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More Than Economic Investments:
Residency by Investment (RBI),
Temporary Labor Migration, and UN
SDGs in the Gulf

Froilan T. Malit, Jr.

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More Than Economic Investments: Residency by Investment (RBI), Temporary Labor Migration, and UN SDGs in the Gulf

Froilan T. Malit, Jr.*¹

ABSTRACT: How does residency by investment (RBI) impact low-skilled temporary labor migration in the Global South? Over the past decade, scholars have increasingly examined the complex effects of RBI or "golden visa" schemes on economic and infrastructural development, as well as human capital flows worldwide. However, despite their growing prevalence since the global COVID pandemic, less is critically known about their dynamic effects on the developmental process in wealthy Global South host states, particularly in the Gulf Cooperation Council (GCC) countries, which serve as the largest regional host of migrants in the Global South. Drawing from semi-structured interviews with key stakeholders, including RBI golden visa holders, migrants, wealth-based investment management professionals, and low-skilled migrant workers in the UAE, this article explores the effects of RBIs on temporary labor migration in the GCC via a single case study of the Emirati state's RBI golden visa scheme. I argue, firstly, that the rise of RBI golden visa schemes has not only increasingly become a central tool for state development, but also intensified 'mixed migration' patterns, involving both elite and low-skilled migrant populations, which function as essential contributors to the care, infrastructure, and service sectors within the host country. Secondly, while RBIs generate important economic and infrastructural benefits, they also create a range of precarious economic conditions for low-skilled temporary migrants and actors in the migration industry who aim to extract diverse range of 'migration rents' from the growing cross-border mobility flows and influx of domestic and global capital. This is particularly evident in key domestic economic sectors like construction, real estate, and domestic work in the host country. Overall, this study contributes to critical discussions on RBIs, temporary labor migration, mobility pathways, and the social contract by examining the implications of RBIs for precarious, low-skilled temporary labor migration in the Global South.

¹ Froilan Malit, Jr., Visiting Scholar, Department of Political Science, American University in Dubai & Senior Research Associate at the Gulf Labor Markets and Migration and Population Program Email: ftmjr22@gmail.com

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Introduction

Over the past few decades, scholars have increasingly examined the rise of residency by investment (RBIs)—known as ‘golden visa’ schemes—in the Global North, specifically Europe, and their economic use as ‘short-term economic solutions,’ specifically after facing economic decline or crisis.² However, despite such growing wealth of migration scholarship on RBIs, less is known about the RBIs in the Global South, and how host states instrumentalize these golden visa programs impact their domestic economic growth and development, specifically in the context of temporary labor migration process. Recently, a growing literature has attempted to feature Gulf states’ RBI programs, and how they influence and reconfigure not only existing immigration and citizenship policies, but also the prevailing social contract across the region.³ In 2019, the Emirati state launched the first Gulf-based RBI program—known as the Golden Visa program—a state-run investment scheme to attract and retain domestic and global elite investors as its long-term economic development strategy instruments. Sultan Butti bin Mejren, Director-General of Dubai Land Department, initially awarded 20 foreign investors—including from Tunisia, the United States, Commonwealth of Dominica, India, Iraq, China, Libya, Jordan, Iran, Pakistan, Kazakhstan, and Saint Kitts and Nevis—for investing more than AED 200,000 million in the UAE economy. He acknowledges that the global attraction of RBIs helped ‘consolidate the Emirate’s position at the forefront of destinations capable of attracting capital and foreign direct investment, in line with the directives of His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President, Prime Minister and Ruler of Dubai.’⁴ Similarly, Major General Mohammed Al Marri, Director-General of the General Directorate of Residency and Foreigners Affairs—Dubai emphasizes that the ‘UAE Cabinet’s decision to grant golden visas comes in line with the objectives of UAE Vision 2021 to achieve an economy based on flexibility, diversity, and innovation. GDRFA provided a number of investors with a five-year golden visa in cooperation and coordination with DLD.’⁵ The Emirati state’s RBI scheme plays a central role in economic expansion and specifically impacts the country’s existing domestic labor markets. Therefore, key issues remain unanswered: How does the Emirati state’s RBI program, via the agency of GV holders, impact the labor migration dynamics in the host country? To what extent does the RBI scheme impact the Emirati host states’ migration management role in upholding their UN Sustainable Development Goals (UN SDGs) commitments?

This paper examines the impact of Global South host states’ RBI schemes on the low-skilled temporary labor migration dynamics and their broader long-term UN SDG implications. Focusing on the Emirati state’s RBI—the leading Gulf-based RBI in the Global South—I offer the following arguments: firstly, the proliferation of RBI schemes has inevitably intensified ‘mixed migration’ of elite and low-skilled

² Surak, K., & Tsuzuki, Y. (2021). Are golden visas a golden opportunity? Assessing the economic origins and outcomes of residence by investment programmes in the EU. *Journal of Ethnic and Migration Studies*, 47(15), 3367–3389. <https://doi.org/10.1080/1369183X.2021.1915755>

³ Ali, A., Cochrane, L. Residency and citizenship in the Gulf: recent policy changes and future implications for the region. *CMS* 12, 16 (2024). <https://doi.org/10.1186/s40878-024-00376-1>; De-Bel Air, F. (2024). As the Gulf region seeks a pivot, reforms to its oft-criticized immigration policies remain a work in progress,’ Migration Information Source. <https://www.migrationpolicy.org/article/gulf-region-gcc-migration-kafala-reforms>.

⁴ WAM (2019). ‘DLD grants five-year Golden Visa to 20 investors.’ <https://www.wam.ae/article/hszr8ugp-dld-grants-five-year-golden-visa-investors>

⁵ Ibid.

migration, which has become 'essential' actors both in the everyday and infrastructural development and service in the country. Secondly, while RBIs generate critical economic contributions, they also produce diverse precarious economic outcomes for low-skilled migrant populations and entrepreneurs, significantly necessitating host state control and policing to effectively uphold UN SDG commitments. Overall, the study advances empirical, theoretical, and policy debates on RBIs, labor migration, and the social contract by featuring RBIs' consequences on precarious, low-skilled temporary labor migration in the Global South. I define RBI as any form of investment linked to public investments, real estate investments, and other forms of entrepreneurship across various industries. While the Emirati state offers various pathways to acquire golden visa status via skill, merit, and service, I chose to exclude them because I aim to focus strictly on the complex political economy of RBIs and their effect on low-skilled temporary labor migration in the UAE economy.

