COVID-19 and Foreign Employment
A rapid assessment of the consequences of the pandemic for Nepali migrant workers and their families
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<table>
<thead>
<tr>
<th>ACRONYMS</th>
<th>Description</th>
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<tbody>
<tr>
<td>CoD</td>
<td>Country of Destination</td>
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<tr>
<td>CTEVT</td>
<td>Council for Technical Education and Vocational Training</td>
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<tr>
<td>DoFE</td>
<td>Department of Foreign Employment</td>
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<td>FE</td>
<td>Foreign Employment</td>
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<td>FEB</td>
<td>Foreign Employment Board</td>
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<td>FLFs</td>
<td>Financial Literacy Facilitators</td>
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<td>GoN</td>
<td>Government of Nepal</td>
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<td>MoLESS</td>
<td>Ministry of Labour, Employment and Social Security</td>
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<td>MRC</td>
<td>Migrant Resource Center</td>
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1. Background - understanding the implications of COVID-19 for migrant families

As in the rest of the world, the outbreak of COVID-19 and measures taken to contain the spread of the virus have wide-ranging socio-economic implications for Nepal. Labour migrants and their families have been particularly affected. The country-wide lockdown that started on 24 March 2020 and the abrupt closure of international borders severed many migrants in Countries of Destination (CoD) from their families. As of mid-July, close to 11,000 Nepali labour migrants were reported to have been infected by the virus in the main destination countries [the Gulf and Malaysia, but excluding India for which data is not available]. More than 49 Nepalis were reported to have died of the virus in these countries.

COVID-19 will also durably affect the Foreign Employment (FE) context of Nepal and impact on government priorities at federal, provincial and local levels, when it comes not only to labour migration governance but also to repatriation and reintegration of returnees. The Government of Nepal (GoN) has already announced that important resources will be devoted to support their social and economic reintegration into the country during the coming fiscal year. As the crisis is still developing, it is impossible to try to predict all its consequences for Nepali migrant workers and their families. Some general trends have been observed but it remains difficult to anticipate their scale. While the economic downturn provoked by the pandemic is expected to cause many Nepali workers to lose their jobs abroad and “force” their return, estimating the number of forced returnees has proved difficult. It further remains unclear whether certain CoDs or occupations will be more severely affected than others. A similar observation can apply to remittances. While the crisis is expected to have an “automatic” impact on the volume of remittances transferred to Nepal and a sharp decrease of transfers is expected, it is also difficult to estimate how long this will last.

Within this uncertain context, the Safer Migration Project (SaMi) has taken the initiative to conduct a rapid assessment of the situation at the level of the project beneficiaries. It has contacted remittance receiving households that are currently enrolled in SaMi’s financial literacy programme in order to understand how they experience the current crisis. This methodology has allowed the collection of key information on the situation of migrants’ households as well as on the experience of their household member abroad. Based on a total of 2,535 respondents, the survey allowed to collect data on a variety of dimensions including, in particular, the working and contractual situation of migrant workers abroad, his/her medium-term plans following the crisis, as well as the financial situation of their household with a focus on remittance transfers.

The information collected confirms some of the main hypotheses formulated so far on the impact of the crisis for Nepali labour migrants, while providing a deeper understanding of the mechanisms at stake and proportions of the affected populations. The survey further reflects a wide variety of current situations and confirms a very high level of uncertainty in the medium term. The main findings of the survey are presented in this short report. They will be shared and discussed with SaMi’s main stakeholders, in particular local governments, as a way to help plan local initiatives in support of migrant households and returnees in the months to come.

2. Methodology of the survey

- Information was collected through interviews with families of migrant workers with a focus on the situation of the household and of the migrant worker (abroad or returned).
- A sample of 2,535 respondents was identified among families enrolled in SaMi financial literacy training. This methodology ensured access to remittance receiving households with a family member involved in foreign employment. The exact respondents were the immediate family members of the migrant: father, mother, husband or wife,
preferably those who were participants in the financial literacy class. In cases where the migrants had already returned to Nepal, he/she was directly interviewed.

- **Respondents are spread between 36 local governments** of 10 districts of Province 1, Bagmati Province and Gandaki Province. This means the territory covers all local governments in which financial literacy classes had already started prior to the pandemic.

