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POLICY BRIEF SERIES

Developmental Returns and Exploitation of Pakistan's Labour Migration to the Gulf

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1. Challenges in Pakistan's Labour Migration: Exploitation and Brain Drain

Labour migration has become an integral part of Pakistan's economy and society, especially migration to the Gulf Cooperation Council ('GCC') countries. In this policy brief, 'Pakistani migrant workers' refers primarily to workers registered for overseas employment through Pakistan's Bureau of Emigration and Overseas Employment, rather than the entire Pakistani diaspora abroad.

This distinction is important because official emigration statistics record workers registered for employment abroad and therefore do not necessarily capture all Pakistanis working overseas through other migration channels. According to the Government of Pakistan, approximately 14.38 million Pakistanis were registered for employment abroad between 1971 and June 2025, of whom 95.5 per cent went to GCC countries, the focus of this brief.[1] Pakistani workers continue to be present in these countries – including Saudi Arabia, the United Arab Emirates ('UAE'), Kuwait, Qatar, Oman and Bahrain – and they are a major source of remittances to Pakistan. Remittances rose from about USD 22.1 billion in 2019 to USD 31 billion in 2021 but then dropped to USD 29.8 billion in 2022 and to USD 26.3 billion in 2023.[2]

Remittances are a significant source of income for migrant families and of foreign exchange resources for Pakistan. They can enable families to afford food, housing, healthcare and education, and enhance family welfare. With Pakistan's external funding constraints and economic challenges, they play an even more crucial role.[3]

To enable formal remittance transfers, policies have also been introduced in Pakistan. The Foreign Exchange Remittance Card (FERC) was launched in 2001–2002 to promote the use of formal channels, and the Pakistan Remittance Initiative ('PRI') was introduced in 2009 to enhance remittance services and make transfers through the formal financial system easier.

However, the developmental benefit of migration is not captured by the volume of remittances. One of the key policy issues is whether these financial resources are being converted to productive investments, jobs, human-capital development, and sustainable economic growth. Current policies tend to focus on increasing remittances, with few efforts to develop efficient mechanisms for their productive utilization.[4]

There are clear indications that a significant share of remittances is consumed within the immediate household. According to the author's field survey,[5] around 50 per cent of remittance-receiving households reported remittance expenditure for non-productive ceremonial purposes, while only about 15 per cent reported remittance expenditure for investments. This is a result of factors such as insufficient investment opportunities, financial products, financial literacy, and bureaucracy procedures.

The issue then is not just that migrants' families spend remittances on consumption. Consumption can help to increase household welfare and boost local economic activity. The real problem is that Pakistan has yet to establish adequate institutional and financial structures to facilitate the potential of remittances for productive capital creation, businesses and jobs.

At the same time, the developmental potential of labour migration cannot be assessed solely from the perspective of remittance use in Pakistan. The earnings available for remittance are also shaped by labour-market conditions in destination countries. The International Labour Organization's ('ILO') evidence highlights wage-related abuses, including delayed or non-payment of wages, unequal remuneration, unfair recruitment practices, and other forms of exploitation affecting migrant workers in the Arab States. In the Pakistan–GCC migration corridor specifically, studies have documented excessive recruitment fees, contract substitution and cases in which Pakistani workers received lower wages than those originally promised. These practices represent more than individual employment disputes: they reduce the economic returns available to migrant workers and their families and can shift a disproportionate share of the value generated by migrant labour towards employers and receiving economies.[6]

The policy challenge is therefore two-sided. Pakistan must improve the recruitment, preparation and protection of its workers before and during migration, while GCC receiving countries must strengthen enforcement of wage protections, fair recruitment standards, and equal treatment. A migration-development framework that focuses only on increasing remittances or improving their use in Pakistan risks overlooking the conditions under which those earnings are generated in the first place.

