors. Improved housing contributes to household welfare through better protection from weather, improved sanitation and hygiene, enhanced privacy and dignity, and increased asset value.

However, the investment of remittances in housing can also create tensions within households and communities. In some cases, housing construction proceeds at the expense of more productive investments in education, healthcare, or livelihood activities. The conspicuous display of migration-funded housing can generate social jealousy and pressure other households to pursue migration, which potentially includes poorly prepared or inadequately protected women, in order to achieve similar visible improvements. The physical improvement of housing does not address the emotional and relational dimensions of household wellbeing that may be compromised by prolonged family separation.

From a social protection perspective, housing improvements funded by remittances should be recognized as a form of household investment that contributes to long-term welfare. Financial literacy programs for migrant families should include guidance on balanced remittance utilization that prioritizes both productive investment (including housing) and consumption needs (nutrition, healthcare, education), while also encouraging savings for emergencies and the post-migration period.

Chapter 5: Review of Bangladesh's Social Protection and Migration Governance Frameworks

5.1 The National Social Security Strategy (NSSS): Structure and Scope

Bangladesh's National Social Security Strategy (NSSS), approved by the Cabinet in June 2015, represents the country's most comprehensive attempt to reform its social protection system. The NSSS's long-term vision is to 'build an inclusive Social Security System for all deserving Bangladeshis that effectively tackles and prevents poverty and inequality and contributes to broader human development, employment and economic growth.' The strategy adopts a lifecycle approach, organizing social protection interventions around five key life stages: mother and child; youth; working age; elderly; and persons with disabilities.

The NSSS was accompanied by two sequential Action Plans: Phase I (2016-2021) and the currently active Phase II (2021-2026). These action plans have guided the implementation of reforms across multiple dimensions, including the consolidation of over 100 fragmented social safety net programmes administered by more than 25 line ministries, the development of management information systems and a national Single Registry, the strengthening of Government-to-Person (G2P) electronic payment systems, the introduction of a Universal Private Pension scheme, and efforts toward establishing a social insurance system.

The NSSS is governed through the Central Management Committee (CMC), chaired by the Cabinet Secretary, with the Coordination Wing of the Coordination and Reform of the Cabinet Division serving as the Member-Secretary and technical secretariat. The Social Security Policy Support (SSPS) Programme, supported by UNDP under the DFAT fund and the other UN Agencies and development partners, in particular the World Bank, Asian Development Bank and the European Union has provided critical technical assistance for reform implementation, evidence generation, and capacity building.

5.2 Migration-Related Provisions in the Current NSSS

Despite the macroeconomic significance of migration to Bangladesh, the current NSSS contains only limited explicit provisions related to migrant workers and their families. The strategy's lifecycle framework implicitly covers some migrant-related vulnerabilities, for example, provisions for mother and child welfare may benefit families of migrants, and working-age provisions may encompass some migrant-relevant schemes. However, the NSSS does not systematically address the specific social protection needs arising from migration, such as portable benefits for overseas workers, care-support for families left behind, reintegration assistance for returned migrants, or the particular vulnerabilities of female migrants.

This gap is increasingly recognized by policymakers and stakeholders. The Family Card pilot programme, recently launched by the Government, represents a potentially important mechanism for integrating migration-sensitive provisions into social protection delivery. The Family Card uses the household as the delivery unit and links various social protection benefits through a single registry system. If implemented effectively, it could provide a platform for delivering targeted support to migrant households, including those with female migrants abroad. The Daily Star commentary (March 2026) has noted that 'portable benefits for migrant workers' should be among the priorities layered onto the Family Card infrastructure.

5.3 Migration Governance Framework: Key Institutions and Policies

Bangladesh's migration governance framework involves multiple institutional actors. The Ministry of Expatriates' Welfare and Overseas Employment (MoEWOE) is the lead ministry, overseeing the BMET, which manages the registration, training, and deployment of migrant workers. The Wage Earners' Welfare Board administers a welfare fund financed by levies on migration, providing limited benefits including death and disability compensation, scholarship programmes for migrants' children, and legal assistance.

The Overseas Employment and Migrants Act 2013 provides the primary legislative framework for migration governance, establishing regulations for recruitment agencies, defining migrants' rights and obligations, and prescribing penalties for illegal recruitment. However, enforcement remains weak, and many provisions, particularly those related to the protection of female migrants, are inadequately implemented. The Act does not explicitly address care responsibilities or provide for systematic support to families left behind.

Bilateral labour agreements (BLAs) with destination countries provide another layer of governance, but these agreements vary widely in their scope and effectiveness. Many BLAs do not include provisions specific to female migrants or domestic workers, and the enforcement of agreed-upon protections depends heavily on the diplomatic and institutional capacity of Bangladesh's missions abroad. The absence of gender-responsive provisions in most BLAs represents a significant gap in the protection architecture.

5.4 The NSPS 2026 and Beyond Formulation Process: Opportunities for Integration

The transition from the current NSSS to the next-generation National Social Protection Strategy (NSPS) 2026 and beyond presents a critical opportunity to address the gaps identified above. The formulation process, supported by UNDP, DFAT, and other development partners, involves a comprehensive review of the NSSS implementation experience, diagnostic studies on emerging

challenges, consultations with government, civil society, and affected communities, and the development of a new strategic framework.

Several ongoing initiatives create a favourable environment for integrating migration and care considerations into the NSPS 2026 and beyond. The final review of the NSSS and Action Plan Phase II, commissioned in 2025, will assess governance effectiveness, inclusion outcomes, and lessons learned. The Social Protection Framework for Persons with Disabilities, currently under development, provides a template for issue-specific integration into the broader strategy. The Family Card pilot offers a delivery mechanism that can be adapted for migrant households. The CODI (Core Diagnostic Instrument) assessment of Bangladesh's social protection system, conducted in 2023, identified areas for improvement in coverage, coherence, and integration that are directly relevant to migration-sensitive reform.

5.5 Welfare Services for Migrants: Current Provision and Gaps

The Wage Earners' Welfare Board (WEWB), operating under MoEWOE, administers a welfare fund financed by a levy on migrant workers. The fund provides a range of services, including financial assistance for the burial of deceased workers, compensation for workplace injuries and disabilities, scholarships for the children of migrant workers, legal assistance for workers facing labour disputes or abuse, and emergency financial assistance for distressed migrants and their families. These services, while important, are limited in scope, inadequately funded relative to the size of the migrant population, and difficult to access for workers in remote destination countries.

The WEWB's scholarship program for children of migrant workers represents one of the few existing linkages between migration welfare and education policy. However, the program's coverage is limited, and it does not differentiate between children of male and female migrants, despite evidence that the latter group faces distinct challenges. The program does not address the psychosocial needs, nutritional requirements, or early childhood development needs of children in migrant households.

Pre-departure orientation programs, managed by BMET, provide information on destination country conditions, legal rights, complaint mechanisms, and practical tips for living and working abroad. However, these programs have been criticized as too brief, too generic, and insufficiently tailored to the specific needs of female migrants. Women preparing for domestic work in GCC countries require specialized orientation covering household safety, communication strategies, conflict resolution with employers, emergency contact procedures, and awareness of exploitation indicators. The current pre-departure program does not adequately address these needs.

5.6 The Role of Non-State Actors in Migration Governance and Social Protection

Non-governmental organizations (NGOs), community-based organizations (CBOs), and international agencies play a significant role in filling gaps in government-provided migration and social protection services. Organizations such as BRAC, RMMRU (Refugee and Migratory Movements Research Unit at the University of Dhaka), OKUP (Ovibashi Karmi Unnayan Program), WARBE (Welfare Association of Repatriated Bangladeshi Employees), and Ain o Salish Kendra (ASK) provide services ranging from pre-departure information and training to legal assistance, psychosocial support, and reintegration assistance for returned migrants.

International organizations, including the ILO, IOM, UNDP, UN Women, and UNICEF, have supported migration governance reform through technical assistance, research, capacity building, and pilot programs. The IOM's Bangladesh Migration Snapshot Report 2024 provides a comprehensive data resource for policymaking. The ILO's work on ethical recruitment, decent work for domestic workers, and social protection for migrant workers has contributed to the normative framework for reform. The SSPS Programme's role in supporting NSSS reform implementation has been instrumental in building the institutional capacity for evidence-based social protection policy.

However, the contributions of non-state actors remain fragmented, project-dependent, and insufficiently integrated into government systems. The NSPS 2026 and beyond formulation process should formalize the roles of key non-state actors in migration-related social protection delivery, establish mechanisms for coordination between government and NGO service providers, and ensure the sustainability of services beyond project funding cycles. The SSPS Programme's initiative to assess NGOs' social protection needs and develop frameworks for partnership provides a foundation for this integration.

5.7 Digital Governance and Information Systems

The development of digital governance infrastructure represents both an opportunity and a challenge for migration-sensitive social protection. The NSSS reform process has prioritized the development of a national Single Registry Management Information System (MIS), which aims to create a comprehensive database of social protection beneficiaries across all programmes. The Single Registry, when fully operational, would enable identification of migrant households, tracking of benefit coverage, reduction of duplication and leakage, and coordination across implementing ministries.

For migration-specific governance, BMET maintains a database of registered migrant workers that could be linked to the social protection Single Registry. This linkage would enable automatic

identification of migrant households for targeted social protection interventions, tracking of migrants' welfare fund contributions and benefit utilization, coordination of pre-departure, during-employment, and post-return services, and monitoring of children's and dependents' welfare in migrant households. However, significant technical, institutional, and data-protection challenges must be addressed before such integration can be achieved.

The Ami Probashi digital platform, developed for migration information management, represents an emerging tool that could be leveraged for enhanced migration governance. Mobile-based registration, information dissemination, and complaint-filing mechanisms have the potential to improve access to services for both migrants and their families, reduce the information asymmetries that facilitate exploitation, and enable real-time monitoring of migration trends and welfare outcomes.

5.8 Analysis of Key Social Protection Programmes and Their Relevance to Migrant Households

Bangladesh currently operates over 100 social safety net programmes administered by 25 line ministries, with a total budget allocation of approximately 2.5 per cent of GDP. The largest programmes by expenditure and coverage include the Old Age Allowance (Boishko Bhata), the Allowance for Widowed, Deserted and Destitute Women, the Maternity Allowance, the Primary and Secondary Education Stipends, the Food for Work/Test Relief programmes, and the Vulnerable Group Development (VGD) programme. These programmes, while not specifically designed for migrant households, have significant potential relevance if their targeting, eligibility, and delivery mechanisms are adapted to accommodate migration-related vulnerabilities.

The Old Age Allowance, currently reaching approximately 5 million elderly beneficiaries, provides a monthly cash transfer of BDT 500. For elderly grandparents serving as primary caregivers in female-migrant households, this allowance is critically important but may be insufficient to cover the additional costs of caring for young children. A supplementary 'caregiver top-up' for Old Age Allowance recipients who are verified primary caregivers of children in migrant households could provide targeted support without creating an entirely new programme.

The Allowance for Widowed, Deserted, and Destitute Women does not typically cover women whose husbands are present but whose female household members (the women themselves or their daughters) have migrated. The programme's eligibility criteria do not capture the specific vulnerability of women in migrant-sending households who may face increased workloads, reduced social support, and financial stress, even if they are not widowed or deserted in the traditional sense. Expanding the

programme's eligibility to include women in migrant households who meet other vulnerability criteria (such as caring for dependent children without the primary female caregiver) could extend its protective reach.

The Maternity Allowance, which provides cash support to pregnant and lactating women, is directly relevant to female migrants who return during pregnancy or who are pregnant at the time of migration. However, the programme's registration and payment processes may not be agile enough to accommodate the mobile and often unpredictable circumstances of migrant women. Ensuring that returned pregnant migrants can access the Maternity Allowance without lengthy re-registration processes, and that the allowance can be accessed through mobile payments regardless of the beneficiary's current location, would enhance the programme's responsiveness to migration-related needs.