- **Data was collected by phone by Financial Literacy Facilitators (FLFs).** This means the staff in charge of data collection was not only familiar with the topic of foreign employment but also knew the respondents and had already established a relationship of trust.

- **Data was collected through structured questionnaires using “Google forms”**. The questionnaire covered the following key dimensions: general information about the respondent, information on the migrant worker [still abroad or retuned] including CoD and occupation, work and contractual status, health condition, plan following the lockdown/crisis, and the situation of the migrant’s family, including health, financial situation and access to remittances.

- **Each interview lasted about 30-45 minutes.** It took about one month for the preparation and collection of the data at field level. Data was collected over the period 16 May to 8 June 2020.

**Limitations:**

- In most cases the migrant workers were still abroad therefore information regarding the migrants’ situation was obtained “indirectly” through relatives in Nepal, acting as the primary respondent.

- In order to reduce the risk of approximate answers, families were briefed on the nature of the survey prior to agreeing to participate. If the contacted family indicated they were unclear about the situation of the migrant relative at the time of the interview, this led to the end of the interview. Furthermore, a small sample of respondents was asked about the regularity of their communication with their relative abroad. More than half of the sample confirmed communicating several times per week with their relative abroad.

- This methodology – collecting information through relatives in Nepal – must be kept in mind when considering the findings on the situation of the migrant worker abroad. Despite very regular contact, some labour migrants may nevertheless “filter” some of the

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1 Ilam, Jhapa, Bhojpur, Khotang, Ramechhap, Dhading, Tanahu, Baglung, Syanja and Nawalparasi Bardaghat Susta Purba
information they share with their relatives or not reveal the real situation as a way to protect them.

- While the risk of some families not revealing their full situation or the situation of their relative abroad needs to be considered, the chosen methodology is a way to limit such tendencies. Respondents are already involved in the SaMi programme. They were interviewed by a FLF whom they already knew and with whom they already regularly discussed the financial situation of their household.

- Only a limited number of “women migrant” households (that is: where a female member of the family is abroad) were interviewed. This reflects on the one hand the relatively low percentage of Nepali women leaving for overseas labour migration. On the other hand, this highlights the fact that SaMi financial literacy classes primarily targets women left behind, and therefore, indirectly, households in which the husband has migrated for employment. These two points combine to produce a sample in which “men migrant workers” are over-represented.

- The sample size is large enough to identify some key dynamics and pressures affecting Nepali migrants’ households. It must however be recalled that the interviewed families are enrolled in a support programme, SaMi financial literacy. This may alter their perception of the crisis and the way they cope with it. The importance of this parameter is recalled in the analysis of certain dimensions of the survey.

3. Main findings of the survey

A. The surveyed population and the profile of migrant workers

Out of the 2,535 households participating in the survey, 332 had seen the recent return of their relative from abroad. About 45 percent of these “returnees” had come to the end of their contract, 4 percent had seen their contract terminated by their employer, 12 percent had resigned and come back home and 39 percent were on “home leave” and had to stay in Nepal as a result of the lockdown.

<table>
<thead>
<tr>
<th>Where currently is the family relative that left for foreign employment?</th>
<th>Men</th>
<th>Women</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Staying in the destination country/in FE</td>
<td>2,137</td>
<td>66</td>
<td>2,203</td>
</tr>
<tr>
<td>Returned home</td>
<td>326</td>
<td>6</td>
<td>332</td>
</tr>
<tr>
<td>Total</td>
<td>2,463</td>
<td>72</td>
<td>2,535</td>
</tr>
</tbody>
</table>
Countries of destination

The geographic dispersion of the sample reflects national averages and recent labour migration trends of Nepali migrant workers. Saudi Arabia, the UAE, Qatar and Malaysia top the list and concentrate more than 80 percent of the surveyed population\(^2\).

\[\text{Fig 3 : CoD for FE (N=2535)}\]

Occupations of migrant workers included in the survey

A similar observation applies when looking at the occupation\(^3\) of the migrant workers included in the sample when compared to overall figures available for Nepali migrant workers. **Construction** related work top the list followed by the **hospitality sector** (“hospitality 1” covers kitchen related work, waiters, bartenders or catering services). The “hospitality sector” would actually top the list if one adds the category “hospitality 2” which includes work such as housekeeping and cleaning. The category “**mechanic**” includes occupations such as welder, aluminum fabricator, auto mechanic and also machine operators (outside or inside factories).