Building on the emerging literature on RBIs and labor migration in the Global South, this study offers the following contributions: first, I demonstrate how the influx of RBIs in the Gulf, specifically the UAE, has contributed to the growing 'mixed migration' of elite and low-skilled temporary migrant worker populations working in domestic work, construction, and other service-related sectors (i.e., drivers), which are crucial to the everyday care, infrastructure, and service industries in the host country. Secondly, I show how RBIs have not only institutionally tiered existing migrant communities but also produced various labor outcomes for low-skilled temporary labor migrants, who attempt to access and negotiate with RBI elite employers in order to enhance their labor rights and welfare. Thirdly, I explore how low-skilled temporary labor migrants have capitalized from the growing presence of RBI elite employers and extracted critical migration rents and other economic opportunities to elevate their mobility pathways and remitting power in their origin countries. Lastly, I interrogate how informal practices (i.e., freelance visa system, subcontracting practices) of low-skilled temporary labor migrant populations influence the host state's migration control and policing in the host country and its UN SDG commitments in the long run. Ultimately, these contributions advance empirical, theoretical, and policy debates on RBIs and labor migration literature in the Global South by featuring capital's complex social, economic, and labor implications on labor relations in the host country.

This paper is structured as follows: firstly, I will examine the international politics of RBIs and its linkages with migration management and social contract dynamics across the Gulf states. Secondly, I historically trace the evolution and shifting implementation of the UAE RBI (2019—present), specifically focusing on domestic and global investors and entrepreneurs. Thirdly, I explain the methodology, case study selection, and research methods employed to analyze the dynamic effects of RBI on labor migration and UN SDGs. Fourthly, I analyze the effects of the UAE's RBI on labor migration dynamics, specifically low-skilled categories, and UN SDG commitments in the long run. The concluding section summarizes the key findings and suggests future research agendas to examine the complex linkages between RBIs, labor migration, and UN SDG commitments in the Gulf and beyond.

The International Politics of RBI, Migration Management, and Social Contract in the Gulf

A growing body of scholarly work has increasingly examined the international politics of RBIs and how they impact host states' domestic and foreign policy interests of states in the international system. Much of the scholarly work has extensively focused on the Global North, specifically Europe, and how wealthy host states instrumentalize these RBI schemes—specifically after economic decline or crisis—in order to attract economic capital and investments as part of their long-term economic recovery processes.⁶ While much of these RBI-based investments represent a 'miniscule proportion of foreign investments in most countries,' they vast majority tended to funnel into the real estate sector, particularly high-end housing.⁷ Despite the growing local oppositions from these RBI programs, scholars contended that they appeared to be increasingly growing in popularity globally, specifically after the COVID19 pandemic, given diverse range of host states' interests to attract economic capital into their domestic economies.⁸ Beyond Europe and across the Global North, less critical attention has been paid to the Global South, particularly the Gulf, which has increasingly adopted and implemented diverse range of RBI schemes to attract global economic capital during and post COVID19 pandemic context. While these Gulf states have a long history of resisting long-term residency and maintain highly restrictive citizenship policies, these RBI schemes have not only attempted to rework existing social contract dynamics between the Gulf states, elite investors, and local populations, but also raised critical questions related to their broader implications on low-skilled temporary labor migration.

As cross-border mobility rates intensify across the Gulf, there is a critical need to examine the complexity of 'mixed' migration dynamics and their broader political, economic, and social implications within the Gulf region's existing 'social contract.' Much of the scholarly works tend to separately examine various typologies of migration flows—including low-skilled, high-skilled, students, refugees, and asylum seekers--largely obscuring their complex linkages and implications of various migration flows within the Gulf economies and societies. While few scholarly works have specifically attempted to feature and problematize the understudied nature of mixed migration in the Gulf region during the pre-COVID era,⁹ existing scholarly work has yet to incorporate the massive influx of elite migration via RBI Golden Visa programs and its broader implications on labor migration dynamics within the Gulf economies. By bringing existing scholarly works on labor migration and the emerging body of scholarly on elite migration via RBI schemes into the conversation, I specifically situate the growing intensification of mixed migration of elite and low-skilled labor migration and their implications on host states' migration management

⁶ Surak, K., & Tsuzuki, Y. (2021). Are golden visas a golden opportunity? Assessing the economic origins and outcomes of residence by investment programmes in the EU. *Journal of Ethnic and Migration Studies*, 47(15), 3367–3389. <https://doi.org/10.1080/1369183X.2021.1915755>

⁷ Ibid. Also see, Dos-Santos, J. and Strohmaier, K. (2024). 'All That Glitters? Golden Visas and Real Estate,' IZA Discussion Paper Series. <https://docs.iza.org/dp16857.pdf>.

⁸ Surak, K. (2020). Who wants to buy a visa? Comparing the uptake of residence by investment programs in the European Union. *Journal of Contemporary European Studies*, 30(1), 151–169. <https://doi.org/10.1080/14782804.2020.1839742>.

⁹ Valenta, M., & Jakobsen, J. (2017). Mixed Migrations to the Gulf: An Empirical Analysis of Migrations from Unstable and Refugee-producing Countries to the GCC, 1960–2015. *Refugee Survey Quarterly*, 36(2), 33–56. <https://www.jstor.org/stable/48503049>

in the Gulf, and how they become a geopolitical product of political, social, and economic transformation which are often embraced, resisted, and lived every day by low-income labor migrants.