Education stipend programmes, covering both primary and secondary levels, are potentially important mechanisms for ensuring that children of migrants maintain their educational participation. However, the programmes require students to maintain minimum attendance and performance standards, which may be difficult for children in migrant households who are coping with emotional distress, increased domestic responsibilities, or disrupted care arrangements. Providing exemptions or additional support for children of migrants who face these challenges, rather than penalizing them for attendance shortfalls, would make the programmes more migration-sensitive.

The Vulnerable Group Development (VGD) programme, which provides food rations and livelihood training to ultra-poor women, may reach some women in migrant-sending households. However, the programme's targeting criteria do not include migration-related vulnerability, and its group-based delivery model may not suit the specific needs of migrant families. The VGD's livelihood training component could be adapted to include skills relevant to migration preparation and post-return reintegration, particularly for women who are considering migration as a livelihood strategy.

5.9 The Wage Earners' Welfare Board: Potential for Expansion

The Wage Earners' Welfare Board (WEWB) represents the primary existing mechanism for providing social protection specifically to migrant workers and their families. The WEWB administers a fund financed by a two per cent levy on the earnings of Bangladeshi workers abroad, contributions from recruitment agencies, and government allocations. The fund's resources are used to finance death and disability compensation, educational scholarships for migrants' children, emergency financial assistance, legal aid, and burial services for deceased workers.

Despite its important mandate, the WEWB faces several challenges that limit its effectiveness. First, the fund's resources are insufficient relative to the scale of the migrant population and the range of services needed. With over one million workers departing annually and approximately 8.7 million Bangladeshis living abroad, the demand for welfare services far exceeds the available supply. Second, awareness of WEWB services among migrant workers and their families is low, particularly in rural areas where most migrant-sending households are located. Third, the application and disbursement processes are bureaucratic and time-consuming, discouraging potential beneficiaries from seeking assistance.

Restructuring the WEWB to function as a comprehensive migrants' welfare institution, along the lines of the Philippines' OWWA or Sri Lanka's OWWF, would require several reforms. The fund's revenue base should be expanded through increased levy rates, mandatory employer contributions negotiated through bilateral agreements, and a dedicated percentage of formal remittance transfers. The service portfolio should be expanded to include pre-departure orientation, social insurance (health, pension, disability), family support programmes, reintegration assistance, and psychosocial services. The delivery mechanisms should be modernized through digitization, mobile accessibility, and decentralization to district-level offices in high-migration areas.

The WEWB's scholarship programme for children of migrant workers deserves particular attention and expansion. Currently providing educational support to a limited number of children, the programme could be scaled up to provide comprehensive educational support, including tuition, uniforms, school supplies, and tutoring to all children of registered migrant workers in primary and secondary education. The programme should include provisions for psychosocial support and mentoring, recognizing that children of migrants face educational challenges that go beyond financial access to include emotional well-being, caregiver quality, and school engagement.

Chapter 6: Comparative Evidence and Lessons from Asia and the Global South

6.1 The Philippines: A Comprehensive Protection Model

The Philippines is widely regarded as having one of the most comprehensive frameworks for the protection of overseas workers globally, and its experience offers valuable lessons for Bangladesh. The Philippines' migration governance architecture is anchored by the Migrant Workers and Overseas Filipinos Act of 1995 (Republic Act 8042), as amended by Republic Act 10022 (2010), which establishes a robust legal framework for the protection and welfare of migrant workers and their families.

Key institutional mechanisms include the Overseas Workers Welfare Administration (OWWA), which provides a comprehensive package of benefits including insurance coverage, repatriation assistance, education and training programs for migrants and their families, reintegration loans, and pre-departure orientation seminars. The Philippine Overseas Employment Administration (POEA), now reorganized under the Department of Migrant Workers (established 2021), regulates recruitment, processes deployment, and monitors working conditions abroad. The National Reintegration Centre for Overseas Filipino Workers (NRCO) provides livelihood support and reintegration assistance for returned migrants.

Notably, the Philippine model has a strong gender dimension. Domestic workers constitute the largest category of newly deployed female migrants, and the government has implemented specific protections, including mandatory pre-departure training, model employment contracts, skills certification, and active monitoring by labour attachés in destination countries. The establishment of the Department of Migrant Workers as a full cabinet-level department in 2021 reflects the political priority accorded to migration governance and the recognition that migrant welfare requires dedicated institutional attention.

However, the Philippine model is not without limitations. Despite its comprehensive regulatory framework, Filipino migrant workers continue to experience exploitation and abuse, and the effectiveness of protections varies significantly by destination country. The model's emphasis on facilitation of migration, driven by the country's heavy dependence on remittances, has been criticized for prioritizing economic benefits over worker protection. Furthermore, the care needs of families left behind, while recognized in legislation, have received relatively less programmatic attention compared to the protection of migrants themselves.

6.2 Sri Lanka: The Family Background Report and Welfare Fund

Sri Lanka's experience with female migration governance offers both cautionary tales and useful practices for Bangladesh. Female domestic workers have historically constituted the largest single category of Sri Lankan migrant workers, accounting for over 50 per cent of departures in some years. The Sri Lanka Bureau of Foreign Employment (SLBFE), established in 1985, manages the registration, training, and welfare of migrant workers.

The most distinctive and controversial feature of Sri Lanka's approach has been the Family Background Report (FBR) policy, initially formulated in 2007 and fully implemented in 2013. The FBR requires women with children under five years of age who seek to migrate for domestic work to demonstrate satisfactory care arrangements for their children before departure is approved. Mothers of older children were allowed to migrate, subject to the same requirement. The policy was based on the rationale that maternal migration disrupts children's well-being and that the state has a responsibility to protect children's interests.

The FBR policy has been widely criticized by migration scholars, women's rights organizations, and international bodies as a gender-discriminatory restriction on women's mobility. Critics argue that it is premised on the ideology of the mother as primary caregiver and father as head-of-household, imposes restrictions on women's economic agency without equivalent requirements for male migrants, and pushes women into irregular migration channels where they face greater risks (UN, 2015; Weeraratne, 2016). The policy did lead to a decrease in female worker migration through official channels, but evidence suggests that irregular migration continued or increased, undermining the policy's protective intent.

More constructively, Sri Lanka's Overseas Workers Welfare Fund (OWWF) provides insurance coverage for all registered migrant workers and their families, covering death, disability, health care, travel expenses, and repatriation. Registration is mandatory for all overseas workers, with a fee of approximately USD 25. The ILO has recognized the OWWF as a case of good practice in providing social protection to migrant workers from a sending country. Sri Lanka has also implemented a Return and Reintegration Policy (adopted in 2015), developed with ILO technical support, which aims to support returned migrants' economic and social reintegration.

6.3 Indonesia: Social Insurance and Community-Based Support

Indonesia, a major source country for female domestic workers in East and Southeast Asia and the Middle East, has developed a multi-layered approach to migration governance and worker protection. The National Board for the Placement and Protection of Indonesian Overseas Workers (BNP2TKI), now reorganized as the National Agency for the Placement and Protection of Indonesian Migrant Workers (BP2MI), manages the deployment and protection of migrant workers.

Indonesia's national social security system (SJSN), established by law in 2004 and operationalized through BPJS Ketenagakerjaan (the workers' social security administering body) and BPJS Kesehatan (health insurance), provides a framework for extending social insurance coverage to migrant workers. Recent reforms have sought to ensure that Indonesian migrant workers can maintain their social security contributions and benefit entitlements while working abroad, addressing the critical challenge of benefit portability.

At the community level, Indonesian migrant-sending villages have developed various informal and semi-formal support mechanisms for families left behind. Community-based childcare arrangements, mutual-aid groups, and migrant worker associations play important roles in filling care gaps and providing social support. The government's Village Fund (Dana Desa) programme has also been leveraged in some areas to finance local services that benefit migrant families, including early childhood education and community health workers.

6.4 Nepal: Gender-Differentiated Migration Restrictions and Reform

Nepal's experience with female migration governance has been characterized by a pattern of protective restrictions similar to, and in some respects more restrictive than, Bangladesh's own history. Nepal has imposed multiple bans on female migration, including bans on all women in 1992, restrictions on women under 30 in 2012, and a ban on domestic work in GCC countries in 2014. These restrictions, while motivated by genuine concerns about exploitation and abuse, have been criticized for restricting women's economic agency and driving migration underground (ILO, 2015).

Nepal's experience illustrates the counterproductive effects of blanket migration bans: official data show that removing the ban on female labour migrants along the Nepal-Lebanon corridor doubled the proportion of women migrating through regular channels, while the ban itself had increased irregular migration and the risks associated with it. Nepal has subsequently moved toward a more nuanced approach, focusing on skills development, mandatory pre-departure orientation, and bilateral agreements with destination countries, rather than blanket prohibitions.

Nepal's Social Security Fund, established in 2017, provides formal sector workers with medical insurance, maternity benefits, disability coverage, old age pensions, and dependents' benefits. However, coverage of migrant workers, who are predominantly in the informal sector, remains very limited. Civil society organizations in Nepal have advocated for the extension of social security coverage to migrant workers and their families, and for the integration of migration considerations into the national social protection strategy.

6.5 India: Emigration Governance Reforms and Welfare Funds

India, the world's largest origin country for international migrants with over 18 million nationals abroad, has developed a migration governance framework that, while different in scale and complexity from Bangladesh's, offers relevant comparative insights. The Emigration Act 2021 (replacing the 1983 Act) modernizes India's emigration management, establishing the Bureau of Emigration and several committees to oversee emigration governance, protect emigrants, and facilitate reintegration.

Key state-level initiatives in India provide models for sub-national approaches to migrant welfare. The Kerala Non-Resident Keralites' Welfare Board operates a welfare fund that provides pension, medical benefits, and educational assistance to overseas workers and their families. Several Indian states have established overseas workers' welfare schemes, return and rehabilitation programs, and skills-training initiatives. India's experience highlights the importance of sub-national policy innovation and the potential for state or district-level programs to complement national frameworks.

India's approach to female migration governance has also evolved through a pattern of restrictions and liberalization similar to Bangladesh's. India historically imposed age-based restrictions on women migrating for domestic work, requiring women under 30 to obtain special clearance. These restrictions have been criticized by women's rights organizations as paternalistic and counterproductive. More recently, India has moved toward a regulatory approach that emphasizes skills development, mandatory pre-departure orientation, and the deployment of community welfare attachés in major destination countries to provide on-ground support to female domestic workers.

The Indian experience also offers insights into the intersection of internal and international migration. India's massive internal migration flows; estimated at over 100 million people; create patterns of care deficit and family separation that parallel those associated with international migration. The Indian government's experience with programmes addressing the needs of internal migrant families, including portable social protection (One Nation One Ration Card), migrant worker

registration systems, and urban support services, provides lessons that are relevant to Bangladesh's dual challenge of managing both internal and international migration.

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), which guarantees 100 days of wage employment per year to rural households, has been studied for its effects on migration patterns. Research suggests that MGNREGA reduces distress migration by providing alternative livelihood options in origin communities, while also supporting families of migrants who remain in rural areas. Bangladesh does not have a comparable rural employment guarantee scheme, but the concept of providing guaranteed employment or income support in high-migration areas, thereby reducing the push factors that drive women into poorly protected overseas employment, merits consideration within the NSPS 2026+ framework.

6.5.1 The Kerala Model: Sub-National Innovation in Migrant Welfare

The Indian state of Kerala, which has one of the highest rates of international migration in South Asia, has developed a particularly comprehensive sub-national approach to migrant welfare that offers detailed lessons for Bangladesh. The Non-Resident Keralites' Welfare Board (Norka-Roots), established in 1996 and restructured in 2002, serves as a dedicated institutional mechanism for protecting the interests of overseas Keralites and facilitating their reintegration upon return.

