

Welcome to the fifth **Citizen Helpdesk Bulletin**! The Citizen Helpdesks are groups of young volunteers we call Community Frontline Associates (CFAs) who gather and disseminate information on critical issues affecting Nepali citizens- to eliminate information gaps between the government, the media, donor organizations and communities; and improve collective decision-making.

### Questions

#### BIDHUR, NUWAKOT

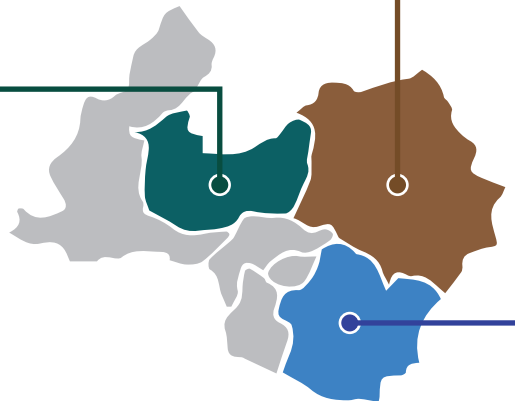
“Do my family members have to issue separate insurance if I go abroad for foreign employment?”

#### MELAMCHI, SINDHUPALCHWOK

“Is the insurance done while migrating abroad for employment only claimable by who goes abroad or is it also claimable by his/her family members?”

#### PANCHKHAAL, KAVREPALANCHOWK

“They said the government will now provide health facilities to the family member of those who are in the foreign employment!”

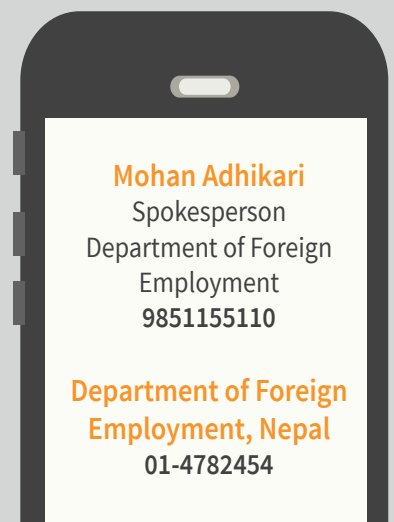


### Answers

The insurance done by the individuals are not applied to their family members. Hence, the insurance company is only liable towards he/she who applied for it. Regarding the health insurance of family members of the migrant employee, there is no obligatory rule written for it. Also, since the insurance contract is signed between the migrant worker and the insurance company, the government is thus not liable for that insurance right. The insurance of the person migrating abroad for work is only valid till its expiry date. One has to extend the contract period of the insurance if the rule stating so is created by the Nepal Government.

If the migrant worker dies or meets accidents before his/her visa expiry date then he/she will be eligible to claim the insurance amount. The Nepal Government’s Department of Foreign Employment (DoFE) will play a role in the process of claiming for the insurance amount. In order to claim the insurance amount he/she should:

- Submit an application to the Department of Foreign Employment.
- DoFE will then write a recommendation letter to Foreign Employment Promotion Board validating that the applicant had migrated for employment after taking the work permit.
- The Foreign Employment Promotion Board will then send a letter to the insurance company with which the victim has signed the insurance contract. Following this, the victim will get the insurance amount.



## Questions

### **DHUNEBESHI, DHADING**

“3 years ago, my husband went to Malaysia for work. But when he got there, the company who was supposed to employ him, did not give him the job as agreed. Now he has been working illegally. What can be done to bring him back to Nepal?”



### **MELAMCHI, SINDHUPALCHWOK**

“What processes have to be carried out in order to bring a relative who is working abroad illegally back to Nepal?”

### **PANCHKHAL, KAVREPALANCHWOK**

“My son has been working in the Malaysia since 11 months and has been getting lesser salary than as contracted. He wants to come back to Nepal but the company has taken over his passport. What can be done?”

## Answers

There are no such policies made by the Nepal Government to bring back the individuals working abroad illegally; expired work permit or working under travel visa. The Government of Nepal possesses no records of such cases.

If the worker abroad is the victim of contract fraud and wants to return to Nepal, he/she can go to the nearest Nepal Embassy and file a complaint. Else, the victim's family members in Nepal can also go to the Nepal Government Department of Foreign Employment (DoFE) and file a complaint. Given that this case of fraud is proven with sufficient evidences, the DoFE will facilitate the compensation receiving process for the victim from the manpower company that the victim referred to for going abroad.