Much of traditional scholarly work on temporary labor migration in the Gulf focuses on the plight of low-skilled labor migration systems via the *kafala* sponsorship system. This state policy tool governs, restricts, and regulates the labor rights, mobility, and welfare of migrants.¹⁰ A plethora of scholarly literature has extensively shown how such *kafala* sponsorship not only restricts socioeconomic mobility,¹¹ but also engenders ‘institutional humiliation’¹² across various precarious sectors like domestic work¹³, construction, and other service-related industries.¹⁴ Other scholars attempted to nuance these *kafala*-linked migrant victimhood narratives by featuring the diverse mobility strategies employed by temporary labor migrants to circumvent existing social restrictions in the Gulf,¹⁵ including in the informal freelance Gulf labor markets.¹⁶ Though they remain limited in scope, others have increasingly highlighted other marginalized migration flows, including political refugees,¹⁷ asylum seekers, and others who largely originate from politically unstable countries.¹⁸ A growing yet similarly understudied scholarly examination has emerged, capturing the central role of state regulatory frameworks, how they produce ‘global hubs for talent’ to attract high-skilled labor migration, and their critical relevance in the nation-building processes via long-term vision plans across the Gulf region.¹⁹ These particular scholarly works prior to the COVID-19 pandemic not only feature the growing dynamics of ‘mixed migration’ across the Gulf but also

¹⁰ AlShehabi, O. H. (2019). Policing labor in the empire: the modern origins of the *Kafala* sponsorship system in the Gulf Arab States. *British Journal of Middle Eastern Studies*, 48(2), 291–310.

<https://doi.org/10.1080/13530194.2019.1580183>

¹¹ Abdul Reda, A., Fraser, N. A., & Khattab, A. (2023). Does Social Mobility Matter? The *Kafala* System and Anti-Immigrant Sentiment. *Political Studies Review*, 21(4), 801–824.

<https://doi.org/10.1177/14789299221130901>

¹² Fernandez, B. (2021). Racialized institutional humiliation through the *Kafala*. *Journal of Ethnic and Migration Studies*, 47(19), 4344–4361. <https://doi.org/10.1080/1369183X.2021.1876555>

¹³ Fernandez, B. (2021). Racialized institutional humiliation through the *Kafala*. *Journal of Ethnic and Migration Studies*, 47(19), 4344–4361. <https://doi.org/10.1080/1369183X.2021.1876555>

¹⁴ See Fargues, P. and Shah, N. (2019). ‘Working and Living Conditions of Low-Income Migrant Workers in the Hospitality and Construction Sectors in the United Arab Emirates,’ *GLMM Research Report No. 2*. https://cadmus.eui.eu/bitstream/handle/1814/65986/Report_GLMM02.pdf.

¹⁵ Malit, F. T., Jr. (2025). Defying Social Inequality in the Gulf: Skilled Survivors’ Coping Routes, Racialized Capitalism, and Temporary Filipino Migrants in the UAE. *Middle East Critique*, 1–21.

<https://doi.org/10.1080/19436149.2025.2456897>; Damir-Geilsdorf, S., & Pelican, M. (2019). Between regular and irregular employment: subverting the *kafala* system in the GCC countries. *Migration and Development*, 8(2), 155–175. <https://doi.org/10.1080/21632324.2018.1479215>; Parrenas, R. (2020). The mobility pathways of migrant domestic workers. *Journal of Ethnic and Migration Studies*, 47(1), 3–24.

<https://doi.org/10.1080/1369183X.2020.1744837>

¹⁶ Malit Jr. F. (2025). ‘Defying the “Iliberal” Gig Economy: Coping Strategies of Freelance Domestic Workers in the United Arab Emirates,’ *Global Labor Journal* 16(1): 1–22.

¹⁷ Lysa, C. (2023). Are There Really No Refugees in the GCC States? Establishing a Basis for Further Research. *Journal of Arabian Studies*, 13(2), 258–275. <https://doi.org/10.1080/21534764.2024.2387238>

¹⁸ Valenta, M., & Jakobsen, J. (2017). Mixed Migrations to the Gulf: An Empirical Analysis of Migrations from Unstable and Refugee-producing Countries to the GCC, 1960–2015. *Refugee Survey Quarterly*, 36(2), 33–56. <https://www.jstor.org/stable/48503049>

¹⁹ Ewers, M. C., Khattab, N., Babar, Z., & Madeeha, M. (2021). Skilled migration to emerging economies: the global competition for talent beyond the West. *Globalizations*, 19(2), 268–284. <https://doi.org/10.1080/14747731.2021.1882816>

the increasingly complex state-led migration management and its central role in long-term socioeconomic growth and development across the Gulf.

However, as international borders tighten and mobility becomes severely restrictive, specifically during and after the COVID-19 pandemic in the Global North and beyond, scholars have increasingly highlighted how domestic and global elite families and individuals have increasingly sought citizenship by investment (CBI) and residency by investment (RBI) to acquire citizenship or residency in exchange for foreign investments.²⁰ In the Gulf region, recent scholarly work has increasingly featured the rise of Global South host states' CBI and RBI schemes, specifically the Gulf states, via their Golden Visa scheme, which provides long-term residency rights (either five or ten years) in order to attract economic wealth and investments. Scholars acknowledged that these Gulf states' liberalizing domestic migration policy reforms on citizenship and RBIs largely reflect their 'immigration rentiers' attitudes, which primarily focus on extracting material and ideological rent-seeking gains to contribute to their long-term economic diversification plans in a post-oil era period.²¹ Others have also highlighted how these Gulf states' strategic immigration policy reforms function as 'structural preconditions' reflecting their domestic and regional rent-seeking strategies to attract elite capital investors and contain and incentivize highly skilled migrant populations to serve elite neoliberal capitalist interests in the region.²² While these Gulf states have previously followed highly restrictive citizenship and long-term residency pathways, the recent establishment of their RBI signals a 'liberalizing turn' to their approach, although scholars have still pointed out the ongoing generational exclusions of multigenerational diasporas in the country.²³ An emerging body of scholarship has recently highlighted how long-term elite residents of the Gulf states have turned to foreign passports and visas to mitigate legal precariousness and political uncertainties and navigate their global labor mobility pathways.²⁴

However, despite the emergence of mixed migration literature on elite and (low-skilled) labor migration across the Gulf, scholars have yet to critically examine the complex linkages between RBIs and labor migration, specifically low-skilled, in the region. Much of the scholarly work conceptually frames the existing yet distinctly disconnected interactions between various types of mixed migration flows around the 'social contract' between Gulf states and their citizens.²⁵ Scholars argue that Gulf states' economic diversification strategies, like RBI Golden Visa, undermine pre-existing social contracts that hinge on the paterfamilias figure of the ruler, the tribal care of the state, and the preservation of cultural norms and citizen privileges.²⁶ This critical

²⁰ Jelena Dyanzick

²¹ Thiollet, H. (2023). Immigration rentier states. *Journal of Ethnic and Migration Studies*, 50(3), 657–679. <https://doi.org/10.1080/1369183X.2023.2269783>

²² Malit, Jr F. & AlShanqityi, Y. (2025). 'Neoliberal migration states in the Gulf: High-skilled migrants, domestic socio-legal reforms and the centralized migration management in Saudi Arabia and the United Arab Emirates,' Forthcoming in *Asian Pacific and Migration Journal*.

