Labour Migration from Nepal

FACTSHEET: KUWAIT

June 2019

INTRODUCTION: KUWAIT

The State of Kuwait is a small emirate situated between Iraq and Saudi Arabia.¹ It is a low, sandy region spread over an area of 17,818 square kilometres (i.e., about one-eighth the size of Nepal).² It gained independence from the United Kingdom in 1961. Kuwait is a constitutional emirate, where the Emir is the head of state and the Prime Minister is the head of government.³ Kuwait's weather is usually dry and hot, although it also has a short warm winter with occasional rainfall.⁴ Islam is the official religion of the country and Arabic is the official language.⁵ Kuwaitis have a life expectancy of approximately 76 years, with men (74 years) living two years less than women (76 years) on average.⁶

The Kuwaiti Dinar (KWD)⁷ is the local currency (USD 1= KWD 3.29).⁸ Oil is the main natural resource of the country. Kuwait holds approximately 8 per cent of the world's proven crude oil reserves and ranks fifth globally as of 2017.⁹ Kuwait ranked 58th globally in terms of size of economy with a gross domestic product (GDP) of USD 120.1 billion in 2017.¹⁰ Like other oil-rich countries in the Gulf, Kuwait relies heavily on migrant workers to keep its economy running. In 2017, Kuwait had a population of 4.1 million, of which over three quarters were migrants (Table 1).

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Year	Total Population*	Migrant Population [†]				
Teal	iotal Population	Number	% of Total Population			
1960	269,618	90,629	33.6			
1965	473,554	240,583	50.8			
1970	746,767	463,366	62.0			
1975	1,024,940	664,156	64.8			
1980	1,372,318	966,341	70.4			
1985	1,738,994	1,240,806	71.4			
1990	2,099,615	1,074,391	51.2			
1995	1,610,651	921,954	57.2			
2000	2,050,741	1,127,640	55.0			
2005	2,276,623	1,333,327	58.6			
2010	2,998,083	1,871,537	62.4			
2015	3,935,794	2,866,136	72.8			
2017	4,136,528	3,123,431	75.5			

Table 1: Kuwait's Population and Share of Migrants

Note: The figures for migrants are as of the middle of the respective years. It should be noted that there are variations in the number of migrants mentioned in different sources.

^{* &#}x27;Data: Population, Total', the World Bank, Data, accessed 24 May 2019, https://data.worldbank.org/indicator/SP.POP.TOTL

[†] The international migrant stock data for 1960-2015 was retrieved from the World Bank ('Data: International Migrant Stock', the World Bank, accessed 24 May 2019, https://data.worldbank.org/indicator/SM.POP.TOTL). The data for the year 2017 was taken from the United Nations, Department of Economic and Social Affairs, Population Division ('International Migrant Stock: The 2017 Revision', the United Nations, accessed 24 May 2019, http://www.un.org/en/development/desa/population/migration/data/estimates2/estimates17.shtml).

REGULATION OF MIGRANT WORKERS IN KUWAIT

Consistent with the other Gulf countries, foreign workers in Kuwait are recruited and regulated through the *kafala*¹¹ system, a sponsorship system that gives sponsors complete control over the mobility of migrant workers. The main objective of the *kafala* system is to monitor migrant labourers employed in the country, with the prerequisite that all workers have a citizen sponsor, known locally as the *kafeel*, who assumes the responsibility for maintaining the migrant workers' legal status and visa requirements. The country is a sponsor of the country of the country

Kuwait's labour law of 2010 (New Private Sector Labour Law, No. 6 of 2010) regulates all migrant workers in the private sector. This law, however, does not apply to domestic migrant workers. In response to intense criticism from different human rights organisations, in February 2011, Kuwait announced that it would abolish the *kafala* system. However, the *kafala* system remains in place although since 2016 (through decree 378/2016), contracted workers in the private sector are allowed to transfer their visa without the employer's approval three years after the issuance of work permits. 15