However, if the work, salary and so on are provided as per the contract to the worker but the worker wants to return to Nepal then the contract duration also have to be completed in that case. If the worker wants to return before the expiration of their work contract then he/she has to provide the compensation for the remaining time of the contract to the company as per the company's rule.

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## Questions

### BIDHUR, NUWAKOT

“Do we need to provide collateral to obtain the loan that the government said will provide to the earthquake victim in case of collective witnesses?”



### MAHADEVSTHAN, KAVREPALANCHWOK

“The government has said that it will provide 3 lakhs rupees loan amount to the earthquake victim but in presence of collective witnesses. Will this type of loan be available from any bank or only from few government recommended banks? Is it true that we have to repay the loan within 5 years?”

## Answers

A policy to provide the zero-interest loans to the earthquake survivors to help rebuild their homes has just been approved this year. As per the policy, the victims can obtain a loan of maximum 3 lakhs without being liable to any interest amount on it. This provision was implemented especially targeting the low income families, socially backward small farmers, labourers, families without lands and so on.

However, the government has set few conditions to obtain the loan. It states that the victim applying for this subsidized loan should be without livable house and must have identity cards that will prove their status quo of being a victim. Additionally, the loanee doesn't have to keep any collateral to obtain the loan.

The victims can acquire the loan from those banks and institutions categories A, B, C and D by the central bank of Nepal. These banks cannot impose any interest or any other extra costs on this type of loan as they will be compensated by the government later.

Although, this loan is interest free, the loanee has to repay the principal amount within 3 to 5 years.

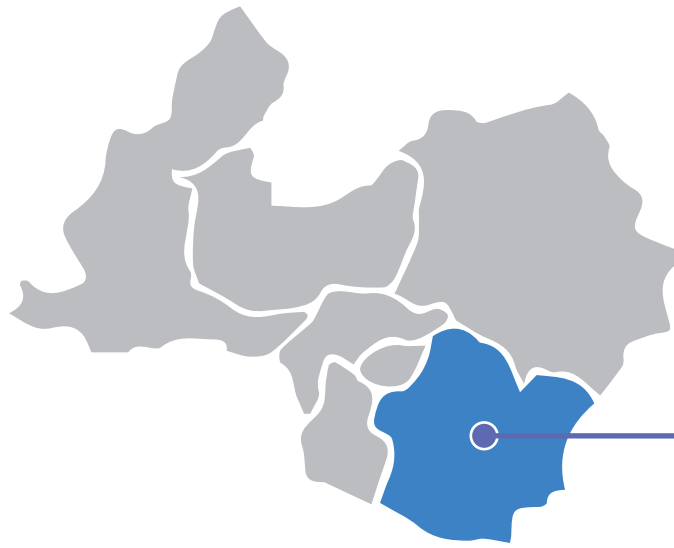
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# Story from the Field



## **Rajesh Tamang** Baluwa, Kavrepalanchowk

Rajesh Tamang from Baluwa, Kavre had gone to Malaysia to work. There, eight months passed without him receiving any salary but was instead fired from the work. His empty pockets also didn't support his desire to return back to Nepal. Psychologically affected, he was even on the verge of doing suicidal attempts as later reported by his colleagues. His village friends working with him tried their best to help him but their effort could not work out as Rajesh did not want to return with empty hand.

One of his colleagues and village friend narrated Rajesh's story to Sabita Neupane, one of our CFAs from Kavre, requesting us to help rescue him from his depressing condition and bring him back. So, we collected all the required documents on Rajesh from his family and submitted the file to the NGO known as the Centre of Migration and International Relation (CMIR) that works for the protection of the rights of the foreign workers and their families. Fortunately, thanks to the amazing work from CMIR, within one week Rajesh was back to his land, his family and friends. Moreover, processes are also being carried out by CMIR to help Rajesh get the salary that he deserves. Wait for our next issue to get the follow up on this process.

## Know Before You Go - the latest Government Decisions

- Public land to be available for building public infrastructures ([Link](#))
- Update on private housing reconstruction ([Link](#))
- A policy to provide zero interest loan, in presence of witness, to the earthquake victim to help rebuild their home ([Link](#))

The sources of the information, rumours and issues presented here were collected from CFAs, community meetings, development agencies and face-to-face discussions in communities with over 432 people in 4 districts between 1st – 31st May 2017. The issues highlighted were chosen on the basis of prevalence and relevance. The information presented in the bulletin is accurate at the time of issue.

Citizen Helpdesk Bulletin is brought to you by **Accountability Lab** in collaboration with **Local Interventions Group**.