²³ Malit Jr, F. (2025). 'A Liberalizing Turn? Autocratic Labour Migration Policymaking, Migration Rent-Seeking Strategy, and Regional Power Politics in the Gulf.' Forthcoming.

²⁴ See Lori

²⁵ AlHussein, M. (2021). 'The Social Contract and Post-Oil Dilemma in Saudi Arabia and the UAE.' Carnegie Endowment. <https://carnegieendowment.org/sada/2021/08/the-social-contract-and-post-oil-dilemma-in-saudi-arabia-and-the-uae?lang=en>.

²⁶ Ibid.

juncture has not only impacted local Gulf citizen privileges and reduced the 'rentier middle class but also elevated elite populations' rights in the region, thus reducing the differential citizenship rights, privileges, and entitlements between citizens and elites in the region.²⁷ While these emerging scholarly works have examined complex dynamics between local Gulf citizens and elite populations within the GCC social contract contexts, less is known about the broader implications of Gulf economic diversification, evolving social contract, and elite migration to the Gulf on low-income labor migrant populations, given their low-tier and hierarchy status within mainstream Gulf societies.²⁸

As existing geopolitical tensions (i.e., Russia-Ukraine War, etc.), large-scale elite wealth immigration into the Gulf States will continue to reconfigure the existing social contract not only between the Gulf state and citizens but also non-citizens like temporary, low-skilled labor migrants due to the functional, strategic imperatives of the Gulf states.²⁹ They further contend that the strategic incorporation of elite RBI Golden Visa holders reinforces existing social tiering and hierarchies across mainstream Gulf societies and simultaneously institutionalizes domestic class-making dynamics within the region. Prevailing critiques also highlighted how such elite RBI Golden Visas' high economic requirements (i.e., at least AED 30,000 per month) not only reinforce elite class-making in the Gulf but marginalize multigenerational non-citizen diaspora populations who long to acquire citizenship or long-term residency for nearly a century,³⁰ Thus, many are forced to deploy 'circumstantial citizenship' pursuits due to the restrictive citizenship and long-term integration policies.³¹ Therefore, the Gulf states' aggressive economic diversification, combined with rapid economic growth and strategic migration management, will rework the social contract dynamics between the state and citizen/non-citizen but also raise critical issues related to restrictive migration management, economic growth and development in the long run.

The UAE RBIs are an important case study to examine within the Gulf states' context, given the large concentration of RBI holders as elite populations shaping the ongoing economic growth and development, migration management, and labor migration dynamics. As the largest producer of GVI within the Gulf and a key migration node across the Global South, the UAE RBI offers a complex opportunity to examine how elite wealthy migration via GVI offers various economic assets to the host countries but also states instrumentalize them as part of their geopolitical attempt to accelerate their economic growth and development. The critical analysis of RBI on low-skilled labor migration and UN SDGs further provides rich fieldwork insights, building a critical conversation between existing literature on RBI, labor

²⁷ Al Hussein, M. (2025). 'Reforms or Deforms: The Rise and Decline of the Rentier Middle Class in the UAE,' Forthcoming in the *Asian Pacific and Migration Journal*.

²⁸ Jamal, M. (2015). 'The Tiering of Citizenship and Residency and the "Hierarchization" of Migrant Communities: The United Arab Emirates in Historical Context,' *International Migration Review* 49(3): 601–632.

²⁹ Alexander, K. & Malit Jr, F. (2024). The Dynamics of 'Geopolitical Migration' by Russians to the United Arab Emirates. UI Brief No. 3, May 2024. <https://www.ui.se/globalassets/ui.se-eng/publications/ui-publications/2024/ui-brief-no-3-2024.pdf>.

³⁰ IMI Daily (2022). 'The Truth About UAE's Golden Visa: Not All It's Cracked Up to Be.' <https://www.imidaily.com/opinion/the-truth-about-the-uaes-golden-visa-not-all-its-cracked-up-to-be/>.

³¹ Akinci, İ. (2024). Circumstantial Citizenship: UAE Born Syrians and Their Complex Journeys to Long-Term Security. *International Migration Review*, 58(3), 1172–1195. <https://doi.org/10.1177/01979183231162625>

migration, migration management, social contract, and GVI dynamics across the Gulf region. With the influx of elite wealthy population class investing in various economic and infrastructural domains across the Gulf, there is a critical need to examine the demand for low-skilled migrant populations, including domestic workers, construction workers, and other service workers, who play central roles in the everyday functioning on these elite households and institutional establishments across the Gulf countries. To what extent does the sudden influx of elite wealthy population class impact low-wage sectors across the Gulf, and what kinds of institutional, economic, and social implications do these types of low-wage labor migrant populations have on the ongoing UN SDGs in the region? This empirical neglect of the linkage between GVI and low-skilled labor migration and UN SDG commitments offers new opportunities to reexamine the broader, holistic implications of such elite population flows on the domestic migration management process and the complex industrial and labor relations and governance across the Gulf region. Thus, the UAE GVI is a critical yet understudied site of sociopolitical analysis that has the potential to offer a deeper understanding of the political economy of migration, economic development, and social contract dynamics in the Gulf and across the Global South.