NEPALIS IN KUWAIT

Large-scale labour migration of foreign workers to Kuwait had started in the 1950s to fulfil the demand for workers in infrastructure development spurred by Kuwait's oil wealth. While foreign workers, mostly Arabs, outnumbered Kuwaitis by 1960,¹⁸ the exact date of Nepali workers' first migration to Kuwait is hard to determine. However, it can be assumed from available data that Nepali workers had travelled to Kuwait since the 1980s as there were over 1400 Nepalis in Kuwait by 1990, the year from when data is available (see Table 2). The number of Nepali migrants in Kuwait has grown significantly over the years, and although there were nearly 15,514 Nepalis in Kuwait in 2017, they still made less than 1 per cent of the country's total migrant population (Table 2). These figures are misleading though. Over 50,000 Nepalis have received labour permits to work in Kuwait in the last two years alone, 2016/17 and 2017/18 (see Table 3). Given that more than 15,000 Nepalis have been receiving labour permits to work in Kuwait annually since 2010/11, excepting the year 2014/15 (see Table 3), and that contracts are generally of two years' duration, ¹⁹ it can be safely assumed that there have always been many more than 15,000 Nepalis working in Kuwait at any given time for the past several years.

Year*	Migrant Donulation	Nepali Migra	nt Population
rear	Migrant Population	Number	% of Migrant Population
1990	1,074,391	1,416	0.1
1995	921,954	1,134	0.1
2000	1,127,640	1,294	0.1
2005	1,333,327	1,397	0.1
2010	1,871,537	1,850	0.1
2015	2,866,136	22,678	0.8
2017	3,123,431	15,514	0.5

Table 2: Migrant Population in Kuwait and Share of Nepali Migrants

Note: The UN data on international migrants 'refer to the international migrant stock defined as a mid-year estimate of the number of people living in a country or area other than the one in which they were born or, in the absence of such data, the number of people of foreign citizenship. Most statistics used to estimate the international migrant stock were obtained from population censuses, population registers and nationally representative household surveys.' United Nations, Department of Economic and Social Affairs, Population Division, 'International Migration Report 2017' (New York: the United Nations, 2017), (ST/ESA/SER.A/403), accessed 22 March 2019, https://www.un.org/en/development/desa/population/migration/publications/migrationreport/docs/MigrationReport2017.pdf.

Source: 'Trends in International Migrant Stock: Migrants by Destination and Origin', the United Nations, Department of Economic and Social Affairs, Population Division (United Nations database, POP/DB/MIG/Stock/Rev.2017), accessed 4 July 2018, http://www.un.org/en/development/desa/population/migration/data/estimates2/data/UN_MigrantStockByOriginAndDestination_2017.xlsx.

^{*}Data on Nepali migrant stocks in Kuwait is available only from 1990 onwards.

Number of Labour Permits Issued for Migration to Kuwait

As per the data from the Department of Foreign Employment (DoFE), over 170,000 labour permits have been issued for Kuwait in the last two and a half decades (Table 3). The highest number (24,575) were issued in 2011/12, with women making a little more than half of the total migrant workers in that year, making Kuwait the only destination country for Nepali migrant workers where women constitute such a large proportion. However, owing to subsequent travel bans, 20 women's share in total labour permits has declined thereafter, and so has the number of labour permits for new entry issued for Kuwait.

Table 3: Labour Permits Issued for Kuwait

Fired Vers		New Entry			Re-Entry**			Total		Women as
Fiscal Year	Men	Women	Total	Men	Women	Total	Men	Women	Total	% of total
1993/94	-	-	361	-	-	-	-	-	361	-
1994/95	-	-	13	-	-	-	-	-	13	-
1995/96	-	-	18	-	-	-	-	-	18	-
1996/97	-	-	107	-	-	-	-	-	107	-
1997/98	-	-	137	-	-	-	-	-	137	-
1998/99	-	-	609	-	-	-	-	-	609	-
1999/2000	-	-	465	-	-	-	-	-	465	-
2000/01	-	-	885	-	-	-	-	-	885	-
2001/02	-	-	378	-	-	-	-	-	378	-
2002/03	-	-	907	-	-	-	-	-	907	-
2003/04	-	-	3,194	-	-	-	-	-	3,194	-
2004/05	-	-	1,789	-	-	-	-	-	1,789	-
2005/06	-	-	640	-	-	-	-	-	640	-
2006/07*	2,441	-	2,441	-	-	-	2,441	-	2,441	-
2007/08	1,573	394	1,967	-	-	-	1,573	394	1,967	20.0
2008/09	1,421	870	2,291	-	-	-	1,421	870	2,291	38.0
2009/10	6,067	2,188	8,255	-	-	-	6,067	2,188	8,255	26.5
2010/11	9,392	5,795	15,187	-	-	-	9,392	5,795	15,187	38.2
2011/12	12,080	12,495	24,575	-	-	-	12,080	12,495	24,575	50.8
2012/13	9,873	7,400	17,273	-	-	-	9,873	7,400	17,273	42.8
2013/14	11,393	7,960	19,353	-	-	-	11,393	7,960	19,353	41.1
2014/15	8,750	918	9,668	-	-	-	8,750	918	9,668	9.5
2015/16	9,286	763	10,049	-	-	-	9,286	763	10,049	7.6
2016/17	12,316	835	13,151	9,734	3,449	12,823	21,690	4,284	25,974	16.5
2017/18	15,929	1,626	17,555	8,686	908	9,594	24,615	2,534	27,149	9.3
Total	28,245	2,461	30,706	18,420	4357	22,417	118,581	45,601	173,685	27.8 [‡]