Norka-Roots provides a range of services, including pre-departure registration and information, emergency assistance for distressed migrants, repatriation support, skills training and certification, entrepreneurship development for returned migrants, educational support for migrants' children, housing and livelihood assistance, and grievance redress. The institution operates through district-level offices across Kerala, ensuring accessibility for migrant families in rural areas.

The Kerala model's key innovation lies in its integration of migration welfare with broader state development planning. Migration is recognized as a cross-cutting issue in Kerala's state development plans, with dedicated budget allocations and programme interventions across multiple sectors, including education, health, housing, and social welfare. This integrated approach contrasts with the siloed treatment of migration in many other jurisdictions and provides a model for how Bangladesh might integrate migration considerations into its national and district-level development planning.

Kerala's experience also highlights the importance of diaspora engagement in migration governance. Keralite migrant associations abroad play an active role in policy advocacy, welfare service delivery, and community support, both in destination countries and in Kerala itself. Bangladesh's diaspora organizations, while less institutionalized than their Keralite counterparts,

represent an underutilized resource for migration governance and social protection. Engaging Bangladeshi migrant associations in destination countries as partners in policy formulation, welfare service delivery, and monitoring of working conditions could significantly enhance the effectiveness of Bangladesh's migration governance framework.

6.6 Vietnam: Managed Migration and Skills Development

Vietnam's approach to labour migration emphasizes managed migration through government-approved channels, skills development, and the upgrading of migrant worker qualifications. The Vietnamese government has focused on increasing the proportion of skilled and semi-skilled workers among its migrant workforce, reducing dependence on low-wage domestic work, and negotiating better terms in bilateral agreements with destination countries.

Vietnam's experience is particularly relevant for Bangladesh, given the similarities in socio-economic context and the shared challenge of transitioning from low-skill to higher-skill migration. Vietnamese migrant families, particularly in patrilineal northern Vietnam, have adapted care arrangements in distinctive ways, with a strong role for paternal grandparents and extended family networks. The CHAMPSEA study found that care arrangements in Vietnamese migrant families were heavily influenced by patrilineal family structures, with paternal grandmothers serving as primary carers in a large proportion of cases.

6.7 Other Relevant Country Experiences

6.7.1 Thailand: Destination Country Perspectives

Thailand offers a dual perspective as both a significant migrant-sending and migrant-receiving country. As a receiving country for migrants from Myanmar, Cambodia, and Laos, including large numbers of women in domestic work, manufacturing, and agriculture, Thailand's experience with integrating migrant workers into its social protection system provides lessons for GCC and other destination countries where Bangladeshi women work. Thailand has extended healthcare coverage to registered migrant workers through its migrant health insurance scheme, which charges an annual premium and provides access to public health services.

As a sending country, Thailand's experience with the well-being of children left behind by migrant parents is well-documented through the CHAMPSEA study and other research. Thai children of migrant fathers were found to be more prone to emotional and conduct disorders, while children of migrant mothers experienced disruptions in care routines and educational engagement. Thailand's community-based childcare and early childhood development programs, supported by local

government and international partners, offer models for community-level interventions that Bangladesh could adapt.

6.7.2 Jordan: A Destination Country Model for Worker Protection

Jordan has emerged as a relatively progressive destination country in terms of labour protections for migrant workers, including domestic workers. Jordan's unified standard contract for domestic workers, introduced in 2003 and subsequently revised, establishes minimum conditions for employment, including a standard working day, weekly rest day, paid annual leave, and clear termination procedures. Jordan also regulates recruitment agencies and requires employer liability insurance for domestic workers.

While enforcement of these protections remains imperfect, Jordan's approach offers a model for bilateral engagement between Bangladesh and destination countries. The inclusion of Jordan-specific provisions in Bangladesh's bilateral labour agreements, combined with active monitoring by Bangladeshi diplomatic missions, can help translate formal protections into practical improvements in working conditions for female migrants.

6.7.3 Moldova and Central Asian Experiences

The experience of Moldova and Central Asian countries (Tajikistan, Uzbekistan, Kyrgyzstan) with female migration to Russia and other CIS countries provides additional comparative insights from a non-Asian context. These countries share with Bangladesh several common features: heavy dependence on remittances, a predominantly low-skill migration profile, significant female migration in domestic and care work, and limited social protection coverage for migrants and their families.

Moldova's experience is particularly instructive because the country has developed comprehensive policies to address the social costs of migration on left-behind families, including children. The Moldovan government, with support from UNICEF and other partners, has implemented community-based support programs for children of migrants, school-based identification and referral systems, foster care arrangements for children left without adequate care, and financial assistance for households affected by migration. While the scale and context differ from Bangladesh, the institutional approaches and programmatic models offer relevant lessons.

Tajikistan's experience with the establishment of a national agency for labour migration, combined with bilateral social security agreements with Russia, demonstrates the potential for formalizing migration governance and extending social protection across borders. The Central Asian experience underscores the importance of diaspora engagement in policy formulation, the role of bilateral agreements in protecting migrant workers' social security entitlements, and the need for

reintegration support that addresses the full range of economic, social, and psychological needs of returned migrants.

6.8 Comparative Table: Social Protection for Female Migrants in Selected Countries

Table 7: Comparative Overview of Social Protection for Female Migrants in Selected Asian Countries

Feature	Philippines	Sri Lanka	Indonesia	Nepal	Bangladesh
Dedicated Migrant Welfare Agency	OWWA / DMW	SLBFE / OWWF	BP2MI	DOFE	BMET / WEWB
Mandatory Pre-departure Training	Yes (comprehensive)	Yes (limited)	Yes	Yes (basic)	Yes (limited)
Welfare Fund for Migrants	OWWA Fund	OWWF	BPJS for migrants	Limited	Wage Earners Fund
Insurance/Social Security Coverage	Comprehensive	Insurance scheme	SJSN extension	Limited	Limited
Family Support Programs	OWWA family prog.	FBR-linked	Village-level	Minimal	Minimal
Reintegration Support	NRCO programs	R&R Policy 2015	BP2MI programs	Limited	Very limited
Gender-specific Protections	Strong legal base	FBR (controversial)	Moderate	Restrictive bans	Weak
Migration in SP Strategy	Partial integration	Partial	SJSN extension	Limited	Not integrated
Portability of Benefits	Advancing	Limited	Under reform	No	No

Source: Author's compilation from ILO, IOM, national policy documents, and academic literature.

6.9 Key Lessons from Comparative Analysis

Several cross-cutting lessons emerge from this comparative analysis that are directly applicable to Bangladesh's policy reform process:

First, comprehensive institutional frameworks matter. Countries with dedicated migrant welfare agencies, such as the Philippines' OWWA and Department of Migrant Workers, are better positioned to provide systematic protection and support to migrant workers and their families than those relying on fragmented institutional arrangements. Bangladesh's BMET, while performing important functions, lacks the mandate, resources, and institutional capacity to serve as a comprehensive migrant welfare agency.

Second, protection and facilitation must be balanced. The Sri Lankan and Nepalese experiences with blanket migration bans demonstrate that restrictive approaches tend to push migration underground, increasing risks for the very workers they aim to protect. Effective governance combines facilitation of safe, regular migration with robust protection mechanisms at all stages of the migration cycle.

Third, social protection must be portable and accessible. Migrant workers and their families face unique challenges in accessing social protection benefits, including the portability of contributions and entitlements across borders, coverage gaps during periods of overseas employment, and the exclusion of informal-sector and domestic workers from standard social insurance schemes. The Indonesian experience with extending SJSN coverage to migrant workers and the Philippine OWWA model offer practical approaches to addressing these challenges.

Fourth, care support for families left behind requires dedicated attention. While most countries recognize the care deficit created by migration, few have developed systematic programs to address it. Community-based childcare, psychosocial support services, school-based programs for children of migrants, and respite care for elderly caregivers represent important unmet needs across the region. Bangladesh can draw on emerging practices from Indonesia's village-level programs and the Philippines' OWWA family programs in developing its own approach.

Fifth, gender-responsive governance goes beyond restrictions. Gender-responsive migration governance requires not just protecting women from exploitation but also ensuring that women have equal access to migration opportunities, skills development, decent work, and social protection. This includes challenging the gender norms that assign sole care responsibility to women and developing policies that promote shared responsibility for care between men and women, families and the state, and origin and destination countries.

Chapter 7: Gaps and Challenges in Bangladesh's Policy Framework

7.1 Social Protection Gaps for Migrant Workers and Families

The analysis presented in preceding chapters reveals multiple, interconnected gaps in Bangladesh's social protection coverage for migrant workers and their families. These gaps exist at the intersection of migration governance and social protection policy, reflecting the siloed nature of institutional mandates and the historical evolution of both policy domains in relative isolation from each other.

Table 6: Social Protection Coverage Gaps for Migrant Workers and Families

Gap Area	Current Status	Impact
Portability of social protection	No mechanism for cross-border benefit portability	Workers lose accrued benefits; families face coverage gaps
Care support for left-behind families	No dedicated program or policy	Elderly carers are overburdened; children's well-being is compromised
Psychosocial support for returned migrants	Minimal; mostly NGO-provided	Trauma untreated; reintegration failures; repeat vulnerability
Gender-specific migration protections	Weak enforcement; limited scope	Women migrants face exploitation with inadequate recourse
Inclusion of migrants in NSSS	Not systematically integrated	Migration-related vulnerabilities are not addressed in the lifecycle approach
Data and evidence on care impacts	Fragmented; no regular survey	Policy decisions lack evidence-base on care dynamics
Financial literacy and remittance management	Limited programs	Suboptimal use of remittances: household financial vulnerability
Pre-departure skills training for women	Basic; mostly domestic work focused	Women trapped in low-skill, high-vulnerability occupations

Source: Author's analysis based on policy review and literature synthesis.

7.2 Governance and Institutional Coordination Challenges

The institutional landscape for migration and social protection in Bangladesh is fragmented across multiple ministries and agencies with overlapping mandates and limited coordination. The Ministry of Expatriates' Welfare and Overseas Employment (MoEWOE) oversees migration management through BMET, while the Ministry of Social Welfare (MoSW) administers social safety net programmes. The Cabinet Division and GED coordinate the NSSS implementation, while the Ministry of Women and Children Affairs (MoWCA) has responsibility for gender-related policy. The Ministry of Labor and Employment (MoLE) handles domestic labour market issues. This fragmentation

creates gaps, duplications, and coordination failures that undermine the coherence and effectiveness of policy responses.

The CMC for Social Protection provides a coordination mechanism at the strategic level, but its focus has historically been on the consolidation and reform of domestic social safety net programmes rather than on the intersection with migration. Similarly, MoEWOE's engagement with social protection policy has been limited, and there is no formal institutional mechanism for ensuring that migration considerations are systematically incorporated into social protection planning and programming.

7.3 Legal and Regulatory Challenges

The Overseas Employment and Migrants Act 2013, while representing an improvement over previous legislation, has significant limitations in addressing the needs of female migrants and their families. The Act does not include specific provisions on care responsibilities, does not mandate systematic family support services, and has limited enforcement mechanisms for cases of exploitation or abuse in destination countries. The recruitment industry regulation, while formally established, is weakened by the prevalence of informal intermediaries (dalals) who operate outside the regulatory framework and who disproportionately facilitate the migration of women into high-risk occupations.

At the international level, Bangladesh has ratified several relevant conventions, including the UN International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families (ICRMW). However, none of the major destination countries in the GCC region has ratified this convention, limiting its practical impact. The ILO Domestic Workers Convention (C189), which establishes standards for the protection of domestic workers, has not been ratified by most destination countries for Bangladeshi female migrants, further constraining the legal framework for protection.

7.4 Data and Evidence Gaps

Robust policymaking requires reliable data, yet significant gaps exist in the evidence base on female migration and care dynamics in Bangladesh. BMET registration data capture only a portion of total migration flows, particularly for women, many of whom migrate through irregular channels. Remittance data from Bangladesh Bank are not disaggregated by the gender of the sender, making it impossible to assess the specific economic contributions and financial vulnerabilities of female migrants. The Labour Force Survey 2024 provides important labour market data but does not include migration-specific modules that would capture the intersection of migration, care, and employment.