Thus, improving the developmental benefits of migration requires not only stronger financial and investment institutions in Pakistan but also fair remuneration, effective wage protection, and equal treatment of migrant workers in GCC destination countries.[7] Financial literacy is especially relevant, as many remittance-receiving households are not aware of opportunities for savings, investment and microfinance.[8]

Social and human-capital effects also come into play in the context of migration. Migration can fund children's education and enhance the human capital of the household, but it can also lead to brain drain as skilled workers leave.[9] At the same time, the relationship between skilled migration and development is more complex than a simple brain drain narrative suggests. The migration of highly qualified Pakistani professionals, particularly doctors and other health workers, can represent a loss of scarce human capital

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1 Pakistan, Ministry of Information and Broadcasting, "Government of Pakistan Launches Landmark National Emigration and Welfare Policy 2026", Press Release, 23 July 2026.

2 International Organization for Migration, "Remittance Inflows to Pakistan: January 2019–February 2024", April 2024, p. 1.

3 Junaid Ahmed, Mazhar Mughal and Inmaculada Martínez-Zarzoso, "Sending Money Home: Transaction Cost and Remittances to Developing Countries", in *The World Economy*, 2021, vol. 44, no. 8, pp. 2433–2434.

4 Abid Qaiyum Suleri and Kevin Savage, *Remittances in Crises: A Case Study from Pakistan*, Sustainable Development Policy Institute, 2006, pp. 7–8.

5 Field survey on labour migration, remittances and sustainable development conducted in Pakistan, June–July 2024 ('Author's field survey in Pakistan') (on file with the author).

6 ILO, "COVID-19 Pandemic: Wage Protection of Migrant Workers in the Arab States", 15 June 2021, pp. 1–2.

7 *Ibid*.

8 Tufail Yousafzai, "The Economic Impact of International Remittances on Household Consumption and Investment in Pakistan", in *The Journal of Developing Areas*, 2015, vol. 49, no. 6, pp. 158–159.

9 Hein de Haas *et al*., "International Migration: Trends, Determinants, and Policy Effects", in *Population and Development Review*, 2019, vol. 45, no. 4, pp. 897–899.

for Pakistan, while simultaneously generating a 'brain gain' for destination countries that depend on internationally trained professionals to address domestic labour shortages.

This contrast is particularly evident across destination contexts: the United Kingdom has become substantially reliant on internationally trained doctors, while the UAE's health system has also depended heavily on expatriate medical professionals, including workers from South Asia. Norway presents a different policy and ethical context, where the recruitment of health professionals from countries facing their own workforce shortages has generated concerns about the distributive and ethical consequences of international recruitment.

Thus, the developmental effects of skilled migration depend not only on the individual gains received by migrants and their families, but also on the extent to which destination countries benefit from skills trained at the expense of already constrained health and professional systems in sending countries.[10] The increased burden of household responsibilities could fall on women following migration, while they may not be able to influence the savings or investment decisions.[11]

2. Remittances Matter, But Remittance Volume is Not the Same as Development

Remittances are one of the most significant sources of foreign exchange for Pakistan and a significant source of income for the migrant families. In 2020, the volume of remittances received by Pakistan was around USD 24 billion, or nearly 8 per cent of its GDP.[12] Remittance transfers enable families to pay for necessary items, such as food, education and healthcare, and remittance-financed consumption promotes jobs and economic activity in local communities.

Remittances, however, should not always be considered as a means of achieving long-term development simply based on their economic significance. Some remittances are invested in small and micro businesses or property, but low financial literacy and poor linkages to the formal financial sector limit their developmental impact.[13] Remittances are also subject to social and cultural norms which shape their use. Spending driven by these norms can enhance social standing and fulfil significant family responsibilities, but it can also divert funds away from education, enterprise and other productive activities.[14]