Contextualizing the UAE's Golden Visa by Investment (GVIs)

Before the COVID-19 pandemic in 2019, the Emirati state strategically introduced the RBI Golden Visa option, paving a new pathway for elite and wealthy entrepreneurs to invest in the UAE domestic economy. To initially acquire an RBI Golden Visa status, investors were required to invest between AED 5 million and AED 10 million in 2019, which was eventually revised to at least AED 2 million in 2025 to further attract and retain domestic and global capital investors into the country (see investor requirements for issuing RBI Golden Visa in public investments).³² Beyond the RBI scheme, the Emirati state has further awarded Golden Visa by *skill* (like outstanding specialized talents such as doctors, scientists, inventors, PhD holders, and among others across various industries and sectors), *merit* (like outstanding students, etc) and *service* (like humanitarian workers, frontline heroes, etc)³³ to retain highly skilled populations central to the UAE's long-term economic vision plans. The strategic expansion of the Golden Visa program highlights the Emirati state's instrumentalization of RBI to attract the constant influx of wealthy and highly skilled migrants central to economic development.

Other similar pathways complement the golden visa opportunities, including green residence for skilled employees, freelancing, investor or partner, and other visa-related reforms (e.g., job exploration entry visa, business entry visa, five-year multiple-entry tourist visa, temporary work mission, and others).³⁴ While this

³² UAE Ministry of Economy (2024). https://www.moec.gov.ae/en/-/what-are-the-requirements-for-issuing-a-golden-visa-to-an-investor-in-public-investments-?p_1_back_url=%2Fen%2Ftest1%3Fcategory%3D155531%26category%3D752019%26tag%3D2019%26start%3D12.

³³ See the UAE government's website for the Golden Visa. <https://u.ae/en/information-and-services/visa-and-emirates-id/residence-visas/golden-visa>.

³⁴ See UAE Ministry of Foreign Affairs (2022). 'UAE Cabinet approves executive regulations of federal decree-law on entry and residence of foreigners,' <https://www.mofa.gov.ae/en/mediahub/news/2022/4/19/19-04-2022-uae>

analysis exclusively focuses on the RBI Golden Visa dimension, this range of golden visa beneficiaries broadly reflects the strategic attempt of the Emirati state to capture the central economic, social, and human capital power necessary to modernize their domestic economic growth and development. In terms of RBI Golden Visa beneficiaries, the Emirati state has increasingly extended such opportunities to the vast elite and wealthy population class in the country. Existing estimates from the General Directorate of Residency and Foreigners highlighted that RBI Golden Visa holders increased from 47 150 in 2021 to 79 617 in 2022. By 2023, the Emirati state will offer 158,000 RBI Golden Visa holders, which is expected to increase over the next few years, given the increasing proportion of domestic economic investments in the country.³⁵ While the Emirati state does not explicitly report the nationality breakdown of GVI holders in the country, available estimates acknowledged the overwhelming presence of Russians and Indian RBI Golden Visa beneficiaries, who strategically invest their financial capital into the country. This guarantees them conditional, long-term settlement (up to ten years, renewable) with their family and enables them to capitalize and access globally modernized infrastructures in the country, enabling them to multi-geographically access various markets from East to West. Thus, the growth of RBI Golden Visa holders is likely to expand as various regional and global crises continue. In contrast, the UAE and other Gulf regions continue offering a politically stable and secure environment for capital investments.

Methodology

The study employs a qualitative case study design via a single case study of the UAE's RBI Golden Visa institutional program for elite wealthy investors and entrepreneurs from its inception in 2019 until the present. The UAE RBI Golden Visa is an excellent case study because it produces the largest share of GVI in the Gulf and across the Global South. Unlike other Gulf states, the UAE RBI Golden Visa has a relatively higher propensity to attract local, regional, and global capital investments, thus significantly contributing to the country's domestic economic growth, infrastructure, and development. Apart from being a central migration node in the Gulf and across the Global South, the UAE RBI Golden Visa also attracts diverse elite wealthy populations, thus making it a critical yet understudied case study central to the global understanding of an elite migration class in the Global South. To examine the broader effects of RBI Golden Visa on the UAE economy, I specifically focus on two key dimensions, including labor migration and UN SDG commitments, specifically Nos (8) decent work, (9) industry, innovation, and infrastructure, and (11) sustainable cities and communities. I specifically chose these three UN SDGs vis a vis the UAE RBI Golden Visa scheme because they form a central part of the everyday welfare needs of low-wage migrant workers, given the extensive scholarly, policy, and advocacy discourses related to the structural need for migrant social welfare protection in the UAE and other Gulf countries.³⁶ In terms of data collection, in analyzing the effects of RBI Golden Visa on the UAE's labor migration dynamics and UN SDG commitments, I employed semi-structured interviews with key stakeholders

³⁵ <https://www.imidaily.com/mena/the-first-5-years-of-the-uae-golden-visa-examining-its-impact-and-evolution/>

³⁶ See Lowe, C., Hagen-Zanker, J., Mazzilli, C., and Khater, L. (2023). 'Extending Social Protection to Migrant Workers in the Region of the Cooperation Council for the Arab States of the Gulf (GCC): An Analysis of Enablers and Barriers,' *International Social Security Review* 76(4): <https://doi.org/10.1111/issr.12346>.

(need more for the purpose of the paper), combined with secondary analysis of government policy and local and regional newspaper publications. These key migration stakeholders include industry actors, migration experts, and state and non-state officials directly involved in the UAE's RBI Golden Visa migration industry. These methodological approaches and strategies have enabled me to understand better the effects of the RBI Golden Visa on labor migration and the complex opportunities and challenges for the Emirati state in upholding its UN SDG commitments in the long run.

Effects of the UAE's GVI on Low-Skilled Labor Migration

When the Emirati state established the RBI Golden Visa scheme in 2019, it attracted diverse domestic and global elite population classes to invest in the country's economic investment portfolios (i.e., real estate, etc) central to its long-term economic diversification plans. At the domestic UAE level, the RBI Golden Visa scheme enabled existing local-based non-citizen wealthy entrepreneurs, diasporas, and investors to obtain a Golden Visa status, which empowered them to obtain a long-term ten-year settlement grace period, as opposed to the traditional two-year renewable residency. This has also made them 'semi-permanent' in mainstream UAE society rather than maintaining their 'non-permanent status' while strategically keeping their internal economic investments. Other domestic elite populations, including those originating from wealthy diaspora families, who long for some pathway to residency and citizenship, have successfully obtained Golden Visa residency status,³⁷ Others strategically managed to reduce their legal precarious status via the RBI Golden Visa, which directly eliminated the power of the kafala sponsor, thus enabling them to renegotiate their existing 'expatriate bargain', rights, and belonging in the country.³⁸ At the same time, the UAE RBI GVI attracted external-based investors to either purchase real estate investments or establish businesses in key sectors (i.e., fintech, AI, etc.), thus enabling them to renegotiate their existing position within the social contract via the acquisition of long-term residency in the country. The strategic incorporation of such elite classes of domestic and international investors further expanded the existing 'tier' and 'hierarchies' of non-citizen communities in the country.