There is no regular, nationally representative survey of migrant households that captures data on care arrangements, children's well-being, elderly caregivers' situation, remittance utilization patterns, and migration-related social protection needs. The absence of such data means that policy interventions are designed on the basis of fragmented evidence, small-scale studies, and extrapolation from other countries' experiences rather than on a comprehensive understanding of the Bangladeshi context.

7.5 Cultural and Social Barriers

Deeply embedded cultural norms and social attitudes constitute perhaps the most fundamental and most difficult to address barrier to gender-responsive migration and social protection policy. The prevailing norm that defines women's primary identity and social worth in terms of their care roles makes female migration inherently transgressive, generating social stigma that affects both migrants and their families. This stigma operates both as a barrier to women's exercise of their right to mobility and employment and as a barrier to the development of supportive services and programs that acknowledge and address the realities of female migration.

The social construction of care as exclusively women's responsibility also means that policy interventions aimed at redistributing care more equitably, including encouraging men's participation in caregiving, face deep-seated resistance. Transforming these norms requires long-term, multi-sectoral strategies that go beyond the mandate of any single ministry or programme, including investments in education, media campaigns, community-level engagement, and the modelling of alternative gender arrangements by public institutions.

7.6 Fiscal and Budgetary Constraints

Bangladesh's social protection expenditure, while increasing in absolute terms, remains modest as a share of GDP. The NSSS reform process has advocated for increasing social protection spending from approximately 2.5 per cent of GDP toward international benchmarks. However, competing fiscal priorities—including infrastructure development, education, health, and defence—constrain the budgetary space available for social protection expansion. The integration of migration-sensitive provisions into the NSPS 2026+ must be designed within these fiscal realities, prioritizing cost-effective interventions that leverage existing institutional infrastructure and delivery mechanisms.

Several financing strategies can help address fiscal constraints. First, the Wage Earners' Welfare Fund, financed by levies on migrant workers, could be expanded and restructured to support a broader range of services, including care support for families left behind. Second, a dedicated

percentage of remittance inflows potentially channelled through a migration development fund could be earmarked for migration-related social protection services. Third, bilateral agreements with destination countries could include provisions for employer contributions to migrant welfare funds, following the model of some GCC country agreements with Sri Lanka. Fourth, public-private partnerships and corporate social responsibility initiatives could be mobilized to support community-based care services in high-migration areas.

7.7 Monitoring, Accountability, and Grievance Redress

The effectiveness of any policy framework depends critically on the quality of monitoring, accountability, and grievance redress mechanisms. In Bangladesh's migration governance system, these mechanisms remain weak at multiple levels. Workers who experience exploitation or abuse abroad face significant barriers to seeking redress, including language barriers, confiscation of identity documents, fear of retaliation by employers, lack of access to legal assistance, and limited consular support from Bangladeshi diplomatic missions.

At the domestic level, the complaint mechanisms available to returned migrants and their families are fragmented and often ineffective. The BMET complaint system, while formally established, is under-resourced and slow to process cases. NGO-provided legal assistance fills some gaps but cannot substitute for a functioning government grievance redress system. The NSSS's Grievance Redress System (GRS), developed as part of the reform process, provides a model that could be adapted for migration-specific complaints.

Strengthening monitoring and accountability requires investment in labour attaché capacity in key destination countries, digital complaint-filing mechanisms accessible to migrants abroad, systematic tracking of complaint resolution outcomes, periodic audit and evaluation of recruitment agencies, independent monitoring of working conditions through collaboration with destination-country labour inspectorates, and parliamentary oversight of migration governance through regular reporting and review.

7.8 The Intersection of Migration, Care, and Urbanization

An important but often overlooked dimension of the migration-care nexus in Bangladesh is its intersection with internal migration and urbanization. Many prospective international migrants first experience internal migration, moving from rural areas to Dhaka or other urban centres for garment industry employment or informal-sector work, before embarking on international migration. Women's participation in the ready-made garment (RMG) sector, which employs approximately 4

million workers (predominantly women), has created a pool of experienced female workers who may subsequently seek higher-paying employment abroad.

The BBS Labour Force Survey 2024 revealed a significant decline in female workforce participation, with the number of women workers falling from 2.53 crore in 2023 to 2.37 crore in 2024, marking the first decrease since 2010. This decline, combined with limited urban employment opportunities for women beyond the garment sector, may create additional push factors for international migration. At the same time, the urbanization of care arrangements, including the erosion of extended family networks in urban settings, means that urban migrant women may face different and potentially more severe care deficits when they migrate abroad compared to their rural counterparts, who can draw on joint family arrangements.

The NSPS 2026+ must account for the urban dimension of migration and care, including the specific vulnerabilities of urban migrant women and their families, the limited availability of extended family care arrangements in urban settings, and the need for formal care services (childcare, eldercare) that substitute for the informal care networks available in rural areas. The Family Card pilot's inclusion of urban slum areas provides an opportunity to test migration-sensitive urban social protection approaches.

Chapter 8: Policy Recommendations

Based on the evidence and analysis presented in this paper, the following recommendations are organized around five strategic pillars that collectively address the intersection of female migration, household care, and social protection in Bangladesh.

8.1 Strategic Pillar I: Strengthening Gender-Responsive Migration Governance

8.1.1 Reform the Institutional Framework

Establish a dedicated Women's Migration Division within MoEWOE/BMET with a clear mandate for gender-responsive migration governance, including pre-departure preparation, deployment monitoring, protection in destination countries, and reintegration support. This division should have adequate staffing, budgetary resources, and inter-ministerial coordination authority. Consider the Philippine model of a full Department of Migrant Workers as a long-term institutional goal, while pursuing incremental strengthening in the near term.

The Women's Migration Division should be staffed with professionals having expertise in gender analysis, social protection, labour rights, and psychosocial support. It should maintain a dedicated helpline and digital complaint mechanism for female migrants and their families, accessible from both Bangladesh and major destination countries. The Division should coordinate closely with the Ministry of Women and Children Affairs (MoWCA) to ensure policy coherence between gender equality objectives and migration governance. Performance indicators for the Division should include the number of female migrants receiving pre-departure services, the response time for distress complaints, the rate of successful complaint resolution, and the proportion of returned female migrants accessing reintegration services.

8.1.2 Enhance Pre-Departure Preparation

Overhaul the pre-departure orientation programme for female migrants to include comprehensive skills training (beyond domestic work), language training in Arabic and other destination-country languages, digital literacy and financial literacy modules, awareness of legal rights and complaint mechanisms, and psychosocial preparation for family separation. Develop a 'Family Preparedness Plan' as a mandatory but non-restrictive component of the pre-departure process—unlike Sri Lanka's FBR, this plan should be facilitative rather than gatekeeping, helping families develop care arrangements and access support services without restricting women's right to migrate.

The Family Preparedness Plan should be developed collaboratively between the prospective migrant, her family members, and a trained social worker or community facilitator. It should identify

the primary and backup caregivers for children and dependents, document the family's access to healthcare, education, and social protection services, establish a communication plan between the migrant and her family, identify potential risks and mitigation strategies, and provide information on available support services. The plan should be voluntary and facilitative in nature—its purpose is to strengthen family preparedness, not to create bureaucratic barriers to women's migration. Completion of the plan should trigger automatic enrolment of the migrant's family in relevant social protection programmes.

Pre-departure training should be extended in duration from the current brief orientation to a minimum of 21 days for first-time female migrants, following the model of the Philippines' Comprehensive Pre-Departure Education Program (CPDEP). The training curriculum should be standardized but adapted to specific destination countries and occupational categories. Training should be delivered by certified trainers with experience in migration, gender, and labour rights, and should incorporate testimonials and guidance from returned female migrants who can share practical insights and strategies.

8.1.3 Strengthen Bilateral and Multilateral Engagement

Negotiate gender-responsive provisions in all bilateral labour agreements (BLAs) with destination countries, including minimum wage floors for domestic workers, mandatory rest days, access to communication and complaint mechanisms, provisions for contract substitution prevention, and social insurance portability arrangements. Advocate at multilateral forums (ILO, IOM, GCC regional bodies) for the extension of labour law protections to domestic workers and the reform of the kafala system in destination countries.

Bangladesh should prioritize the negotiation of model employment contracts for domestic workers that include provisions on maximum working hours, rest periods, paid leave, wage payment modalities, termination procedures, and access to healthcare. These contracts should be mandatory for all recruitment through official channels and should be provided to workers in both English/Arabic and Bengali. The government should invest in strengthening the capacity of labour attachés at Bangladeshi diplomatic missions in key destination countries, ensuring that each mission has staff specifically trained in women's labour rights, domestic worker protection, and psychosocial first aid.

At the multilateral level, Bangladesh should actively participate in the Colombo Process, the Abu Dhabi Dialogue, and other regional consultative processes on migration, advocating for the inclusion of gender-responsive provisions in all outcomes. Bangladesh should also explore the possibility of negotiating bilateral social security agreements with major destination countries,

starting with those GCC states (such as Saudi Arabia and the UAE) that host the largest numbers of Bangladeshi workers. These agreements should address the portability of pension contributions, access to healthcare, and coverage for work-related injuries and diseases.

8.1.4 Combat Irregular Migration and Trafficking

Strengthen the regulation and monitoring of recruitment agencies and intermediaries (dalals), with particular attention to those recruiting female workers. Establish a digital platform for transparent recruitment, linking workers directly with verified employers through government-to-government channels. Enhance the enforcement of anti-trafficking legislation and provide specialized support services for trafficking survivors.

The digital recruitment platform should allow prospective migrants to verify the legitimacy of recruitment offers, compare costs across licensed agencies, access information about destination countries and employers, and file complaints about fraudulent recruitment practices. The platform should be accessible through smartphone applications and USSD-based services to reach women with limited smartphone access. Recruitment agencies found to be charging excessive fees, providing false information, or facilitating exploitation should face swift and decisive regulatory action, including license revocation, criminal prosecution, and public blacklisting.

Anti-trafficking interventions should be integrated into the broader migration governance framework, with a focus on prevention through information, protection through victim identification and support, prosecution of traffickers and exploitative employers, and partnership with destination country authorities and civil society organizations. Specialized shelters and support services for female trafficking survivors should be established in major migration-sending districts, providing trauma-informed care, legal assistance, livelihood support, and family reunification services.

8.2 Strategic Pillar II: Integrating Migration into the NSPS 2026+

8.2.1 Add a Migration Dimension to the Lifecycle Framework

Integrate migration as a cross-cutting dimension within the lifecycle framework of the NSPS 2026+. At each lifecycle stage, identify the specific vulnerabilities and needs arising from migration and ensure that corresponding programmes and services are designed to reach migrant households. For the mother-and-child stage, this includes prenatal and postnatal care for pregnant women in migrant households, early childhood development services for children of migrants, and nutritional support. For the youth stage, this includes education access, psychosocial support, and prevention of child labour in migrant households. For the working-age stage, this includes pre-departure social

protection, portable benefits, and reintegration support. For the elderly stage, this includes respite care for grandparents serving as primary caregivers in migrant households.

The integration of migration into the lifecycle framework requires more than adding a migration chapter to the strategy document. It requires systematic analysis of how migration affects each lifecycle programme, the development of migration-sensitive targeting criteria, the training of frontline social protection workers to identify and respond to migration-related vulnerabilities, and the inclusion of migration-specific indicators in the monitoring and evaluation framework. Each lifecycle programme should include a migration impact assessment as part of its design process, ensuring that programme rules, eligibility criteria, and delivery mechanisms do not inadvertently exclude migrant households.