This is complicated by inadequate access to suitable financial services. There is limited knowledge among remittance-receiving families about savings mechanisms, investment opportunities and financial products.[15] A study in the Pakistani provinces of Sindh and Khyber Pakhtunkhwa ('KPK') also reveals poor knowledge about microfinance and investment programmes, which could play a role in helping small businesses grow.[16] At the institutional level, banks have not yet implemented, or been able to implement without restrictions, low-cost remittance-receiving accounts and accessible savings and investment products for remittance-receiving households. Such formal financial products are also not easy to adopt.[17]

The policy framework in Pakistan has also been more geared towards encouraging remittance flows than maximizing their developmental impact. The PRI is enhancing the ease of access to formal remittance services, yet greater ease of access is not enough to solve the issue of inefficient utilization.[18]

The policy objective then is not to dampen down the desire to consume that all households have, but to ensure that more of the income of migrants is saved and invested productively, and that new businesses are formed and jobs are created, with the intention of building human capital.

Pakistan therefore has a remittance-development gap: large volumes of remittances are earned from migrant labour, but financial, institutional and social constraints limit their potential role in economic transformation in the medium- to long-term.

3. Why Remittances Are Frequently Used for Consumption

3.1. Immediate Household Needs

The first reason is the real economic needs of many migrant families. One study shows that remittances are typically spent on food, shelter and education.[19] The author's field survey in Rawalpindi also revealed that a significant proportion of remittance earnings is spent on daily expenses of the household.[20] Therefore, it is not proper to consider all consumption expenditure as a waste of resources for policymakers. The policy dilemma occurs when there is no viable alternative to consumption for the household. If the investment avenue is not clear, financial products are not available and institutions are not trusted, then immediate spending is a reasonable option.

3.2. Lack of Attractive Investment Opportunities

A second reason is the lack of appealing local investment opportunities. Even where households are interested in investing in small businesses, in education, or in other productive activities, appropriate financial products may be unavailable or hard to access.[21] This is a very important policy distinction. The government cannot simply tell migrant families to invest their remittances; it must provide guidance on where and how to invest, how to assess risk, how to get financing, and how to protect the investment.

4. Inflation, Economic Insecurity and the Unequal Distribution of Migration Gains

Remittance use for development in Pakistan is constrained by inflation and economic insecurity. Although remittances increase household income, rising prices can erode their purchasing power and reduce the resources available for savings and productive investment. The author's field survey indicates that higher living costs can lead remittance-receiving households to devote a greater share of their income to basic needs, including food, housing and education, leaving fewer resources for investment.[22] Similarly, economic uncertainty and limited employment opportunities may encourage households to prioritize immediate consumption over longer-term investment.

These constraints are important for understanding why remittances do not automatically translate into productive development in Pakistan. However, focusing only on how remittances are used after they reach Pakistan risks overlooking a more fundamental question of distributional justice: whether migrant workers receive a fair share of the economic value generated by their labour in receiving countries. Evidence concerning Pakistani workers in the Gulf indicates that some migrants have faced excessive recruitment fees, contract substitution and the payment of wages lower than those originally promised.[23] ILO evidence also identifies delayed or non-payment of wages and the need for non-discriminatory remuneration and equal treatment of migrant workers as significant concerns in the Arab States.[24]

Such practices can reduce the income ultimately available to migrants and their families while transferring a greater share of the economic benefits of migrant labour to employers and receiving economies. The developmental question is therefore not simply whether Pakistan can use remittances more effectively, but also whether the economic gains generated by Pakistani labour migration are distributed fairly between workers, sending households, employers and receiving economies. Where migrant workers are underpaid or inadequately protected, the benefits accruing to receiving economies may be disproportionate to those accruing to the workers and sending countries whose labour generates that value.

5. Political Instability, Governance and Investor Confidence

The productive use of remittances is shaped not only by the financial choices of households but also by the political and institutional conditions under which investments occur. Political instability is also a factor that constrains

10 Devyani Gajjar, "International Recruitment in the NHS Workforce", Commons Library Research Brief No. 10568, 10 March 2026, p. 26.

