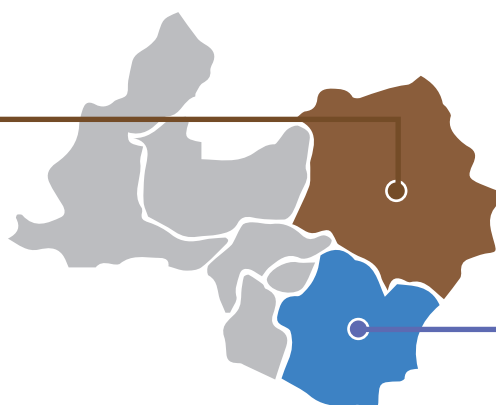


Welcome to the ninth **Citizen Helpdesks Bulletin**! The Citizen Helpdesks is a group of young volunteers we call Community Frontline Associates (CFAs) who gather and disseminate information on critical issues affecting Nepali citizens- to eliminate information gaps between the government, the media,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

## Rumours

### SUNKOSHI, SINDHUPALCHOWK

"The earthquake victims can obtain an interest-free loan from banks by just keeping their house being built as the only collateral."



### PAACHKHAAL, KAVREPANCHOWK

"Does the earthquake victim need to pay an interest for the loan which they obtain by keeping their house as a collateral?"

## Facts

The government of Nepal drafted a policy to provide an interest free loan to the Earthquake survivors among a collective witnesses in 2016.

That policy was again amended to allow the survivors to obtain a maximum amount of Rs 3 lakhs but by just keeping their house that is being built as the only collateral.

The previous policy was amended by the government due to the complication in its implementation.

The new policy concerning this loan states that the banks or other institutions cannot impose extra charges or interest to this type of loan to the survivors. Upon providing such loans, these banks and institutions will receive reimbursement amount equal to the interest from the government. However, due to the various shortcomings and complications attached to this loan policy, the banks and institutions have been reluctant to implement this policy immediately.

Regardless of the decision carried out by the government, lack of mutual understanding between the government and banks or other institutions have stalled this policy's implementations till now.

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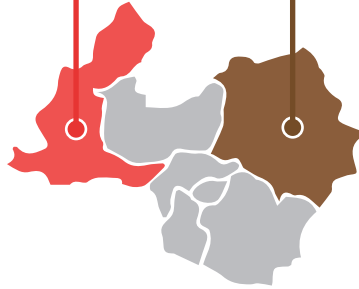
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## Questions

### JWALAMUKHI, DHADING

“What role does the government and the concerned manpower agency play in rescuing or helping a foreign worker who has fallen to illness and is unable to work?”



### CHAUTARA, SINDHUPALCHOWK

“When in foreign employment, the worker sometimes falls to illness and are unable to continue working. However, the employing company doesn’t allow him/her to return back to Nepal. During such case, what can be done to help bring back the sick worker who wants to return home safely?”

## Answers

If any foreign worker falls to illness while at work then the employing company will have to bear the cost of all the medical expenses for the victim’s treatment. In a case where the employing company is neither ready to bear the medical expenses nor willing to allow the worker to return back to Nepal then the victim’s family members should approach and clearly inform the manpower agency through which the victim went abroad for work.

Upon receiving the information from the victim’s family, the concerned agency will have to contact the victim’s employer abroad and try to have them look after the victim’s medical expenses. Additionally, the agency also has to facilitate the process for victim’s safer return to Nepal.

However, if the concerned agency refuses to assist the victim, then the family members can file a complaint against that agency to the Department of Foreign Employment [DoFE]. Once the complaint is registered, the DoFE will publish a date by which the alleged agency have to appear in the department’s office. The agency will then be ordered to provide necessary compensations to the victim as per the law.

To help bring back such victims, the DoFE will inform the associated foreign ministry’s consular department who then starts the process to help the victim return.

#### Mohand Adhikari

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## Questions

### BIDUR, NUWAKOT

“The government had banned women from going abroad to work as domestic workers. Has this policy been lifted?”