For example, the Maternity Allowance programme, which currently provides cash transfers to pregnant and lactating women, should be assessed for its accessibility to women in migrant households. If the migrant woman is abroad, can the allowance be accessed by the caregiver looking after her children? If the migrant woman returns during pregnancy, can she access the programme without lengthy re-registration processes? Similarly, the Old Age Allowance programme should consider whether elderly caregivers in migrant households, who bear extraordinary care burdens, should receive supplementary support in recognition of their care contributions.

8.2.2 Use the Family Card as a Migration-Sensitive Delivery Platform

Leverage the Family Card infrastructure to deliver targeted benefits to migrant households, including supplementary care allowances for families with a member working abroad, educational stipends for children of migrants, health insurance coverage linked to migration status, and emergency assistance for families of distressed migrants. The Family Card's household-based approach and digital registry system make it well-suited for tracking and reaching migrant families.

The Family Card system should be linked to BMET's migrant registration database so that when a household member registers for overseas employment, the family is automatically flagged in the social protection registry as a migrant household. This flagging should trigger a needs assessment to determine what additional social protection services the family requires, automatic enrolment in relevant programmes (such as educational stipends for school-age children), notification to local government and community-based service providers, and periodic follow-up to monitor family wellbeing during the migration period.

The Family Card pilot's inclusion of urban slum areas and diverse geographic locations provides an opportunity to test these migration-sensitive features in different contexts. The pilot

should include a migration module that tracks the number of migrant households registered, the types and levels of benefits received, the utilization of care support services, and the outcomes for children and dependents in migrant households compared to non-migrant households. These data will be invaluable for scaling up the approach nationally.

8.2.3 Establish a Migrants' Social Insurance Scheme

Develop a dedicated social insurance scheme for migrant workers, modelled on the Sri Lankan OWWF and Philippine OWWA, that provides insurance coverage for death, disability, and health emergencies abroad, pension contributions that are portable and accumulate during periods of overseas employment, maternity and childcare benefits for migrant mothers and their families, educational scholarships for migrants' children, and emergency repatriation and legal assistance. The scheme should be financed through a combination of worker contributions, employer levies, government allocations, and a dedicated percentage of remittance inflows.

The design of the Migrants' Social Insurance Scheme should address several critical challenges. First, the scheme must be affordable for low-wage migrant workers, with contribution rates set at levels that do not discourage registration or incentivize irregular migration. A tiered contribution structure, with lower rates for domestic workers and higher rates for skilled workers, could balance accessibility with financial sustainability. Second, the scheme must be accessible, with registration and contribution payment mechanisms that work for workers in remote destination countries with limited banking access. Mobile payment systems, agent banking, and employer-mediated contribution collection should be explored.

Third, the scheme must be portable, allowing workers to accumulate benefits across multiple migration episodes and to access benefits regardless of their current location. This requires robust information management systems and, ideally, bilateral social security agreements with destination countries that enable the portability of contributions. Fourth, the scheme must include a family component, extending coverage to the migrant's dependents for healthcare, education, and emergency assistance. This family component is essential for ensuring that the social costs of migration is borne disproportionately by women and children and are addressed within the social insurance framework.

8.3 Strategic Pillar III: Establishing Care-Support Infrastructure

8.3.1 Develop Community-Based Care Services in Migrant-Sending Areas

Invest in the development of community-based care services in districts and sub-districts with high migration prevalence, including early childhood care and education centres that provide affordable, quality childcare for children of migrants, after-school programs offering educational support, recreational activities, and psychosocial services, home-based care and support services for elderly caregivers and dependent elderly persons, and disability support services accessible to persons with disabilities in migrant households. These services can be delivered through partnerships with local government institutions, NGOs (such as BRAC, which already provides extensive community-based services), and community organizations.

The design of community-based care services should be guided by several principles. First, services should be integrated into existing community structures rather than creating parallel systems. Union Parishad social service delivery points, community clinics, and primary schools provide natural platforms for delivering migration-sensitive care services. Second, services should be flexible and responsive to the specific care needs of migrant households, which vary depending on the age and needs of dependents, the duration of migration, the availability of substitute caregivers, and the level of remittance support. Third, services should be culturally appropriate, respecting local norms and practices while promoting more equitable care arrangements.

A phased implementation approach is recommended, beginning with pilot programs in five to ten high-migration upazilas in districts such as Cumilla, Chattogram, Brahmanbaria, and Tangail. The pilot phase should include rigorous monitoring and evaluation to assess service uptake, quality, cost-effectiveness, and impact on children's and caregivers' wellbeing. Successful models should then be scaled up progressively to additional migration-sending areas, with adaptation to local contexts as needed.

Financing for community-based care services can be drawn from multiple sources, including government budget allocations through the NSPS 2026+ implementation framework, the Wage Earners' Welfare Fund, development partner support, and community co-financing arrangements. The Village Court and Union Digital Centre infrastructure, already established in many rural areas, could be leveraged for service delivery and information dissemination. Community health workers trained under the Ministry of Health's community clinic program could be equipped with additional skills and tools to identify and respond to the care needs of migrant households.

8.3.2 Support for Left-Behind Caregivers

Develop targeted programs for the elderly grandmothers and other family members who serve as primary caregivers in female-migrant households, including health check-ups and geriatric care services, respite care arrangements to prevent caregiver burnout, caregiver skills training and parenting support, financial support or care allowances that recognize the economic value of care work, and support groups and community networks for caregivers. These programs should be designed in consultation with affected caregivers and should be sensitive to the cultural context of care provision in Bangladesh.

A 'Caregiver Recognition and Support Programme' could be established as a component of the NSPS 2026+, providing a monthly care allowance to primary caregivers in migrant households who are caring for children under the age of five or for dependents with disabilities. The allowance would serve a dual purpose: recognizing the economic value of care work that is currently invisible and uncompensated, and providing financial resources that can be used to meet the care needs of dependents (nutritious food, healthcare, educational materials). The programme could be administered through the Family Card system, with eligibility verified through linkage to the BMET migration database.

Support groups for caregivers in migrant households can be organized at the ward or Union Parishad level, facilitated by trained community facilitators or social workers. These groups provide a space for sharing experiences, peer support, practical advice on childcare and eldercare, information about available services, and emotional solidarity. Evidence from the Philippines and Moldova suggests that caregiver support groups can significantly reduce isolation, improve caregiving practices, and enhance the wellbeing of both caregivers and the children in their care.

8.3.3 Promote Men's Engagement in Care Work

Launch community-level programs and media campaigns that promote men's engagement in care work, challenge restrictive masculinity norms, and normalize fathers' caregiving roles. Provide practical parenting skills training for left-behind fathers, including nutrition, hygiene, child development, and emotional support. Engage religious leaders, community elders, and local government representatives as champions for more equitable care arrangements.

Men's engagement programs should be designed with sensitivity to cultural context, avoiding approaches that are perceived as confrontational or judgmental. Positive framing—emphasizing the benefits of active fatherhood for children's development, family cohesion, and men's own wellbeing—is more effective than deficit-based messaging that highlights men's inadequacies as caregivers.

Successful models from other South Asian countries, including India's MenCare campaign and Nepal's positive masculinity programs, can be adapted for the Bangladeshi context.

Schools and educational institutions can serve as entry points for engaging fathers in their children's lives. Parent-teacher meetings, school events, and take-home educational activities can be designed to specifically invite and involve fathers and male caregivers. Teachers can be trained to identify children in migrant households who may be experiencing distress and to connect their families with support services. The Ministry of Primary and Mass Education's existing school management committee structures provide a platform for integrating these approaches into the education system.

8.4 Strategic Pillar IV: Enhancing Post-Return Reintegration

Establish comprehensive reintegration services for returned female migrants, including psychosocial counselling and mental health support for trauma survivors, skills recognition and certification programs that validate skills acquired abroad, livelihood support and entrepreneurship training, peer-support networks of returned female migrants, and legal assistance for wage claims, abuse complaints, and other grievances. Develop a Return and Reintegration Policy for Bangladesh, drawing on Sri Lanka's 2015 policy and the Philippines' NRCO model, that provides a systematic framework for supporting returned migrants' economic and social reintegration.

The reintegration framework should address the full spectrum of needs that returned female migrants face. Economic reintegration requires livelihood support that goes beyond one-time grants or loans; it should include sustained mentoring, business development services, market linkages, and access to productive assets. Social reintegration requires addressing the stigma and discrimination that returned female migrants often face in their communities, through awareness campaigns, community dialogue, and the engagement of local leaders as advocates for returnees' dignity and rights.

Psychological reintegration is perhaps the most urgent and most neglected dimension. Returned female migrants who have experienced exploitation, abuse, or trauma require access to specialized mental health services, including trained counsellors, psychiatric care when needed, and long-term psychosocial support. The Ministry of Health should develop a 'Migrant Mental Health Protocol' that guides healthcare providers in identifying and responding to the mental health needs of returned migrants, including screening for post-traumatic stress disorder, depression, and anxiety. Community-based mental health services, supported by trained paraprofessionals and peer counsellors, can extend the reach of specialized services in rural areas.

The establishment of 'Migrant Resource Centres' at the upazila level in high-migration areas could serve as one-stop service points for returned migrants and migrant families, providing information on reintegration services, referrals to healthcare and mental health providers, legal assistance, financial planning and debt management support, skills certification and employment linkages, and connection to peer-support networks. These centres could be co-located with existing government service points to minimize costs and maximize accessibility.

8.5 Strategic Pillar V: Building Knowledge Systems and Monitoring Capacity

Establish a regular, nationally representative survey on migration and care dynamics, conducted every three to five years, that captures comprehensive data on household care arrangements in migrant and non-migrant households, children's wellbeing outcomes (educational, health, psychosocial), elderly caregivers' situation, remittance utilization and financial inclusion, migration costs and debt, experiences of exploitation and abuse, access to social protection and services, and gender-differentiated impacts of migration.

The migration and care survey should be designed as a complement to existing national surveys, using compatible sampling frames and questionnaire modules to enable cross-tabulation and longitudinal analysis. The BBS, in collaboration with BMET and research institutions such as RMMRU, should take the lead in designing and conducting the survey, with technical support from international organizations (IOM, ILO, UNICEF) that have experience with similar surveys in other countries. The CHAMPSEA study methodology, which combined quantitative household surveys with qualitative in-depth interviews, offers a robust model for multi-method data collection.

Integrate migration-specific modules into existing national surveys (Labour Force Survey, Household Income and Expenditure Survey, MICS) to enable regular monitoring without the cost of a standalone survey. The Labour Force Survey should include questions on household members' current migration status, the remittance income received, and the impact of migration on labour force participation of remaining household members. The HIES should capture migration-related income and expenditure flows. The MICS should include modules on the wellbeing of children in migrant and non-migrant households, enabling regular monitoring of child development outcomes.

Develop a migration-sensitive monitoring and evaluation framework for the NSPS 2026+, including indicators on migrant household coverage, benefit adequacy, and care-related outcomes. Key indicators should include the proportion of migrant households registered in the social protection Single Registry, the coverage rate of migrant households by major lifecycle programmes, the adequacy of benefits for migrant households compared to non-migrant households, the proportion of children

in migrant households enrolled in early childhood development services, the proportion of elderly caregivers in migrant households receiving support services, the number of migrant workers registered in the Migrants' Social Insurance Scheme, the proportion of returned migrants accessing reintegration services, and the incidence of exploitation and abuse reported by returned migrants.

In addition to quantitative monitoring, qualitative research should be commissioned regularly to capture the lived experiences of migrant women, their families, and their caregivers. These qualitative insights are essential for understanding the mechanisms through which migration affects household dynamics, for identifying emerging challenges and opportunities, and for informing the iterative refinement of policy and programmatic responses. Academic institutions, civil society organizations, and think tanks should be engaged as partners in this research agenda, fostering a community of practice on migration, care, and social protection.