11 Muhammad Mumtaz and Zachary Smith, "The Behavior of Household Finance on Demographic Characteristics in Pakistan", in *Economic Research-Ekonomska Istraživanja*, 2021, vol. 34, no. 1, pp. 1411–1412.

12 A. Shahzad, "Is the 'Unprecedented' Rise in Remittances Amid the COVID-19 Pandemic Really Unprecedented?", in *Pakistan Development Review*, 2021, vol. 60, no. 4, pp. 61–62.

13 Nimra Noor, Irem Batool and Hafiz Arshad, "Financial Literacy, Financial Self-Efficacy and Financial Account Ownership Behavior in Pakistan", in *Cogent Economics & Finance*, 2020, vol. 8, no. 1, pp. 1–2.

14 Nadia Bashir, "The Drivers and Impacts of Family Obligations and Overseas Remittances Practices: A Case Study of Pakistani-Origin Individuals in the UK", in *Social Policy and Society*, 2014, vol. 13, no. 2, pp. 181–183.

15 Yousafzai, 2015, pp. 159–160, see *supra* note 8.

16 Author's field survey in Pakistan, 2024, see *supra* note 5.

17 Maeenuddin *et al*., "Measuring the Financial Sustainability and its Influential Factors in Microfinance Sector of Pakistan", in *Sage Open*, 2024, vol. 14, no. 3, pp. 2–3.

18 Ahmed, Mughal and Martínez-Zarzoso, 2021, pp. 2433–2434, see *supra* note 3.

19 Junaid Ahmed, Mazhar Mughal and Inmaculada Martínez-Zarzoso, "Consumption Patterns of Pakistani Migrant Households", in *International Journal of Social Economics*, 2018, vol. 45, no. 7, p. 1104.

20 Author's field survey in Pakistan, 2024, see *supra* note 5.

21 Barış Alpaslan, "Economic Effects of Remittances on Migrants' Country of Origin", in Karima Kourtit *et al*. (eds.), *The Economic Geography of Cross-Border Migration*, Springer, 2021, pp. 458–459.

22 Author's field survey in Pakistan, 2024, see *supra* note 5.

23 G.M. Arif, *Recruitment of Pakistani Workers for Overseas Employment: Mechanisms, Exploitation and Vulnerabilities*, ILO, 2009, pp. 36–37.

24 *Ibid*.

domestic investment; because of instability and economic disruption, investor confidence can be affected and make households sceptical of investing their savings long-term.[25]

This is significant for migrant households, as remittances can represent savings accumulated over several years in the labour market abroad. Uncertainty in the domestic investment climate can make it difficult for families to commit necessary resources to investment, such as in business or property or other productive activities. One study reveals that some concerns associated with the property transactions – fraud and the lack of protection for overseas investors – are further obstacles to productive investment.[26]

6. The Problem of Short-Term Remittance Policy

Pakistan has taken several steps to enhance remittance inflows through the formal sector, yet the policy framework has been less effective in connecting these financial inflows to long-term productive uses. The lack of a strategic and systematic policy approach is identified as one of the key factors contributing to suboptimal outcomes for migrant households and the wider economy. Current policies have focused on the volume of remittances rather than on creating a longer-term policy for remittance income to be saved and invested in productive capital.[27]

The formal transfer mechanisms have improved, but the mechanisms for facilitating productive use once the funds are transferred to Pakistan have not kept pace. In particular, linkages remain inadequate between financial institutions, remittance-receiving households, and national development programmes that could channel remittances towards productive investment and other development priorities.[28] Already in 1987, Mark Boleat had observed that financial institutions had failed to incentivize recipient families to shift from the basic focus of meeting immediate needs to savings, domestic business and productive capital.[29]

This constraint is exacerbated by the lack of financial products that are specifically geared towards remittance-receiving households. Studies suggest that a lack of access to low-cost savings accounts, investment products, and microcredit facilities, as well as bureaucratic procedures and documentation requirements, can discourage households from using formal financial services.[30]