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\(^2\)The ranking of the main countries of destination for Nepali migrants has seen some variations over the last two years. Following the temporary halt of labour migration to Malaysia, the number of labour approvals for that country has significantly dropped during the fiscal year 2018-2019.

\(^3\)The categorization of occupations used for the survey follows the typology used by the Nepal Council for Technical Education and Vocational Training (CTEVT). It is also aligned with the terminology mostly used at international level.
B. The situation of migrant workers in the countries of destination during the lockdown

This section presents the compiled responses of the 2,203 households having indicated that their family member is still abroad.

Health and safety of the family relative abroad

Out of the total number of migrant workers currently abroad within the sample (2,203), the vast majority informed their family that they managed to cope with the lockdown situation. About 19 percent nevertheless indicate stress and anxiety due to the lockdown and/or their working and living situation abroad, while 1.5 percent, 32 persons, expressed that their situation has become very complicated and they need support and evacuation as a result of their quarantine situation or because it is even difficult to access food.

Furthermore, a total of 32 migrants’ families have shared that the migrant worker is experiencing health difficulties, seven of which are linked to COVID-19. Unfortunately, six persons have also informed about their inability to access healthcare services in the current circumstances.

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4 These cases are being followed up through the SaMi’s Migrant Resource Centers (MRCs).
Work and contractual relationship

A striking result is that **migrant workers included in the survey have, in the large majority, continued to work despite the crisis and the lockdown in place in their respective country of work**. About 75 percent of the migrant workers covered by the survey reported to work either fully or partially. However, only 37.5 percent have seen no change in their work and salary situation. More than 21 percent have seen a reduction in their working time, while 17.5 percent have seen a reduction in their salary while their working time has remained unchanged.

Furthermore, the results show that, in the vast majority of cases, being quarantined means receiving no salary. Among migrants who reported to being in quarantine, only about 20 percent indicated that they still received their salary.

Twenty-four migrant workers (about 1%) are reported to have formally lost their contract as a result of COVID-19. A comparable number of migrants reported to have reached the end of their contract during the lockdown period. **In total one percent of the total sample reported to be without contract and without food/shelter** at the time of the survey.

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5 As in the case of Nepal, the main countries of destination for Nepali migrants have established lockdowns and curfews to contain the spread of the virus. The gradual easing or partial lifting of these provisions started in most of these countries in mid-June.
As highlighted in section 2 on methodology, information about the situation of migrant workers abroad was collected through their family members in Nepal. This may be a limitation of the survey as some migrants may “hide” certain aspects of their situation from their families as a way to protect them from additional stress. In order to contrast the results of this survey with information gathered directly from migrant workers abroad, SaMi also integrated some specific questions related to the lockdown in another study conducted around the same period with former SaMi skills trainees currently in service abroad.

All respondents were posted abroad at the time of the interview and were also questioned about their work situation during the lockdown. A total of 135 migrant workers were contacted, mainly in the construction and garment sectors and from the main CoDs between April and June 2020. Thirty respondents (22%) indicated no change in their situation and felt safe at work, while 46 (34%) indicated they had to work but feared for their safety and/or lacked the necessary protection material. This implies that more than 56 percent of the respondents worked throughout the lockdown in CoDs.

In the garment sector in Jordan 26 workers indicated they had stopped working for the first six weeks of the lockdown with a gradual restart of activities. These workers seemed better supported by their employers than other respondents. Thirty-three respondents (24%) informed SaMi that they were not working since the start of the lockdown and were in quarantine, either with the support of their employers or were left on their own for daily food provision.

While the sample of this other study only includes SaMi trainees and is a lot smaller, the information collected seems to confirm the general trend identified in the rapid assessment, indicating that an important number of Nepali migrant workers have continued to work despite the lockdown in place in their respective CoDs.
One notices that there are no large variations between the main countries of destination. The proportions between the number of migrant workers working, full or part-time, or quarantined, seem comparable. Furthermore, in all the main destination countries, one observes a regular pattern where about 20 percent of the workers did not receive his/her due salary during the lockdown, despite working.