8.6 Implementation Roadmap and Quick Wins

Given the complexity and scope of the recommendations presented above, a phased implementation approach is essential. The following sequence is recommended, organized into quick wins (achievable within 12 months), medium-term priorities (2–3 years), and long-term objectives (3–5 years).

Quick wins should include the integration of migration-specific questions into the next round of the Labour Force Survey and HIES; the issuance of a policy directive from the Cabinet Division mandating the inclusion of migration considerations in the NSPS 2026 and beyond formulation process; the establishment of a Migration and Social Protection Working Group within the CMC to coordinate cross-ministerial efforts; the expansion of pre-departure orientation for female migrants from the current brief program to a minimum of 14 days; and the launch of a pilot Family Preparedness Plan in five high-migration upazilas.

Medium-term priorities should include the establishment of the Women's Migration Division within MoEWOE; the design and launch of the Migrants' Social Insurance Scheme; the piloting of community-based care services in ten high-migration upazilas; the negotiation of gender-responsive bilateral labour agreements with Saudi Arabia and the UAE; the linkage of BMET's migration database with the social protection Single Registry; and the development and launch of the first national Migration and Care Dynamics Survey.

Long-term objectives should include the national scale-up of community-based care services; the full integration of migration considerations into the NSPS 2026 and beyond lifecycle framework; the establishment of Migrant Resource Centres in all high-migration districts; the achievement of

gender parity in access to skilled migration opportunities; and the transformation of gender norms around care work through sustained community engagement and media campaigns.

Table 8: Key Policy Recommendations Matrix

Strategic Pillar	Key Recommendation	Lead Agency	Timeline
I. Migration Governance	Establish Women's Migration Division in MoEWOE	MoEWOE/BMET	Short-term
I. Migration Governance	Overhaul pre-departure orientation for women	BMET	Short-term
I. Migration Governance	Negotiate gender-responsive BLAs	MoEWOE/MoFA	Medium-term
II. NSPS Integration	Add migration dimension to lifecycle framework	GED/CMC	Short-term
II. NSPS Integration	Adapt Family Card for migrant households	Cabinet Division	Medium-term
II. NSPS Integration	Establish Migrants' Social Insurance Scheme	MoEWOE/MoF	Medium-term
III. Care Support	Develop community care services in migrant areas	LGD/MoSW	Medium-term
III. Care Support	Support programs for elderly caregivers	MoSW/MoH	Medium-term
III. Care Support	Promote men's engagement in care work	MoWCA/MoSW	Long-term
IV. Reintegration	Establish comprehensive reintegration services	MoEWOE	Short-term
IV. Reintegration	Develop Return and Reintegration Policy	MoEWOE/GED	Medium-term
V. Knowledge Systems	Launch regular migration and care survey	BBS/BMET	Medium-term
V. Knowledge Systems	Integrate migration modules into national surveys	BBS	Short-term

Source: Author's recommendations. Short-term: 1–2 years; Medium-term: 3–5 years; Long-term: 5+ years.

Chapter 9: Conclusion

This diagnostic research paper has examined the complex nexus of female labour migration, household care dynamics, and social protection in Bangladesh. The evidence presented reveals that female migration, while numerically smaller than male migration, generates disproportionately significant impacts on the organization of care within households, the well-being of children and elderly dependents, gender relations, and the capacity of social protection systems to address migration-related vulnerabilities.

The analysis demonstrates that Bangladesh's social protection and migration governance frameworks have evolved significantly over the past decade, with the NSSS providing a robust strategic foundation for reform. However, significant gaps remain in the integration of migration considerations into social protection policy, the provision of care support for families left behind, the protection of female migrants at all stages of the migration cycle, and the evidence base required for informed policymaking.

Comparative evidence from the Philippines, Sri Lanka, Indonesia, Nepal, India, Vietnam, and other countries offers both cautionary lessons, particularly regarding the counterproductive effects of blanket migration restrictions, and constructive models for dedicated migrant welfare institutions, social insurance mechanisms, community-based care support, and reintegration programs. Bangladesh can draw on these experiences while adapting interventions to its own institutional, cultural, and fiscal context.

The formulation of the NSPS 2026 and beyond presents an unprecedented opportunity to integrate migration-sensitive and gender-responsive provisions into Bangladesh's social protection architecture. The recommendations presented in this paper are organized around the five strategic pillars of governance reform, NSPS integration, care-support infrastructure, reintegration enhancement, and knowledge systems, and are designed to be actionable, evidence-based, and responsive to the realities of Bangladeshi women migrants and their families.

9.1 Summary of Key Findings

The research has generated several key findings that should inform the NSPS 2026+ formulation process. First, female labour migration from Bangladesh, while declining in absolute numbers since 2017, remains a significant social and economic phenomenon affecting hundreds of thousands of households. The decline itself is partly a consequence of inadequate protection, suggesting that improved governance could revitalize safe, regulated female migration that benefits both migrants and their families.

Second, the household care impacts of female migration are profound and systemic. When women migrate, care responsibilities are redistributed predominantly to other women, like grandmothers, aunts, older daughters, rather than to men or to public institutions. This redistribution occurs without formal support, creates care deficits that compromise children's and dependents' wellbeing, and reinforces rather than transforms gender inequities in care work. The absence of state or community-based care services to fill the gap left by migrant mothers represents a critical failure of the social protection system.

Third, the social costs of female migration, including children's psychosocial distress, elderly caregivers' physical and emotional burden, marital instability, and the trauma experienced by abused migrants, are substantial but largely invisible in policy frameworks. These costs are disproportionately borne by women and children, making them a gender equality issue that demands dedicated policy attention.

Fourth, Bangladesh's existing social protection and migration governance frameworks, while significantly strengthened through the NSSS reform process, do not adequately address the specific needs arising from the intersection of female migration, care, and social protection. The NSSS's lifecycle framework provides a strong conceptual foundation for integration, but migration has not been systematically incorporated as a cross-cutting dimension.

Fifth, international experience demonstrates that effective responses require a combination of institutional reform, legislative and regulatory strengthening, social insurance mechanisms, community-based service delivery, and sustained engagement with cultural norms around gender and care. No single intervention is sufficient; a comprehensive, multi-pillar approach is needed.

9.2 The Imperative for Action

The policy window created by the NSPS 2026 and beyond formulation process is time-bound and must not be missed. The Government of Bangladesh, supported by development partners and civil society, has an opportunity to position itself as a regional leader in gender-responsive, migration-sensitive social protection; an area where no country in South Asia has yet developed a fully comprehensive approach. The political commitment demonstrated through the NSSS reform process, the institutional infrastructure built through the SSPS Programme, the digital governance innovations emerging through the Family Card pilot and Single Registry, and the growing evidence base on migration and care dynamics all create a favourable environment for transformative policy action.

The fiscal costs of the recommended interventions, while not trivial, are manageable within Bangladesh's current and projected budgetary framework. The restructuring and expansion of the

Wage Earners' Welfare Fund, the mobilization of employer contributions through bilateral agreements, the leveraging of existing delivery infrastructure (community clinics, Union Parishads, the Family Card system), and the phased implementation approach all serve to contain costs while maximizing impact. Moreover, the long-term economic returns from investing in the well-being of migrants' children, supporting productive reintegration of returned migrants, and enabling safe migration for women far exceed the upfront costs.

Failure to act will perpetuate a system in which the economic benefits of migration and remittances, foreign exchange, and poverty reduction are captured at the macroeconomic level, while the social costs of care deficits, children's suffering, women's exploitation, and caregivers' burnout are externalized to the most vulnerable members of society. This is neither equitable nor sustainable. The NSPS 2026+ must address this imbalance.

9.3 The Path Forward

Realizing these recommendations will require political commitment at the highest levels, sustained inter-ministerial coordination, adequate fiscal allocation, active engagement of civil society and the private sector, and, most importantly, the meaningful participation of migrant women and their families in policy formulation and oversight. The goal is not merely to add migration provisions to the social protection system, but to transform that system so that it recognizes, values, and supports the care work that sustains both migration and social reproduction, and that it does so in a way that advances gender equality, protects human rights, and contributes to the inclusive development that Bangladesh aspires to achieve.

The Central Management Committee for Social Protection, the General Economics Division of the Planning Commission, and the Ministry of Expatriates' Welfare and Overseas Employment should jointly convene a high-level consultation to review the findings and recommendations of this paper and to develop a concrete action plan for integrating migration-sensitive provisions into the NSPS 2026+. This consultation should include representatives of migrant workers' organizations, women's rights groups, academic researchers, and development partners, ensuring that the voices of those most directly affected by these policies are heard in the formulation process.

The stories of Bangladeshi women who migrate in hope and return in despair, the silent burden carried by grandmothers raising their grandchildren, the emotional toll on children growing up without their mothers, and the structural inequities that make women's care work invisible to policy, and these are not merely research findings but moral imperatives that demand a policy response commensurate with their urgency and scale. Bangladesh has the institutional capacity, the

policy framework, and the international support to respond. What is needed now is the political will to act and the sustained commitment to translate evidence into equitable, effective, and transformative social protection.

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Annexes

Annex A: Glossary of Key Terms

Care Economy: The sector of economic activity related to the provision of care services, including both paid care work (healthcare, childcare, elder care) and unpaid care work performed within households.

Care Diamond: A conceptual framework identifying four institutional sectors responsible for care provision: state, market, family, and community.

Care Chain: The series of personal links between people across the globe based on the paid or unpaid work of caring, whereby care workers in destination countries have their own care needs met by other carers in their countries of origin.

Familism/Familistic: A social pattern in which the family assumes a central role in social provision and welfare, with limited contributions from state, market, or community institutions.

Kafala System: The sponsorship system governing the employment of migrant workers in most Gulf Cooperation Council (GCC) countries, tying a worker's legal residency to a specific employer.

Lifecycle Approach: A social protection framework that organizes interventions around different life stages (childhood, youth, working age, old age) and the risks associated with each stage.

Remittances: Money or goods transferred by migrants to their families and communities in their countries of origin.

Social Protection Floor: A nationally defined set of basic social security guarantees that ensure access to essential health care and basic income security throughout the life cycle.

Transnational Family: A family unit whose members are dispersed across international borders but maintain functional relationships and a sense of collective welfare.

Annex B: Methodology Note

This diagnostic research paper employs a desk-based mixed-methods approach. The quantitative analysis draws on secondary data from the BMET overseas employment statistics (2010–2024), Bangladesh Bank remittance data (FY2019–FY2025), BBS Labour Force Survey 2024, BBS Population and Housing Census 2022, UN DESA International Migrant Stock 2024, and the IOM Bangladesh Migration Snapshot Report 2024. The qualitative analysis synthesizes findings from peer-reviewed academic journals, policy reports from ILO, IOM, UN Women, UNDP, and World Bank, government policy documents and strategy papers, programme evaluations and impact assessments, grey literature from civil society organizations, and media reports and investigative journalism.

The comparative analysis covers the Philippines, Sri Lanka, Indonesia, Nepal, India, and Vietnam as primary cases, with supplementary references to other countries where relevant. Case selection was based on the following criteria: significance as a labour-exporting country, prevalence of female migration, existence of social protection mechanisms relevant to migrants, and availability of documented evidence. All sources were accessed between January and March 2026. Citations follow the Harvard referencing system.

Annex C: Key International Frameworks and Conventions

The following international instruments are relevant to the protection of female migrant workers and the social protection of migrant families:

UN ICRMW (1990): International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families. Ratified by Bangladesh in 2011.

ILO C189 (2011): Domestic Workers Convention, establishing standards for decent work for domestic workers. Not ratified by most GCC destination countries.

ILO R202 (2012): Social Protection Floors Recommendation, calling for nationally defined social protection floors accessible to all.

CEDAW (1979): Convention on the Elimination of All Forms of Discrimination Against Women. Ratified by Bangladesh with reservations.

SDG Target 10.7: Facilitate orderly, safe, regular and responsible migration and mobility of people.

SDG Target 1.3: Implement nationally appropriate social protection systems and measures for all.