7. Social Expectations and Non-Productive Expenditure

Remittance use is not just shaped by economic wants, but also by social and cultural wants and expectations. Migrant families might feel the need to 'prove' their newfound success by getting married, attending funerals, participating in religious services, buying a house or car, and engaging in other forms of 'consumption'.[31]

The author's survey of the Pakistani province of Punjab revealed that about 50 per cent of the households receiving remittances spent the funds on non-productive ceremonial expenditure, and only about 15 per cent on investment. That means that a large portion of migrants' income is spent on current consumption, rather than in productive assets.[32]

The evidence thus indicates a need for a social, as well as economic, understanding of how remittances are used. When investment opportunities are available, attractive, accessible and reliable, and compatible with families' social and household responsibilities, families are more likely to invest productively.

8. Gender and the Management of Remittances

Migration of labour also alters the gender dynamics within households. When male members migrate, female members of the household may take on more responsibilities for household management and decision-making. This can enhance women's economic and social status. Studies note that migration can help women take care of family welfare and help enhance their access to education and healthcare.[33]

However, not all these changes are empowering. Women can be given extra roles without getting the same decision-making power. Cross-sectional data from Gujranwala and Sialkot shows that female members of the household do not have as much influence as their male counterparts on savings and investment decisions.[34] Women's exclusion from financial education, investment decisions and entrepreneurial opportunities deprives Pakistan of an important opportunity to maximize the developmental returns from remittances.

9. Financial Illiteracy as a Development Barrier

The financial literacy aspect of Pakistan's migration policy is key but siloed. There are limited opportunities to educate the many remittance-receiving households about savings instruments, investment opportunities, microfinance, SME financing, government programmes, insurance, bonds, and other formal investment procedures.

Studies indicate that families in Sindh and KPK were unaware of any microfinance options and investment schemes that could help them establish small businesses.[35] Similarly, Yousafzai (2015) highlights the role of financial literacy in enhancing the productive use of remittances.[36]

This ignorance can hinder families from using remittances to build productive assets and create a sustainable income. This means that remittances are spent mainly on consumption and not on long-term investments.

Financial literacy should be considered as a part of migration governance and not just a banking issue. Information and guidance on saving, investment, risk management, tax, entrepreneurship, and digital finance should be available for migrants and their families. Improving financial literacy may assist households in making decisions and enhance remittance contribution to sustainable economic development.

10. Institutional Fragmentation

Pakistan has several institutions dealing with migration, remittances and investment, including the PRI, the Pakistan Institute of Development Economics, and the Board of Investment. However, research identifies inadequate co-ordination and limited translation of research into effective policy as continuing institutional constraints.[37]

The Board of Investment is responsible for investment promotion, but administrative red tape and the absence of programmes specifically designed for remittance-receiving households reduce its effectiveness. The problem is therefore not necessarily the complete absence of institutions. It is the absence of a co-ordinated migration-development architecture.

11. Labour Migration and Human Capital: Development Gain or Brain Drain?

Migration of labour can have positive and negative impacts on Pakistan's human capital development. Frequently, remittances enable families to invest in the education, health and skill development of their children while migrants are away. Studies show that children of migrant families are better educated and that their educational outcomes improve.[38] This represents an important developmental benefit. But it can also lead to loss of skilled people in Pakistan. Brain drain is also identified as a major factor of concern as skilled workers leaving a country can have a negative effect on the country's human capital and economy.[39] Hein de Haas and others (2019) highlight the potential loss of human capital through migration.[40]

This presents an important paradox: migration can increase human capital within migrant households through higher incomes, education and exposure to new skills, while simultaneously reducing the stock of skilled human capital available in the country of origin when highly qualified workers leave. The developmental consequences, however, cannot be understood

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25 Jacob Gill, "Political Instability and Economic Development: Pakistan Time-Series Analysis", in *International Research Journal of Finance and Economics*, 2010, vol. 56, p. 187.