![Fig 8: Work status per occupation (N=2203)](image)

The situation varies slightly once data is disaggregated according to the occupation of the migrant worker. In the construction sector, more than 70 percent of the surveyed labour force is reported to have continued to work. Similar conclusions apply to electricians, mechanics or drivers, as 80 percent of them are reported to have continued to work. About 90 percent of the security guards have continued to work. The percentages are a bit lower when considering the garment or the hospitality sectors (“hospitality 1”: restaurant/catering related work), where 60 to 70 percent of the surveyed workers have reported working during the lockdown.

**Expectations/plans following the lockdown**

The picture gets a lot less clear when looking into the future and asking the surveyed population about the aftermath of the crisis. When asked about their plans following the lockdown, about 40 percent of the respondents answer they plan to stay abroad and with their current contract. However, a lot of respondents seem unclear about their perspectives. About 11 percent of the surveyed workers expect their contract to be terminated, while about 19 percent wish to quit their job and fly back to Nepal. Interestingly, 30 percent of the respondents mention they have not decided yet what they will do following the crisis. This highlights a very high degree of uncertainty for migrants. These proportions are certainly subject to important variations in the coming period and will be influenced not only by the economic situation in the countries of destination and the possibility to keep one’s employment but also by the economic and employment perspectives in Nepal.
Furthermore, this situation does not seem to change per country of destination, where a relatively stable 30 percent of the sample mentions they are “undecided” as to what he/she will do following the crisis. A relatively higher number of respondents based in Qatar have nevertheless mentioned their intention to quit their current job and fly back home following the crisis (almost one respondent out of four in the case of migrant workers in Qatar). When disaggregating data per occupation, about one quarter of the migrants active in the construction sector express an intention to quit their job and come back, while less than 10 percent expect their contract to be terminated.

C. Migrant workers’ families

The section below presents the main findings as concerns the situation of migrants’ households participating in the survey, with focus on their financial situation and access to remittances.

Financial situation and remittances

When considering the financial situation of migrants’ households included in the survey, it is striking to see that more than 80 percent of respondents indicate they experienced a substantial decrease in revenue.
For more than 60 percent of these households, this decrease in revenue is either fully or partially explained by a decrease in remittances transfers.

Furthermore, several households explain this has already led to difficulties in coping with regular expenses, with about a quarter of households indicating difficulty in purchasing daily goods and food, with close to 10 percent of the surveyed households facing difficulties in repaying existing loans.

As concerns specifically remittances, most respondents indicate a very substantial decrease. While about 15 percent indicate receiving the same amount of remittances as before the crisis, about 57 percent indicate receiving no money transfer since the start of the crisis and another 21 percent received less than 50 percent.
Interestingly, respondents give several reasons for this drop.

Two main dynamics seem to combine to explain the massive drop in international money transfers to Nepal. On the one hand, about 57 percent of the respondents report the suspension/reduction of salary as the major cause. In addition, an important part of the drop – for about 35 percent of the sample – seems to result from the lockdown situation. The closure of international borders, the restriction of movement within countries and sometimes simply the closure of money transfer services impede the proper functioning of the most used transfer mechanisms, formal or not (e.g. hundi). Internet and mobile transfer technologies were still in operation during the lockdown but they appear not to be widely used by the respondents. This illustrates the still limited use of electronic/digital money transfer mechanisms by Nepali labour migrants.

The above data seems to confirm that part of the drop in remittance transfers will only be temporary. But the scale of the catching-up will also depend on the proportion of labour migrants keeping their contract following the crisis.
Finally, it is also worth mentioning that a majority of households have indicated drawing out their savings in order to cope with the situation. This means that some of the economic benefits of labour migration are already being “eaten up” in the majority of households. This may reduce their capacity to mobilize resources for economic activities and business development following the crisis.

**Stigmatization**

The rapid survey asked the families whether they feel stigmatized as migrants’ families and whether they feel changed attitudes towards them. In the vast majority respondents perceive no change. About 26 families (1% of the total number of respondents) indicate they feel their neighboring community is avoiding them. To the contrary, about 90 (3.6%) answered they rather feel supported in the current context.