However, the influx of RBI Golden Visa holders, who also become individual or multinational employers in the country, has an understudied direct impact on the UAE domestic labor markets, specifically low-skilled migrant populations. Less attention has been given to the complex links between the emergence of elite RBI Golden Visa holders and the growing invisible flow of low-skilled labor migrants (i.e., domestic workers caretakers) who daily served these elite populations during and the COVID-19 pandemic. The RBI GVI scheme has institutionally enabled all holders to easily sponsor an 'unlimited number' of foreign domestic workers—either based at local or international locations—to work for these wealthy families throughout their

³⁷ See Lori, N. (2025). 'Golden Passports and Golden Visas in the Gulf,' Crown Center for Middle East Studies. <https://www.brandeis.edu/crown/publications/middle-east-briefs/meb163.html>.

³⁸ Ewers, M., Shockley, B., Thani, S., & Qureshi, Z. (2024). 'Renegotiating the Expatriate Bargain: New Forms of Migrant Bargaining, Belonging, and Inequality with Policy Reform in the UAE,' Presented at the Gulf Research Center, Cambridge, United Kingdom; Nadeem, M. and Vora, N. (2025). 'New Cartographies of Belonging and Exclusion in the United Arab Emirates,' Forthcoming in *Social Contexts*.

residential stay in the UAE.³⁹ The Emirati state's strategic incentive for elite RBI Golden Visa holders not only invigorated the temporary migrant domestic work sector but also generated massive migrant domestic work demand and state revenues due to the high labor demand for domestic workers to provide care for these elite populations.⁴⁰ As one Tadbeer staff member, Marco, in Dubai acknowledges, 'We have many wealth Golden Visa holders who come and want domestic workers, specifically those who know how to take care of newly born children. They prefer Filipina domestic workers and are willing to pay higher fees to bring them as part of their families.'⁴¹ With a long-term settlement of ten years, many GVI holders have increasingly viewed the UAE as a growing long-term settlement rather than the traditional 'transit' space, thus encouraging them to permanently consider homemaking in the country. Other RBI Golden Visa holders also required foreign domestic workers to care for their young family members and, in some cases, the elderly while performing traditional domestic work services (i.e., cleaning, ironing, tutoring, etc). Another domestic recruitment staff agency in Dubai, Peter, highlights, 'they [referring to Golden Visa clients] want a multi-task domestic worker. They even bring their parents here and want to retire here in the country because they can travel from Dubai to Europe to Asia and other parts of the world. It is also a retirement, and they see domestic workers as a daily necessity.'⁴² In other words, the RBI Golden Visa long-term settlement mechanisms have not only triggered a growing demand for low-skilled migrant domestic workers both from formal and informal recruitment processes but also became a central incentive in their search for long-term domestic homemaking practices in the UAE.

Because of the massive economic investments via the RBI Golden Visa scheme, many UAE-based construction companies have also rapidly attempted to construct new real estate infrastructures to accommodate the needs of current and future Golden Visa investors in the country. As a result of these infrastructural development projects that are increasingly demanded by investors globally, local UAE construction companies have also increasingly intensified the recruitment of low-skilled migrant construction workers locally and abroad to meet the increasing demand for new domestic real estate properties. A public report highlights the strong housing market demand in Dubai, acknowledging:

Dubai's all-residential property price index (RPPI) rose strongly by 19.46% year-on-year (15.97% inflation-adjusted) in November 2024, based on figures released by [Reidin.com](https://www.reidin.com). This followed annual increases of 20.14% in 2023, 9.53% in 2022, and 9.25% in 2021. And y-o-y declines of 7.12% in 2020, 6% in 2019, and 8.56% in 2018. Residential property prices have been rising by double-digit figures since January 2023. Dubai residential property prices

³⁹ <https://u.ae/en/information-and-services/visa-and-emirates-id/residence-visas/golden-visa#:~:text=the%20ability%20to%20sponsor%20unlimited,the%20Golden%20visa%20passes%20away>.

⁴⁰ Malit, J. F. (2024). 'Outsourcing Migration Management in the Gulf: Public Private Partnership Actors as 'Immigration Rentier Quasi-State Actors' in the United Arab Emirates, ' Project on the Middle East Political Science, <https://pomeps.org/outsourcing-domestic-migration-management-in-the-gulf-public-private-partnership-models-as-immigration-rentier-quasi-state-actors-in-the-united-arab-emirates>.

⁴¹ Semi-structured interview in October 2024 with a Tadbeer staff in Dubai, UAE.

⁴² Semi-structured interview in October 2024 with a domestic work recruitment agency in Dubai, UAE.

increased by 2.18% in the three months to November 2024 (1.55% inflation-adjusted).⁴³

To build such infrastructural housing real estate facilities, local, regional, and multinational construction companies operating in the UAE have to recruit low-skilled construction workers, ranging from skilled (i.e., engineers, architects, consultants), medium (carpenters, mason workers, steel fixers) and unskilled (general labor) in order to meet the growing labor demands. Many construction workers from South Asia, mainly India, Pakistan, and Bangladesh, work long hours to meet the strict deadlines for building these infrastructures. In a way, the strategic arrival of elite RBI Golden Visa holders also either retains the existing low-skilled construction migrant workforce or triggers a new influx from South Asian origin countries, thus reflecting the complexity of these RBI Golden Visa schemes in influencing cross-border mobility flows within South-South migration industry patterns.