26 Nadeem Zia and Bruce Burton, *Corporate Governance Challenges in Pakistan: Perceptions and Potential Routes Forward*, Vol. 5, De Gruyter, 2023, p. 2.

27 Suleri and Savage, 2006, pp. 8–9, see *supra* note 4.

28 Vaqar Ahmed, Guntur Sugiyarto and Shikha Jha, "Remittances and Household Welfare: A Case Study of Pakistan", Asian Development Bank Economics Working Paper Series No. 194, 2010, p. 27.

29 Mark Boleat, "Housing Finance in Developing and Industrialized Countries", presented at the Inter-American Housing Union Conference, Cartagena, Colombia, 27 May 1987, p. 9.

30 Maeenuddin *et al*., 2024, p. 3, see *supra* note 17.

31 Bashir, 2014, pp. 182–183, see *supra* note 14.

32 Author's field survey in Pakistan, 2024, see *supra* note 5.

33 M. Rafique Wassan, Zubair Hussain, Muhbat Shah and Sara Amin, "International Labor Migration and Social Change in Rural Sindh, Pakistan", in *Asian and Pacific Migration Journal*, 2017, vol. 26, no. 3, pp. 385–386, 394–395.

34 Mumtaz and Smith, 2021, pp. 1412–1413, see *supra* note 11.

35 Mehnaz Safavian and Aban Haq, *Are Pakistan's Women Entrepreneurs Being Served by the Microfinance Sector?*, The World Bank, 2013, p. 33.

36 Yousafzai, 2015, p. 159, see *supra* note 8.

37 Maia Chankseliani and Tristan McCowan, "Higher Education and the Sustainable Development Goals", in *Higher Education*, 2021, vol. 81, no. 1, pp. 4–5.

38 Mahboob Hassan, Haider Mehmood and Muhammad Hassan, "Consequences of Worker's Remittances on Human Capital: An In-Depth Investigation for a Case of Pakistan", in *Middle-East Journal of Scientific Research*, 2013, vol. 14, no. 3, pp. 444–446.

39 Anastasia Christou and Eleonore Kofman, *Gender and Migration: IMISCOE Short Reader*, Springer, 2022, p. 123.

40 de Haas *et al*., 2019, see *supra* note 9.

solely from the perspective of Pakistan. Destination countries also derive substantial benefits from the skills, professional experience and training embodied in migrant workers. In the health sector, for example, the World Health Organization ('WHO') recognizes that international recruitment can help destination countries address domestic workforce shortages but warns that large-scale recruitment from countries already experiencing health-worker shortages can weaken source-country health systems and widen inequalities.[41]

The issue is therefore not simply how Pakistan can reduce brain drain, but how the gains and costs of skilled migration should be distributed between source and destination countries. Pakistan should facilitate brain circulation by creating mechanisms through which expatriates can transfer skills, knowledge, professional networks, technology, and capital, while destination countries should also contribute to the sustainability of the systems that produce the human capital from which they benefit. The WHO's 2026 revision of its Global Code of Practice explicitly encourages destination countries that rely on internationally recruited health personnel to pursue co-investment with source countries and calls for international recruitment to generate proportional benefits for both sides.[42]

Thus, a more equitable migration-development framework requires not only Pakistani policies that retain and mobilize expatriate skills, but also ethical recruitment, fair treatment of migrant professionals, bilateral co-operation and investment by receiving countries in the education, training and health systems of source countries.[43]

12. Pakistan's Low-Skilled Migration Model

Pakistan's migration pattern to GCC countries has been heavily concentrated in low-skilled and semi-skilled occupations. This model generates substantial remittance flows but has limited potential for long-term structural transformation when migrants have restricted opportunities for skill development, occupational mobility and productive investment. The ILO's research on Pakistan–GCC migration emphasizes that the relationship between labour demand, skills and recruitment is central to understanding this migration corridor and notes the need for a fairer distribution of the profits generated by migration.[44]