It is however also interesting to note a possible discrimination of migrants’ households in accessing assistance. Of the 445 households having declared difficulties to access food, about a third have declared not being eligible for the relief package provided by local governments during the lockdown because of having a relative in foreign employment. If one counts the instances where food relief is provided, migrants’ families were only eligible in 55 percent of the cases.
D. Situation and plans of the returnee migrants

As indicated above, the survey also covered households in which the relative recently returned home. A total of 332 recent returnees were included. About 49 percent had returned due to the termination of their contact (planned or forced), 12 percent had resigned and about 39 percent were on home leave and remained “locked” in Nepal. While the sample is relatively small, analyzing their answers provides some interesting information.

Results first indicate that almost half of the respondents plan to return abroad following the lockdown and work for the same company as before. This includes returnees that were on leave but also an additional percentage that hope for a renewed contract with the same company as before in the aftermath of the crisis.

Out of the remaining group of 170 returned migrants, another third indicate that they consider foreign employment as their first option for employment after the lockdown, while 26 percent express they are not clear yet and 41 percent wish to stay in Nepal.

If one combines the data of Figures 17 and 18 this indicates that about 66 percent of the returnees plan their next employment to be abroad.
Finally, the respondents who answered that they plan to continue their professional life in Nepal indicate a preference for developing their own business. **About 70 percent of the group indicates entrepreneurship as their first option.** Less than six percent of the respondents communicated an intention to search for employment/wage labour.
4. Summary of main findings and possible implications

- **The survey confirms many of the expected dynamics** and the very concrete impact of the crisis for migrants and their family members.

- **Migrant workers covered by the survey have in the large majority continued to work during the peak of the crisis** and despite a lockdown having been established in all main countries of destination. About 75 percent of the sample migrants are reported to have worked, full or part-time.

- **The survey shows that about 18 percent of the workers did not receive their due salary despite working.** This pattern is regular across the main countries of destination.

- At the time of collecting the survey data – end of May and early June – **only a limited number of migrants indicated having lost their job.** The picture, however, **dramatically changes once respondents were asked about their future perspectives.** About 11 percent of the sample expects to see their contract terminated following and as a result of the COVID-19 crisis.

- **These combined percentages raise questions as to what will happen to these unpaid salaries if the concerned migrant workers lose their employment following the crisis.** Measures and options to support these migrant workers claim their due salaries might be necessary.

**Implications for GoN at all levels - in Nepal and abroad**

- **Returnee migrants need to be informed as early as possible about their rights, and legal and para-legal options** for claiming their due salary and the other benefits they are entitled to (flight tickets, etc.).

- **Information and support need to start in CoDs.** Nepali missions abroad should mobilize the necessary resources to orient and support returnee migrants in settling possible grievances against their employers. Such activities should be coordinated with civil society organisations and projects supporting Nepali migrants in CoDs.

- **Returnees also need to be informed when back in Nepal.** The Ministry of Labour Employment and Social Security (MoLESS) Call Center, local governments and Migrant Resources Centers (MRCs) can be in the frontline to disseminate information and orient returnees to relevant support services.

- **Close collaboration between Nepali diplomatic missions and the Department of Foreign Employment (DoFE) will be necessary** to identify the main issues faced by migrants per CoD, to anticipate and plan the resources necessary to deal with a possible increase of cases filed at DoFE.

- **Chief District Officers should also be closely informed,** given their competence to refer cases to DoFE and their possibility to mediate cases between individuals.

- **SaMi should support in particular to address information needs and offer legal aid to returnees.**

- **The survey confirms a very high level of uncertainty as to the coming months.** Nineteen percent of the migrants covered by the survey say they wish to come back to Nepal following the crisis and about 30 percent say they have not decided yet what to do. This underlines how difficult it is to estimate the number of expected returnees in the coming months. The survey did not indicate significant variations between countries in this respect. The number of returnees will thus importantly depend on the further development of the pandemic, the perspectives offered by employers abroad, and also the perception of the social and economic situation in Nepal.
Implications for GoN at all levels – in Nepal and abroad

➢ There is need for a regular follow-up of the situation in each CoD and regular communication between Nepali missions abroad, relevant ministries, and provincial and local level governments on the expected number of returnees in order to anticipate needs and best coordinate the return and reintegration process (transportation, quarantine, testing, etc.).