Source: Department of Foreign Employment, 'Yearly Reports, 2070/71 and 2072/73 BS' (Kathmandu: DoFE, 2015/2016); Department of Foreign Employment, 'Labour Approval Record, 2073/74 and 2074/75 BS' (Kathmandu: DoFE, 2017/18).

^{*} The Department of Foreign Employment has gender-disaggregated data only from 2006/07 onwards.

[†] The data on re-entry labour permits – issued to migrant workers returning to the same job on a renewed contract – is available only from 2016/17 onwards. Although not clearly stated in the publications of the Department of Foreign Employment, our reading of these documents suggests that the preceding years' data on labour permits do not include the labour permits for reentry.

[‡] This figure represents the proportion of labour permits issued to women in the years 2006/07-2017/18.

TOTAL REMITTANCE OUTFLOW FROM KUWAIT AND REMITTANCE RECEIVED IN NEPAL

Nepal has consistently received over USD 200 million annually from Kuwait in the last five years (2013-2017). The amount remitted to Nepal is about 2 per cent of the total remittances leaving Kuwait, but which amounts to around 4 per cent of the total remittances coming into Nepal (Table 4). The amounts remitted are, of course, only calculated estimates as there is no accounting of the true volume of remittances because migrant workers make use of various forms of informal networks to send money home and also because a considerable proportion of workers' earnings also comes into Nepal as consumer items such as TV sets and mobile phones.

Year*	Remittance outflow from Kuwait (in billion USD)	Remittance received by Nepal from Kuwait (in billion USD)	Remittances to Nepal as a % of total outflow from Kuwait	Total remittances received by Nepal (in billion USD)	Remittances from Kuwait as % of total remittances received by Nepal
2013	11.3	0.22	1.9	5.6	4.0
2014	11.7	0.23	2.0	5.9	3.9
2015	11.7	0.24	2.1	6.7	3.6
2016	10.7	0.23	2.1	6.6	3.5
2017	11 7	0.25	2.1	7.0	3.6

Table 4: Total Remittance Outflow from Kuwait and Remittance Received in Nepal

Note: According to the World Bank, the remittance data is 'disaggregated using host country and origin country incomes, and estimated migrant stocks' from the given year. 'These are analytical estimates based on logical assumptions and derived from a global estimation of bilateral remittance flows worldwide. They are not actual officially reported data. The caveats attached to these estimates are: (a) the data on migrants in various destination countries are incomplete; (b) the incomes of migrants abroad and the costs of living are both proxied by per capita incomes in PPP terms, which is only a rough proxy; and (c) there is no way to capture remittances flowing through informal, unrecorded channels.'

Source: 'Migration and Remittances Data: Bilateral Remittances Matrices, 2010-2017', the World Bank, accessed 27 December 2018, https://www.worldbank.org/en/topic/migrationremittancesdiasporaissues/brief/migration-remittances-data.

DEATHS AND INJURIES OF NEPALI WORKERS IN KUWAIT

According to data available from the Foreign Employment Board (FEB), a total of 211 migrant workers had died in Kuwait in the seven-year period between 2008/09 and 2017/18 (Table 5). Another 46 Nepali migrant workers fell seriously ill or badly injured during the same period. These figures on deaths and injuries include only those who received compensation from the FEB. A more complete picture of the actual number of deaths in destination countries is available from the Ministry of Foreign Affairs (MoFA), which collects data, from Nepali diplomatic missions in the respective countries on all deaths irrespective of whether the families of the deceased collected compensation from the FEB or not. This is especially pertinent since anyone who went as an 'irregular' migrant, i.e., without acquiring a labour permit from the DoFE, is not entitled to compensation from the FEB. Accordingly, the data from MoFA shows that a total of 448 Nepalis had died from 1992 to 2017 (Table 6). The major causes of death include cardiac arrest, brain haemorrhage, natural causes, murder, suicide, sickness, traffic accidents, and workplace accidents.