However, this pattern cannot be understood solely as a weakness in Pakistan's human-capital and migration policies. It is also connected to the demand for relatively inexpensive and flexible migrant labour in GCC economies. The ILO documents that low-skilled Pakistani workers are particularly vulnerable during recruitment and employment, including through excessive recruitment fees, contract substitution and the payment of wages lower than those originally promised.[45]

India provides a contrasting example of a migration model with a stronger skilled component, particularly in information technology and professional services, through which migration can generate not only remittances but also knowledge, professional networks and investment opportunities. Bangladesh has likewise developed institutional mechanisms for pre-departure training and skill development through the Bureau of Manpower, Employment and Training, alongside measures to encourage formal remittance transfers and investment by overseas workers.[46]

Pakistan therefore faces a dual challenge: improving the skills and bargaining capacity of workers before departure while also addressing the conditions under which those workers are recruited and employed in destination countries. The objective should not simply be to send more skilled workers abroad, but to promote skill development, ethical recruitment, recognition of qualifications, portability of skills, and meaningful reintegration after return. At the same time, receiving countries have a responsibility to ensure fair recruitment, decent wages, effective wage protection, and equal treatment, particularly for workers in low-skilled occupations.[47] Pakistan should draw lessons from other countries such as Morocco and the Philippines, which have established more holistic migration-development frameworks.[48]

13. Policy Recommendations

Pakistan should move beyond a 'labour export and remittances' model towards a migration-development framework based on skills, decent work, protection, investment, knowledge transfer, and reintegration. This requires stronger financial literacy and investment opportunities, pre-departure vocational and language training, awareness of contracts and workers' rights, skills recognition, and effective return and reintegration programmes, with particular attention to women in migrant households. However, the developmental and ethical challenges of migration cannot be addressed by Pakistan alone. GCC receiving countries also benefit substantially from migrant labour and should ensure fair recruitment, timely and adequate wages, equal treatment, effective social protection and access to justice, particularly for low-skilled workers. A fair Pakistan–GCC migration partnership should therefore address recruitment costs, wage protection, skills recognition, social protection, training and reintegration, while encouraging destination countries to share responsibility for the human and economic costs of the labour from which they benefit. The ultimate objective should not be more migration for more remittances, but better migration for sustainable and equitable development, in which the benefits of migrant labour are distributed more fairly among workers, their families, and Pakistan and receiving economies.

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41 WHO, "Health Workforce" (available on its web site).

42 WHO, "WHO Global Code of Practice on the International Recruitment of Health Personnel Amended", 29 May 2026 (available on its web site).

43 WHO, "National Reporting Instrument", 19 May 2021 (available on its web site).

44 Sabur Ghayur, *From Pakistan to the Gulf Region: An Analysis of Links Between Labour Markets, Skills and the Migration Cycle*, ILO, 2016, pp. 1–2.

45 Arif, 2009, p. 37, see *supra* note 23.

46 Tasneem Siddiqui, "Migration as a Livelihood Strategy of the Poor: The Bangladesh Case", presented at the Regional Conference on Migration, Development and Pro-Poor Policy Choices in Asia, Dhaka, Bangladesh, 23–24 June 2003, pp. 9–10.

47 ILO, "Labour Migration in the Arab States" (available on its web site).

48 In an effort to channel the remittances as a sustainable source of investment capital, Morocco has been trying to offer opportunities to invest in enterprises and real estate. It has created investment products that are geared towards migrants and deepened collaboration between banks and migrant associations. In addition, Morocco has put in place mechanisms to ensure diaspora involvement and created reintegration programmes that include the training of entrepreneur's reintegration and financial education for returnees.

The Philippines provides an even more comprehensive migration-governance model. Its institutions co-ordinate: pre-departure training, worker protection, legal assistance, reintegration, financial literacy, and investment programmes. The Balik-Pinas, Balik-Hanapbuhay and Enterprise Development and Loan Program provide support to returning Overseas Filipino Workers, including business grants and loans.

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