• As expected, the economic situation of migrant families has significantly deteriorated. About 80 percent of migrant families report reduced revenues. For more than 60 percent of these households, this decrease in revenue is either fully or partially explained by a decrease in remittance transfers.

• The impact on remittance transfers is huge. Fifty-seven percent of the households having declared a decrease in remittance indicate having received no money transfer since the start of the crisis. Respondents explain the drop as both a reduction (or absence) of the salary of the migrant relative abroad and also due to the difficulty to access money transfer institutions because of the lockdown and restrictions to mobility, either in the country of destination or in Nepal. This indicates that transfers may resume, in part, immediately after the lockdown.

• This information also confirms the still limited use of electronic/digital means for international money transfers by Nepali migrant households.

Implications for all actors involved in financial literacy for migrant families [MoLESS/Foreign Employment Board (FEB), local governments, cooperatives, civil society organisations, etc.]

➢ Financial literacy classes and other measures supporting migrant households on financial/remittances management should raise awareness/support household capacities in the use of digital technologies for money transfers.

➢ SaMi should support in integrating the use of digital technologies in financial literacy modules.

• A quarter of the households interviewed indicate facing difficulties for the purchase of daily food and close to 10 percent face difficulties in reimbursing their loans. Moreover, 67 percent of the respondents who indicate having savings declared using them to cope with the situation.

• This implies the current crisis is also eroding the financial reserves of migrant households and their potential/capacity to invest in economic activities in the aftermath of the crisis.

Implications for GoN at all levels

➢ Initiatives to support entrepreneurship of returnee migrants need to integrate the fact that migrant households may have limited resources to invest.

• Interestingly, when asked about potential stigmatization, very few households felt concerned. This may be linked to the fact that their relative is still abroad (or for a small ratio of the sample, returned prior to the crisis). The survey nevertheless observed that the status of a migrant’s household may limit access to support programmes/assistance. The relevance of such a criterion for not accessing relief should be reconsidered in the current crisis.
**Implications for GoN at all levels**

- **Migrants’ households are not protected from the current crisis** and also face increasing difficulties to cover their daily expenses and need to be declared eligible to relief policies/packages.

- While limited in size, the sample of households in which migrant workers had already returned gives some interesting information as concerns the intention of recent returnees.

- It shows that an important proportion of recent returnees\(^6\)—about 66 percent—see their short-term professional future in foreign employment. Among the respondents wishing to stay in Nepal, about 70 percent plan to develop their own business. These proportions need to be kept in mind and may draw light on the medium-term intentions of migrants that will come back in the following period, while bearing in mind they may have different plans/perspectives as a result of their experience abroad in the recent months.

**Implications for GoN at all levels**

- **Programmes and initiatives to support entrepreneurship of returnee migrants** need to be prioritized with a focus on the sectors with the biggest economic potential and the possibility to valorize the skills acquired during labour migration while taking into account the limited financial capacities of migrant households (see above).

- **SaMi should support local governments in offering compact classes on financial literacy and orientations on business development**, allowing to raise awareness on possible options but also on the risks of entrepreneurship and building bridges with relevant support services.

- Furthermore, this “preference” for foreign employment will need to be taken into account. If it is confirmed that the demand for labour migrants from the main countries of destination effectively reduces, this will make the foreign employment market even more competitive and make “would-be” migrant workers (more) vulnerable to cheating practices by recruitment intermediaries and expose them to high(er) recruitment fees.

**Implications for GoN at all levels**

- **The MoLESS, in particular through the FEB and the MoLESS Call Center, and local governments, in particular through MRCs**, should continue to invest in awareness raising on safe labour migration practices and applicable policies, in particular regarding recruitment fees and available support mechanisms including legal aid.

- **SaMi should continue support to GoN in developing awareness raising, information and counselling approaches and capacities, in particular through the MoLESS Call Center, the National Migrant Resource Center and the MRCs.**

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\(^6\) As shown in section C, these returnees combine labour migrants that were on leave in Nepal during the lockdown and individuals that had returned following the end of their contract.
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