GCM (2018): Global Compact for Safe, Orderly and Regular Migration. Objective 22 calls for mechanisms for portability of social security entitlements.

Annex D: Statistical Appendix

Additional statistical data supporting the analysis in this paper:

Table A1: Return Migrants by Country of Return, 2023

Country	Percentage of Return Migrants
Saudi Arabia	45–50%
UAE	12–15%
Malaysia	8–10%
Oman	5–7%
Kuwait	4–6%
Others	15–20%

Source: BBS (2024a); IOM Bangladesh Migration Snapshot Report 2024.

Table A2: Female Migrant Worker Deaths Abroad, 2021–2025

Year	Bodies Repatriated	Deaths by Suicide
2021	49	9
2022	109	34
2023	101	20
2024	95	15
2025 (to July)	58	6

Source: Wage Earners' Welfare Board, cited in Bonik Barta (September 2025).

Annex E: Stakeholder Mapping for NSPS 2026+ Migration Integration

Stakeholder	Role	Priority Actions
Cabinet Division / CMC	Strategic oversight	Mandate migration integration in NSPS 2026 and beyond
GED, Planning Commission	Technical secretariat	Develop a migration-sensitive lifecycle framework
MoEWOE / BMET	Migration governance	Strengthen gender-responsive governance
MoSW	Social safety nets	Extend programs to migrant families
MoWCA	Gender policy	Mainstream gender in migration policy
BBS / SID	Data and statistics	Integrate migration modules in surveys
UNDP / ILO / IOM	Development partners	Technical assistance and financing
BRAC / NGOs	Service delivery	Community-based care and reintegration
Migrant associations	Voice and advocacy	Participate in policy formulation

Annex F: Detailed Country Case Studies

F.1 The Philippines: Institutional Architecture for Migrant Protection

The Philippines' migration governance framework represents the most comprehensive system among Asian labour-exporting countries and warrants detailed examination. The institutional architecture has evolved over four decades, beginning with the establishment of the Philippine Overseas Employment Administration (POEA) and the Overseas Workers Welfare Administration (OWWA) in the 1980s, and culminating in the creation of the Department of Migrant Workers (DMW) as a full cabinet-level department in 2021 under Republic Act 11641.

The DMW consolidates the functions previously distributed among POEA, OWWA, and the Office of the Undersecretary for Migrant Workers of the Department of Foreign Affairs. It serves as the primary policy-making, coordinating, and administrative entity for the protection and promotion of the welfare of overseas Filipino workers and their families. The DMW's mandate encompasses the full migration cycle: pre-employment (regulation of recruitment, skills training, pre-departure orientation), on-site (monitoring of working conditions, provision of legal and welfare assistance, labour attaché services), and post-employment (reintegration support, financial literacy, livelihood development).

OWWA, now operating under the DMW, administers a welfare fund financed by a mandatory contribution of USD 25 per contract from overseas Filipino workers or their employers. The fund provides a comprehensive package of benefits including life insurance, disability benefits, repatriation assistance, burial and death benefits for members who die while overseas, education and training benefits (scholarships for members and their dependents, language training, skills upgrading), pre-departure loans and livelihood loans for returning members, social services (counselling, welfare assistance, legal services), and family welfare programs (education, healthcare, and community organizing for families left behind).

The Philippine model's key strength lies in its institutional coherence: a single department with clear authority over all aspects of migration governance, supported by a dedicated welfare fund with reliable financing, professional staff with specialized expertise, and strong coordination with the Department of Foreign Affairs through labour attachés posted in all major destination countries. This institutional coherence enables a systematic, lifecycle approach to migrant protection that is largely absent in Bangladesh's current institutional arrangement.

However, the Philippine model also has limitations that Bangladesh should be aware of. Despite the comprehensive legal and institutional framework, enforcement remains challenging,

particularly in GCC countries where domestic workers are excluded from labour law protections. The OWWA membership contribution, while modest, creates a financial barrier for the poorest workers. The model's focus on facilitating continued labour export has been criticized for failing to address the structural conditions that drive Filipino workers to seek employment abroad, and for prioritizing remittance flows over worker welfare. The care needs of families left behind, while recognized in OWWA's family welfare programs, have received relatively less programmatic attention and resource allocation compared to the protection of migrants themselves.

F.2 Sri Lanka: Lessons from the Family Background Report Policy

Sri Lanka's Family Background Report (FBR) policy, implemented between 2013 and its subsequent relaxation, provides a detailed case study of the tensions between protecting children's welfare and respecting women's right to mobility. The FBR policy was introduced against a background of growing concern about the impact of maternal migration on children's well-being, fuelled by media reports of child abuse, neglect, and deaths in households where mothers were working abroad. The policy required women with children under five seeking to work abroad as domestic workers to obtain a report from a Development Officer certifying that satisfactory care arrangements existed for their children.

The implementation of the FBR policy revealed multiple problems. First, the policy was gender-discriminatory: it applied only to women, not to men migrating for work, implicitly reinforcing the norm that childcare is exclusively women's responsibility. Second, the policy was occupation-specific: it initially targeted only domestic workers, not other categories of female migrants, suggesting that the restriction was class-based as well as gender-based. Third, enforcement was inconsistent: some Development Officers applied the policy strictly, effectively blocking women's migration, while others were lenient or corrupt, issuing reports without genuine verification of care arrangements.

Fourth, and most significantly, the policy diverted women into irregular migration channels. Official statistics showed a decline in female worker migration through formal channels following the FBR's implementation (Weeraratne, 2016), but anecdotal evidence and research suggested that many women continued to migrate through unofficial channels—traveling on tourist visas, using convoluted routes through third countries, or bribing officials—where they faced even greater risks and had no access to the limited protections available through the formal migration system.

The Sri Lankan experience offers several important lessons for Bangladesh. First, migration restrictions that target women specifically are discriminatory and counterproductive: they push migration underground without reducing it. Second, concerns about children's welfare in migrant households are legitimate and must be addressed, but through supportive interventions (community-based care services, family preparation programs, financial support for caregivers) rather than restrictive measures. Third, care responsibilities should be recognized as a shared societal responsibility, not solely an individual woman's obligation. Fourth, any policy that affects women's migration should be developed with the meaningful participation of women migrants and their representative organizations.

F.3 Indonesia: Village-Level Support for Migrant Families

Indonesia's approach to supporting migrant families at the village level provides a model that is particularly relevant for Bangladesh, given the similarities in local governance structures. Indonesia's Village Law (2014) established the Village Fund (Dana Desa), which provides direct fiscal transfers to village governments for local development and community welfare. In some migration-sending areas, village governments have used Dana Desa resources to support community-based services for migrant families, including early childhood education, community health services, and social support programs.

The Indonesian Migrant Workers Protection Law (2017) mandates that local governments at the village, district, and provincial levels share responsibility for migrant worker protection. Village heads are required to verify employment documents, maintain records of migrating residents, and monitor the welfare of families left behind. Some villages have established migrant worker information desks, peer-support groups for families of migrants, and community childcare cooperatives that provide affordable care services.

Indonesia's Desaku Menanti (My Village Awaits) program, operated by the Ministry of Social Affairs, specifically targets villages with high return migration, providing housing, livelihood support, and community development services. While the program's primary focus is on return and reintegration, its village-based approach demonstrates how migration-sensitive services can be delivered through existing local government structures.

For Bangladesh, the Indonesian village-level model suggests that Union Parishads—the lowest tier of local government—could serve as effective delivery platforms for migration-sensitive social protection services. The Union Digital Centre infrastructure, already established in many Union Parishads, could be expanded to include migration information services, complaint-filing mechanisms, and referral to support programs. The allocation of a dedicated budget line for migrant family support within Union Parishad development plans could institutionalize this approach.

Annex G: Proposed Monitoring Framework for Migration-Sensitive Social Protection

The following monitoring framework is proposed for tracking the implementation and outcomes of migration-sensitive social protection interventions under the NSPS 2026+:

Outcome Area	Indicator	Data Source	Frequency
Coverage	% of migrant households registered in Single Registry	Single Registry MIS	Annual
Coverage	% of migrant households receiving at least one SP benefit	Programme records	Annual
Coverage	Number of female migrants registered in Social Insurance	BMET/Insurance records	Quarterly
Care Support	Number of community care centres operational in migration areas	LGD records	Annual
Care Support	% of children of migrants enrolled in ECD services	Programme records	Annual
Care Support	Number of elderly caregivers receiving care allowance	SP programme data	Quarterly
Protection	Number of female migrants completing enhanced pre-departure training	BMET records	Quarterly
Protection	Number of complaints filed and resolved through digital platform	BMET/MoEWOE	Quarterly
Protection	Number of BLAs with gender-responsive provisions	MoEWOE records	Annual
Reintegration	Number of returned migrants accessing reintegration services	MoEWOE/MRC records	Quarterly
Reintegration	% of returned migrants accessing mental health support	MoH/MRC records	Annual
Wellbeing	Educational outcomes of children in migrant vs non-migrant households	BBS surveys	3-5 years
Wellbeing	Nutritional status of children in migrant households	MICS/BDHS	3-5 years
Wellbeing	Mental health indicators for returned female migrants	MoH surveys	3-5 years
Financial	SP spending on migration-related programmes as % of total SP budget	Budget documents	Annual
Financial	Migrants Social Insurance Fund balance and coverage	Fund records	Annual

Source: Author's proposed framework. ECD = Early Childhood Development; SP = Social Protection; BLA = Bilateral Labour Agreement; MRC = Migrant Resource Centre.

Annex H: Cost Estimation Framework

While detailed costing of the recommended interventions is beyond the scope of this diagnostic paper, the following framework provides indicative cost categories and potential financing sources for the major recommendations:

Intervention	Estimated Annual Cost (BDT Crore)	Potential Financing Sources
Women's Migration Division (staffing, operations)	15–25	Government budget, development partners
Enhanced pre-departure training (21-day program)	20–30	WEWB, trainee fees, employer contributions
Community care centres (10 pilot upazilas)	10–15	NSPS budget, WEWB, donor support
Caregiver Recognition Programme (care allowance)	50–100	NSPS budget, WEWB restructuring
Migrants' Social Insurance Scheme (setup)	25–40	Worker contributions, employer levies, govt seed capital
Migrant Resource Centres (10 districts)	8–12	WEWB, MoEWOE budget, NGO partnership
Migration and Care Survey (national)	5–8	BBS budget, development partners
Digital recruitment platform	10–15	MoEWOE, ICT Division, development partners
Mental health services expansion	10–20	MoH budget, WEWB, development partners

Source: Author's indicative estimates based on comparable programme costs. Actual costs would require detailed feasibility assessment.

The total indicative annual cost of the recommended interventions, if fully implemented, would range from approximately BDT 153–265 crore (USD 13–23 million). This represents a modest investment relative to Bangladesh's total social protection budget of approximately BDT 64,000–80,000 crore and the USD 30+ billion in annual remittance inflows that the migration system generates. The phased implementation approach would allow costs to be distributed over 3–5 years, with quick-win interventions requiring minimal additional resources in the short term.

Annex I: Key Informant Interview Guide (Proposed)

The following interview guide is proposed for future qualitative research to complement the desk-based analysis presented in this paper. The guide is designed for semi-structured interviews with key stakeholder groups:

For Returned Female Migrants: Topics to cover include: migration history and motivation; recruitment process and costs; working conditions and employment experience; communication with family during migration; experiences of abuse, exploitation, or support; remittance practices and financial management; health and mental health impacts; reintegration experience; access to social protection services; and recommendations for improving protection and support.

For Left-Behind Family Members (Spouses, Grandparents, Children): Topics to cover include: care arrangements before and after migration; changes in household roles and responsibilities; challenges faced in providing care; impact on children's education, health, and behaviour; financial management of remittances; access to support services; relationship with the migrant during absence; and suggestions for improvements in support systems.