### PACHHKHAAL, KAVREPALANCHWOK

“Had heard that women are banned from going abroad for work but have been seeing a lot of women continue to go. What is the reality?”

## Answers

The government of Nepal had enacted a policy to stop giving a work permit to women going to gulf countries to work as a domestic worker from 4th April 2017 until further notice. It was implemented after a series of cases had been received where women working as domestic workers in gulf countries were sold or captivated and tortured.

However, be noted that this policy is only applicable for women aspiring to go to gulf countries to work as domestic workers. Going abroad for other jobs such as waitress, cleaner, security and so on are clearly allowed.

Recently, a labour agreement between Nepal and Jordan has been signed under which Nepali women are once again allowed to go to Jordan to work as domestic workers. The agreement includes the security of the women’s workplace, insurance and right to work and even states the monthly salary.

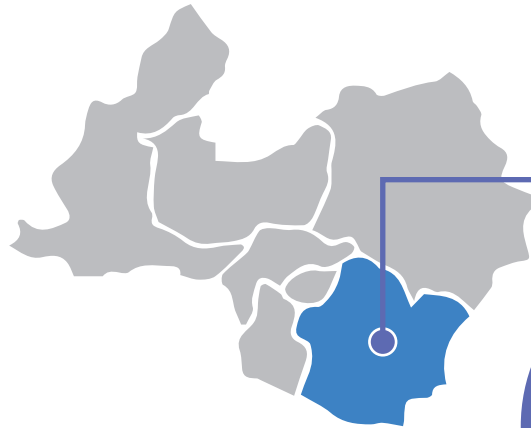
Therefore, besides Jordan, women are still banned from going to gulf countries to work as domestic workers.

### Shivaram Pokhrel

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# Insights

## Story from the Field



### Gokul Bista

Sarada Batase, Kavrepalanchowk

Gokul Bista became a victim of paralysis while working in Saudi Arabia. He became mute as well. The company sent him back to Nepal with just some medical help but here in Nepal he had to sell all his lands for the full treatment. His wife is also with cancer and helpless. Unfortunately, due to lack of information, he also missed the deadline for receiving the compensation amount that he was supposed to get from the government's promotion board. As per the policy, a compensation amount is payable to any migrant worker victimized by the particular diseases stated by the government or upon death while at work. This problem was soon found out by Sabita Neupane, a field worker of Citizen HelpDesk who then connected it with an organization that looks after such cases. It was found that Gokul is still eligible for the insurance amount. So, Sabita thoroughly followed up on this case and facilitated it by collecting all the required documents from Gokul's mother. It was difficult and took long time to claim the insurance amount that could help Gokul and his family immensely as the insurance agency also vigorously investigated on the case to test the authenticity of the claim. Fortunately, on 25th October, LIC, an insurance company, finally provided Gokul's family an amount of Rs. 6 lakhs.

Nobody believed Sabita when she first approached Gokul's family to tell them that she can help them claim the insurance amount. However, the family felt that it was impossible and unprecedented. Even the neighbor shared the same view and encouraged the family to reject Sabita's offer. Nevertheless, Citizen HelpDesks pushed them to seek our help, received their constant nervous calls each day and strived to insure at least the insurance that will massively help a family who has lost a bread winner to paralysis.

Today, Gokul is successfully a beneficiary but sadly, numerous other Nepali migrant workers have faced a similar situation but couldn't find help. For many workers, having an insurance before flying abroad is just a one of the mundane processes to complete and to legitimize their action. We believe that accurate information to the right people at the right place will help a lot of present and future Gokuls.

## Know Before You Go - the latest Government Decisions

- A labour agreement between Nepal and Jordan ([Link](#))
- Trainings to be provided to 10 thousand youths who are going abroad ([Link](#))
- Scholarships for the children of foreign workers ([Link](#))
- Going abroad? Then knowing these things is a must ([Link](#))

The sources of information, rumours and issues presented here are collected from CFAs, community meetings, development agencies and face-to-face discussions in communities with over 803 people in 4 districts between 1st September – 31st October 2017. The issues highlighted are chosen on the basis of prevalence and relevance. The information presented here is correct at the time of issue.

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