With these mega infrastructural developments emerging across Dubai, Abu Dhabi, and the Northern Emirates, RBI Golden Visa holders and other elite classes of locals, tourists, and wealthy populations also demand hospitality service, thus triggering various kinds of local low-skilled migrant service workforce working at various hospitality industries like hotels, cafes, restaurants, and others. As a global cosmopolitan city, Gulf cities like Dubai and Abu Dhabi attract major international RBI Golden Visa investors and other wealthy populations, which have continued to produce various kinds of hospitality services to meet their everyday needs. At the same time, with the increasing demand for hospitality workers in the UAE, there are also growing issues related to the use of subcontracting companies, specifically in the hospitality sector, where issues of long hours, unfair wages, illegal and unfair recruitment practices, and working conditions, have continued to shape various sectors. While such a GVI scheme offers new employment pathways for migrant hospitality workers, it also raises critical labor relations concerns due to the strict kafala controls preclude the internal mobility of hospitality and other low-skilled migrant populations within the domestic labor market.

The Emirati state's RBI Golden Visa scheme is a powerful trigger of low-wage labor migration from South Asia, Southeast Asia, Arab, and some African-origin countries. With the increasing and complex demands for care services, infrastructures, and other hospitality-related demands, a growing influx of local and international migrant workforce populations has also emerged to address the daily and structural requirements of such elite RBI Golden Visa population classes in the country. While these particular influxes have contributed to the rise of UAE's population within short periods after the COVID-19 pandemic, they also raise critical issues related to domestic labor migration management practices. In other words, the Emirati state's GVI is a powerful economic development tool to attract and retain domestic, regional, and global investments. However, it also can address existing labor relations issues, which can further produce win-win-win scenarios for various migration stakeholders in the country.

⁴³ Delmendo, L. (2025). 'UAE's residential property market analysis 2025,' Global Property Guide. <https://www.globalpropertyguide.com/middle-east/united-arab-emirates/price-history>

Effects of UAE's GVI on Emirati State's UN Sustainable Development Goals

With the Emirati state's RBI Golden Visa's strong impact on the influx of and demand for low-wage, low-skilled labor migration, these schemes have also the strongest transformative power to either achieve or undermine existing UN SDG commitments, specifically related to decent work (8), industry, innovation, and infrastructures (9), and sustainable cities and communities (11). With high concentration and demands for low-wage labor migrant populations, the UAE's RBI Golden Visa has a critical influence in increasing migrant remittances to origin countries, central to these origin economies' economic development and daily family needs and expenses. By increasing and enforcing labor protections for low-income migrant workers, the Emirati state and Golden Visa holders can play a pivotal role in elevating RBI GVIs as a powerful instrument of economic development, good governance, and regional migration management model across the Gulf region and beyond.

No. 8 Decent Work

While the influx of RBI Golden Visas contributes to the growing demand for low-skilled labor migration, it also generates economic payoffs via 'migration rents' (i.e., visa fees and other extracted incomes for the government and remittances for migrant workers)⁴⁴ within the UAE's domestic migration institutions, which are extracted and outsourced from the state's domestic migration management institutions.⁴⁵ The growing recruitment of foreign domestic workers, construction workers, and hospitality workers directly generates revenues not only within the migration industry actors (i.e., recruitment agents, travel agencies, subagents, and others) but also for various domestic state institutions central to the maintenance and survival of their migration management institutions. In the context of RBI Golden Visa holders and domestic work, RBI employers recruit their foreign domestic workers via Tadbeer, a centralized public-private partnership (PPP) recruitment and placement agency, which mandates them to pay up to AED 30,000 for recruitment and processing of domestic workers. As one Tadbeer agent, Stefano, highlights: 'The arrival of rich Golden Visa holders made recruitment business grow strong and it created huge income and jobs for domestic workers. Even during the COVID19 pandemic, the demand increased a lot for domestic workers, and this is a huge income growth and taxes for the government too.' This domestic recruitment processes generate critical revenues for the local emirate state, private sector investors at Tadbeer, and others while providing streamlined recruitment and employment and remittance income opportunities for foreign domestic workers, both those at the local and international locations.

While most RBI Golden Visa holders appear to heavily rely on Tadbeer for recruitment of their own foreign domestic workers, others have increasingly relied

⁴⁴ Thiollet, H. (2023). Immigration rentier states. *Journal of Ethnic and Migration Studies*, 50(3), 657–679. <https://doi.org/10.1080/1369183X.2023.2269783>.

⁴⁵ Malit, J. F. (2024). 'Outsourcing Migration Management in the Gulf: Public Private Partnership Actors as 'Immigration Rentier Quasi-State Actors' in the United Arab Emirates, ' Project on the Middle East Political Science, <https://pomeps.org/outsourcing-domestic-migration-management-in-the-gulf-public-private-partnership-models-as-immigration-rentier-quasi-state-actors-in-the-united-arab-emirates>.

on freelance migrant domestic workers to cut recruitment and placement costs. However, this predominant freelance domestic work arrangements inevitably evade local labor regulations in the country because these labor contract practices between employers and domestic workers tend to operate outside of the legal framework,⁴⁶ thus carrying massive sanctions or fines of up to AED 50,00 if found guilty of illegal hiring. While Tadbeer foreign domestic workers tend to receive, on average, relatively lower salaries (minimum wages vary depending on sending countries; for the Philippines, USD\$ 400 per month) than their freelance counterparts, they are often protected with basic labor rights, including a formal UAE MOHRE employment contract, health insurance, days off, and access to dispute resolutions, etc. In contrast, while freelance migrant domestic workers do not have such access to formal MOHRE labor protections, they tend to obtain relatively higher wages, with little or no benefits like health insurance (depending on the arrangement), since they need to personally cover these costs. Documented freelance migrant domestic workers charge GVI employers not less than AED 5,000 per month –as opposed to the monthly AED 1,500 set by the Philippine government—while undocumented tend to receive lower wages, often ranging between AED 2,000 and AED 3,000 per month. As one RBI Golden Visa British employer emphasizes, ‘This cuts huge recruitment costs for us. Instead of paying her 1,500 per month, we pay her AED 5,000 plus tips, leave out arrangement. This is perfect for us because we give her more income and she helps us on our daily needs.’ Depending on the employer-domestic worker arrangements, the typical accommodation arrangement is live-out, enabling them to work for multiple employers in the host country.