For Policy Makers and Programme Managers: Topics to cover include: current policy framework and its adequacy; institutional capacity and coordination challenges; data and evidence gaps; priority areas for reform; feasibility of recommended interventions; fiscal and political constraints; and international best practices and their applicability to Bangladesh.

For Community Leaders and Service Providers: Topics to cover include: community-level impacts of female migration; existing informal support mechanisms; capacity for service delivery; challenges in reaching migrant families; attitudes and norms around female migration and care; and recommendations for community-based interventions.

Annex J: Timeline of Key Policy Developments in Bangladesh's Migration and Social Protection

Year	Event/Policy Development	Significance
1976	Establishment of BMET	Institutional foundation for migration governance
1981	Ban on semi-skilled/unskilled female migration	First gender-specific migration restriction
1990	Ratification of CEDAW (with reservations)	International commitment to gender equality
2001	Partial lifting of ban on female migration	Opening of official channels for women workers
2011	Ratification of ICRMW	Commitment to migrant workers' rights
2013	Overseas Employment and Migrants Act	Comprehensive migration legislation
2015	National Social Security Strategy (NSSS) adopted	Lifecycle-based social protection framework
2016	NSSS Action Plan Phase I (2016–2021) launched	Operational roadmap for NSSS implementation
2017	Highest recorded female migration (121,925)	Peak year for female labour migration
2020	COVID-19 pandemic disrupts migration	Sharp decline to 21,934 female migrants
2021	NSSS Action Plan Phase II (2021–2026) launched	Continuation of reform process
2022	Population and Housing Census 2022	Comprehensive migration-related data
2024	Labour Force Survey 2024	Evidence on declining female workforce participation
2024	IOM Bangladesh Migration Snapshot 2024	Comprehensive migration data and analysis
2025	Final review of NSSS and Action Plan Phase II	Assessment for NSPS 2026+ formulation
2025–26	NSPS 2026+ formulation process	Window for migration-care integration
2026	Family Card pilot programme	Testing household-based SP delivery

Source: Compiled from government documents, BMET records, and development partner publications.

Annex K: Illustrative Case Narratives from Existing Research

The following case narratives, drawn from published research, illustrate the lived experiences of female migrants and their families. They are included to provide qualitative context for the quantitative and analytical findings presented in the main text. All names have been changed in the original sources to protect anonymity.

Case 1: The Burden on Elderly Caregivers (Indonesia). Kusuma, a 65-year-old widowed grandmother in East Java, has been caring for her two teenage grandsons since they were young children. Their mother has been working as a domestic worker in Saudi Arabia for over a decade, returning home briefly between contracts. Despite the father living in the same household, Kusuma bears the primary responsibility for all housework, cooking, and daily supervision. She reported chronic fatigue and frustration with the boys' refusal to help with household chores. Her own health has deteriorated, but she has limited access to healthcare services in her rural village. The remittances sent by her daughter help pay for the boys' education and food, but Kusuma receives no financial compensation for her caregiving role. She expressed a deep sense of obligation to continue caring for her grandsons but acknowledged that the physical demands are increasingly beyond her capacity (Yeoh and Lam, 2020).

Case 2: The Returned Migrant's Trauma (Bangladesh). Sharmin Sultana, a 22-year-old woman from a rural area in Bangladesh, migrated to Saudi Arabia hoping to earn money to support her family. She returned to Bangladesh in October 2024 after experiencing severe workplace abuse that left her with psychological trauma. Upon arrival at Hazrat Shahjalal International Airport, she was visibly distressed and unable to communicate coherently. A private organization helped her return to her family, but even after months at home, she exhibited symptoms of post-traumatic stress, including leaving home without telling anyone and behaving erratically with family members. She is now receiving psychiatric treatment, but her family has limited resources to support her long-term recovery. Her case is representative of many returned female migrants whose experiences abroad have left lasting psychological scars (Bonik Barta, 2025).

Case 3: The Left-Behind Father's Struggle (Philippines). In the Philippines, research by Hoang and Yeoh (2016) documented the experiences of left-behind fathers in migrant-mother households. One Filipino father, whose wife worked as a domestic helper in Hong Kong, described the challenge of taking on caregiving responsibilities for which he had no preparation. While he managed the children's school schedules and basic supervision, he relied heavily on his mother and sister for cooking, laundry, and emotional care of the children. He described feelings of shame at his inability to fulfill the breadwinner role and discomfort with tasks he considered 'women's work.' Over time, he reframed his caregiving as a form of contribution to the family, but acknowledged that the children missed their

mother's presence deeply and that his relationship with his wife had become strained by the prolonged separation.

Case 4: Children's Resilience and Reworking (Southeast Asia). The CHAMPSEA study documented diverse responses from children of migrant parents across Southeast Asia. In one Filipino household, a 10-year-old girl whose mother worked in Dubai had assumed significant domestic responsibilities, including cooking meals for her younger siblings and managing the household budget from remittances. While she reported feeling burdened by these responsibilities, she also expressed pride in her ability to manage and described her situation as a way of 'repaying' her mother's sacrifice. She maintained regular communication with her mother through video calls and described these calls as the most important part of her week. Despite her resilience, her school performance had declined, and she acknowledged feeling lonely and anxious about her mother's safety abroad (Yeoh and Lam, 2015).

These case narratives illustrate the complex, multi-dimensional impacts of female migration on families. They reveal that the consequences of migration are experienced differently by different family members; that economic benefits coexist with significant social and psychological costs; that gender norms powerfully shape how care responsibilities are redistributed; that children are active agents who develop coping strategies rather than passive victims; and that the current support systems—both formal and informal—are inadequate to address the needs that arise. These lived realities should remain at the centre of policy formulation as Bangladesh develops its NSPS 2026+ and strengthens its migration governance framework.

Annex L: Research Agenda for Future Studies

This diagnostic paper has identified numerous areas where the evidence base is thin or absent. The following research agenda is proposed to guide future studies that can deepen understanding of the migration–care–social protection nexus in Bangladesh:

1. National Migration and Care Dynamics Survey: A nationally representative, mixed-methods survey modelled on the CHAMPSEA study methodology, covering migrant and non-migrant households across all divisions, with modules on care arrangements, children's wellbeing (educational, health, psychosocial), elderly caregivers' situation, remittance utilization, and access to social protection. This survey should be designed as a longitudinal panel to track changes over time.

2. Cost of Migration Study with Gender Disaggregation: A detailed study of migration costs (financial, social, and emotional) borne by female migrants and their families, including recruitment fees, informal payments, opportunity costs of care reorganization, and the costs of exploitation and abuse. This study should compare costs across migration corridors, recruitment channels, and skill levels.

3. Mental Health Impact Assessment: A clinical study of the mental health status of returned female migrants, using standardized diagnostic instruments, to assess the prevalence of post-traumatic stress disorder, depression, anxiety, and other conditions, and to identify risk and protective factors. This study should also assess the mental health of children and caregivers in migrant households.

4. Social Protection Access and Adequacy Study: An assessment of the extent to which migrant households access existing social protection programmes (Old Age Allowance, Widow Allowance, Maternity Allowance, education stipends, etc.), the barriers to access, and the adequacy of benefits in addressing migration-related vulnerabilities. This study should inform the design of migration-sensitive targeting and delivery mechanisms.

5. Evaluation of Pre-Departure Orientation Programmes: A rigorous evaluation of the effectiveness of current pre-departure orientation programmes for female migrants, including knowledge retention, behavioural change, and impact on migration outcomes. The evaluation should compare different programme designs and durations to identify best practices.

6. Remittance Utilization and Financial Inclusion Study: A study of remittance utilization patterns in female-migrant households, with attention to gender dynamics of financial decision-making, the impact of financial literacy interventions, and the role of digital financial services in improving remittance management.

7. Comparative Study of Migration Bans and Restrictions: A systematic comparative analysis of the effects of migration bans and restrictions on female migration flows, irregular migration, and worker protection outcomes, drawing on the experiences of Bangladesh, Sri Lanka, Nepal, and other countries that have implemented such policies.

8. Community-Level Social Capital and Care Capacity Assessment: A study of the social capital and care capacity available in high-migration communities, identifying the informal and formal resources that families draw on when women migrate, and assessing the sustainability of these resources under conditions of sustained out-migration. This study should inform the design of community-based care interventions.

This research agenda, if systematically pursued, would provide the evidence base needed for informed, effective, and equitable policy-making at the intersection of migration, care, and social protection in Bangladesh. The General Economics Division, in collaboration with BBS, BMET, academic institutions, and development partners, should take the lead in prioritizing and commissioning this research program as an integral component of the NSPS 2026+ development process.

Annex M: International Framework Alignment Matrix

The following matrix maps the recommendations of this paper against relevant international frameworks and commitments, demonstrating how the proposed interventions align with Bangladesh's international obligations and the global development agenda:

Recommendation Area	SDG Alignment	GCM Objective	Other Frameworks
Gender-responsive migration governance	SDG 5.4, 8.8, 10.7	Obj. 5, 6, 7	CEDAW, ILO C189
Migration in the NSPS lifecycle framework	SDG 1.3, 10.4	Obj. 22	ILO R202, SPF
Migrants' Social Insurance	SDG 1.3, 3.8	Obj. 22	ICRMW Art. 27
Community care services	SDG 4.2, 5.4	Obj. 23	CRC, CRPD
Caregiver support	SDG 1.3, 5.4	Obj. 23	ILO C156
Men's engagement in care	SDG 5.4	Obj. 16	Beijing Platform
Pre-departure training	SDG 4.4, 8.8	Obj. 7, 14	ILO C181
Anti-trafficking measures	SDG 5.2, 8.7, 16.2	Obj. 10	Palermo Protocol
Reintegration services	SDG 8.5, 10.7	Obj. 21	GCM para 37
Migration data systems	SDG 17.18	Obj. 1	ICPD PoA
Bilateral agreements	SDG 10.7, 8.8	Obj. 5, 22	ICRMW Part VI
Mental health services	SDG 3.4, 3.8	Obj. 15	WHO Mental Health Action Plan

Source: Author's analysis. SDG = Sustainable Development Goal; GCM = Global Compact for Migration; SPF = Social Protection Floor; CRC = Convention on the Rights of the Child; CRPD = Convention on the Rights of Persons with Disabilities; ICPD PoA = International Conference on Population and Development Programme of Action.

The alignment of the paper's recommendations with multiple international frameworks underscores both the legitimacy and the urgency of the proposed interventions. Bangladesh, as a signatory to the SDGs, the GCM, CEDAW, ICRMW, and other relevant instruments, has committed to advancing the protection of migrant workers, promoting gender equality, and establishing social protection floors for all. The NSPS 2026+ represents the vehicle through which these commitments can be translated into concrete domestic policy and programmatic action.

The paper's recommendations are also aligned with the emerging global consensus on the importance of recognizing and valuing care work as a foundation of economic and social wellbeing. The ILO's 2018 report on 'Care Work and Care Jobs for the Future of Decent Work' called for the

recognition, reduction, and redistribution of unpaid care work, and for decent work for care workers. These 'three Rs' of care policy—recognize, reduce, redistribute—provide a complementary framework for organizing Bangladesh's response to the care challenges created by female migration.

Finally, the recommendations reflect the principles of the Global Compact for Safe, Orderly and Regular Migration (GCM), adopted in 2018, which Bangladesh championed as a leading advocate for the rights and welfare of migrant workers. GCM Objective 22, which calls on states to establish mechanisms for the portability of social security entitlements and earned benefits, is directly addressed by the proposed Migrants' Social Insurance Scheme. GCM Objective 23, which calls for strengthening cooperation and partnerships for safe, orderly and regular migration, provides the framework for Bangladesh's bilateral engagement with destination countries on gender-responsive protections. By implementing the recommendations of this paper, Bangladesh would demonstrate global leadership in translating GCM commitments into tangible policy action—a role consistent with its long-standing advocacy for the rights and dignity of migrant workers worldwide.