^{*} Data on bilateral remittance outflow is available only from 2010 onwards.

Table 5: Number and Causes of Deaths (FEB)

Fiscal Year		2008/0	09	2	2009/1	LO	2	2010/	11	2	2011/	12	- 2	2012/2	13		
Gender	М	F	Total	М	F	Total	М	F	Total	М	F	Total	М	F	Total		
Cause of death																	
Heart attack	-	-	-	-	-	-	1	-	1	9	-	9	6	1	7		
Suicide	-	-	-	-	-	-	2	1	3	2	1	3	-	3	3		
Traffic accidents	-	-	-	-	-	-	1	-	1	3	-	3	5	-	5		
Other or unidentified causes	-	-	-	-	-	-	-	-	-	3	2	5	6	1	7		
Natural causes	-	-	-	1	-	1	2	-	2	1	-	1	-	-	-		
Workplace accidents	-	-	-	-	-	-	1	-	1	1	-	1	-	-	-		
Cardiac arrest	-	-	-	-	-	-	1	-	1	-	-	-	-	-	-		
Murder	-	-	-	1	-	1	1	-	1	-	-	-	-	-	-		
Pending investigation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Disease	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Total	-	-	-	2	-	2	9	1	10	19	3	22	17	5	22		
Fiscal Year	1	2013/	14	2	2014/1	15	2	015/1	L 6 *	2	016/ 1	.7*	2	2017/1	8*	Total	
Gender	М	F	Total	М	F	Total	М	F	Total	М	F	Total	М	F	Total	M+F	
Cause of death																	
Heart attack	11	6	9	9	-	9	12	2	14	9	-	9	12	2	14	80	3
Suicide	4	5	10	9	1	10	2	3	5	-	1	1	1	-	1	35	1
Traffic accidents	4	-	11	11	-	11	5		5	-	1	1	1	-	1	31	1
Other or unidentified causes	1	3	-	-	-	-	1	1	2	-	-	-	2	1	3	21	1
Natural causes	2	-	1	1	-	1	6	2	8	1	2	3	2	-	2	20	
Workplace accidents	-	-	-	-	-	-	3	1	4	2	-	2	1	-	1	9	
Cardiac arrest	3	-	2	2	-	2	2	-	2	1	-	1	-	-	-	9	
Murder	-	-	-	-	-	-	-	-	-	-	-	-	1	-	1	3	
Pending investigation	-	-	-	-	-	-	-	-	-	-	-	-	2	-	2	2	
Disease	-	-	-	-	-	-	-	-	-	-	-	-	1	-	1	1	
Total	25	14	39	32	1	33	31	9	40	13	4	17	23	3	26	211	10

Note: The FEB data on deaths is based on the financial support provided by FEB to the deceased worker's family in Nepal, and the year in this data indicates when the financial support was provided, not the year of actual death. As the compensation can be claimed within a year of receiving the dead body in Nepal, some deaths reported for a particular year could have occurred in the preceding year.

Source: Ministry of Labour and Employment, 'Labour Migration for Employment - A Status Report for Nepal: 2014/2015' (Kathmandu: Ministry of Labour and Employment, 2016/17); Ministry of Labour and Employment, 'Labour Migration for Employment - A Status Report for Nepal: 2015/16-2016/17' (Kathmandu: Ministry of Labour and Employment, 2016/17).

^{*} Data made available by the Foreign Employment Board (FEB).

Table 6: Number and Causes of Deaths (MoFA)