While the RBI Golden Visa holders and freelance domestic workers appear to effectively work given the 'win-win' outcome between parties since it eliminates the traditional recruitment and placement costs for RBI GVIs and increases freelance domestic workers' monthly salaries (often without benefits), this also informal labor relations become problematic when these freelance domestic workers face extenuating circumstances like injuries, sickness, and maltreatment. Freelance domestic workers have no legal or institutional access to the formal UAE MOHRE because their employment and residency contract operates in the 'grey area,' meaning that a MOHRE-appointed sponsor or employers do not legally employ them. In a way, freelance migrant domestic workers do not enjoy similar labor protection and benefits in case these domestic workers face injuries. Thus, they must effectively maintain strong and friendly relations with their employers to obtain their labor rights and other entitlements in the process. As a result, the strategic use of a freelancing system of RBI Golden Visa holders and migrant domestic workers outside of the Tadbeer or MOHRE labor migration management system makes some migrants susceptible to precarious legal and economic situations, therefore requiring critical monitoring and regulation to uphold decent work for all. Therefore, there is a critical need to examine how migrant work commodification within the RBI Golden Visa scheme impacts the precarious statuses of low-income migrant workers—specifically freelance—who attempt to capitalize from their access to elite employers to increase their remitting power and rights, subverting existing policies.

No. 9 Industry, Innovation, and Infrastructure

⁴⁶ Malit, Jr. F. (2024). ‘Illiberal Gig Economy: Coping Strategies of Freelance Domestic Workers in the United Arab Emirates,’ *Global Labor Journal* 16(1): <https://mulpress.mcmaster.ca/globallabour/article/view/5878>.

With the growing demand to build various types of public and private housing market infrastructures catering to the demands of the RBI Golden Visa industry, there is also a critical need to examine the degree of labor protections for low-income migrant construction workers in the UAE. A wealth of scholarly, policy, and advocacy literature has highlighted the precarious nature of the local migrant construction sector in the UAE, specifically during the construction of major sites like Expo 2020, Guggenheim, and Saadiyat Islands. As the GVI structurally demands more domestic infrastructures to meet existing housing accommodation requirements, many construction companies have also relied on local construction migrant workers to execute these projects. A key issue revolves around labor exploitation in the subcontracting of low-income migrant construction workers, which poses critical challenges for the Emirati state's MOHRE. Subcontracting construction companies often take advantage of the massive infrastructure demand opportunities derived from RBI Golden Visa industries by exploiting and underpaying migrant workers beyond the legal contract requirements. This is another strategy of commodification from below whereby these actors exploit RBI's infrastructural space, thus enabling them to take advantage of these RBI Golden Visa investment opportunities while simultaneously exploiting low-income migrant construction workers. Strong financial sanctions and monitoring are critical to ensure that such growing mega infrastructure development linked with the RBI Golden Visa industry is built ethically and follows domestic and international labor standards (see Trade unions from BWI /ITUC reports). Therefore, with the growing speed of domestic mega-infrastructure projects, the Emirati state's MOHRE arm needs to continuously employ direct monitoring to ensure that large construction companies, specifically those subcontracting firms, are held to account since infrastructural developments require higher standards of occupational and health safety protections for migrant construction workers in the country. These should be rigorously applied to small and medium enterprises and large construction companies to determine whether sufficient human rights due diligence is applied, which is central to key investors in these big multinational companies.

No. 11 Sustainable Cities and Communities

As the UAE's economic diversification expands and the country becomes a top destination for the wealthy elites in the Gulf and across the Gulf South, there is also a tiering in the urban cosmopolitan spaces in the country, whereby residential and living spaces become unaffordable. This makes the UAE compatible with the most wealthy elite communities but less with the vast majority of low-income migrant populations serving these RBI Golden Visa elite holders. While the housing costs in the UAE are already expensive in a post-COVID-19 scenario, the influx of wealthy RBI Golden Visa elites makes it more unsustainable and less conducive for migrant communities. Reports of stagnated wages and rising cost of living make it difficult for low-wage migrants serving these urban infrastructures to survive, thus forcing many, specifically those outside of employer's accommodation or labor camps, to live in tight informal housing structures (i.e., bed spaces, partitions) in order to cope with the rising cost of living.⁴⁷ As a result, the Emirati state has to find a critical balance between strategically accommodating the massive influx of elite, wealthy populations and managing housing accommodation spaces for low-wage migrant populations,

⁴⁷ Ngeh, J. (2022). 'Bed-space' housing in Dubai: African migrants, ambivalence towards authorities and gender differences. *Ethnography*, 0(0). <https://doi.org/10.1177/14661381221098610>

which play a central role in the everyday functioning of major domestic industries and sectors in the country.

Conclusion

As international borders tighten, compounded by ongoing geopolitical conflicts and mobility restrictions, RBIs will likely continue to become critical instruments for global elites to navigate global political uncertainty. Building on the emerging literature on RBIs, labor migration, and social contracts in the Gulf region, this article has demonstrated the dual implications of RBIs on labor migration dynamics and UN SDG commitments in the long run. By critically focusing on the UAE's RBI, I demonstrated how the prevailing RBI has institutionally intensified existing 'mixed migration' of elite and low-skilled labor migration and necessitated stronger state migration management and control over migration industries linked to the UN SDG commitments. Furthermore, UAE RBIs have also produced critical government revenues and other economic benefits (i.e., investments) but also invigorated existing migration management institutions (i.e., MOHRE) through the collection, regulation, and management of low-skilled labor migration sectors, inducing domestic work construction, and other hospitality-related sectors. This economic capital and investments structurally require massive labor production and necessitate critical state interventions to uphold domestic and international labor standards to protect low-income migrant workers from potential labor violations or exploitations in the UAE domestic labor market. The study of the Emirati state's RBI offers novel opportunities to examine the broader developmental implications of wealth migration on labor migration dynamics across the Global South and beyond. It should also broadly examine the complex effects of such UAE RBI Golden Visa and mega infrastructure developments and how the growing cost of living and stagnating (living) wages are producing unsustainable cities and communities for low-income migrant workers in the country. While the Emirati state has introduced various mechanisms to lessen the dependency on low-skilled migration, future studies should carefully examine the complex linkages between elite migration, low-skilled labor migration, infrastructural developments, and social contracts within the UAE and across Gulf states' urban communities, and how these state initiatives—directly or indirectly—impact UN SDG commitments related to labor migrant populations in the country.