Cause of death	1992	1994	1995	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
Other accident	-	-	-	-	-	-	-	1	-	-	-	-	1
Brain hemorrhage	-	-	-	-	-	-	-	-	-	-	-	-	-
Drowning	-	-	-	-	-	-	-	-	-	-	-	-	-
Heart attack	-	1	-	-	1	1	-	-	-	-	-	-	1
Murder	-	-	-	-	-	-	-	-	-	-	-	1	-
Natural death	-	-	2	1	-	1	1	1	1	2	4	8	9
Others	-	-	-	-	-	-	-	-	-	-	-	-	-
Sickness	-	-	-	-	-	-	-	-	-	-	-	-	-
Suicide	-	-	1	-	1	1	1	1	-	2	1	3	2
Traffic accident	1	-	-	1	1	1	-	-	1	1	2	2	3
Unknown	-	1	-	1	-	-	-	1	1	-	-	1	3
Work accident	-	-	-	-	-	1	1	-	-	-	-	-	-
Total	1	2	3	3	3	5	3	4	3	5	7	15	19
Cause of death	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total	%
Other accident	-	1	5	6	3	3	3	-	-	1	3	27	6.0
Brain hemorrhage	-	-	-	-	-	-	3	2	1	-	4	10	2.2
Drowning	1	-	-	1	-	-	1	-	-	-	3	6	1.3
Heart attack	2	2	2	3	8	4	10	16	16	11	17	95	21.2
Murder													
Muldel	-	-	2	-	1	-	1	-	-	-	2	7	1.6
Natural death	8	- 8	2 10	- 9	1 2	13	1 6	-	-	-	2 -	7 86	1.6 19.2
Natural death	8	8	10	9	2	13	6	-	-	-	-	86	19.2
Natural death Others	8 -	8 -	10	9	2	13	6 1	-	-	- 1	-	86 3	19.2 0.7
Natural death Others Sickness	8 - -	8 -	10 - -	9 -	2 1 -	13 - -	6 1 -	- - 1	- - 6	- 1 4	- - 6	86 3 17	19.2 0.7 3.8
Natural death Others Sickness Suicide	8 - - 4	8 - - 7	10 - - 1	9 -	2 1 - 4	13 - - 6	6 1 - 6	- - 1 6	- - 6 10	- 1 4 4	- - 6 9	86 3 17 83	19.2 0.7 3.8 18.5
Natural death Others Sickness Suicide Traffic accident	8 - - 4 5	8 - - 7 4	10 - - 1 8	9 - - 13 1	2 1 - 4 5	13 - - 6 1	6 1 - 6 7	- 1 6 12	- 6 10	- 1 4 4	- - 6 9	86 3 17 83 72	19.2 0.7 3.8 18.5 16.1

Source: Data made available by the Department of Consular Services, Ministry of Foreign Affairs.

LABOUR RECRUITMENT IN NEPAL

Recruitment Procedure

Labour migration is either arranged independently (personal basis) or by seeking the help of recruitment agencies (institutional basis). When foreign employment is organised through recruitment agencies, these agencies are required to obtain prior approval from the DoFE following an agreement or understanding with an employing institution in Kuwait. On receiving the approval from the DoFE, recruitment agencies publish an advertisement seeking applications in a Nepali-language daily newspaper with nation-wide circulation.

Age Criteria for Recruitment

According to the Foreign Employment Act 2007, minors under the age of 18 are not permitted to go for foreign employment. Currently, the Government of Nepal also has a directive in place prohibiting women who have not completed 24 years of age from migrating to Kuwait as domestic workers.²²

Recruitment Cost

Prior to the introduction of the 'free-visa, free-ticket' policy by Nepal in June 2015, the recruitment cost to Kuwait was fixed at a maximum of NPR 20,000. With the introduction of the new policy, the maximum fee to be paid by Nepali migrant workers going to Kuwait (and other GCC countries) was reduced to NPR 10,000, and employers were required to bear the costs of the visa and air ticket, which previously was typically borne by the migrant workers themselves.²³ In practice, however, Nepali workers have generally always paid a much larger amount for their migration to Kuwait, a practice that has continued even after the 'free-visa, free-ticket' policy.²⁴

Other Requirements

Orientation Training

The Foreign Employment Rules, 2008 require a worker going for foreign employment to receive orientation training on the following:

- Foreign employment laws of Nepal
- Geography, culture, lifestyle, and the economic, social and political situation of the destination country;
- Language of the destination country;
- Labour, immigration laws and traffic rules of the destination country;
- HIV/AIDS, communicable diseases, sexual and reproductive health;
- · Occupational safety and health;
- Easy and safe travel;
- · Conduct, treatment and security of workers; and
- Repatriation of earnings to Nepal.

Domestic Worker Orientation Skill Development Training

Women migrants migrating to Kuwait as domestic workers are required to complete a 30-day skill development training.²⁵

Contribution to the Foreign Employment Welfare Fund

Every worker going for foreign employment is required to contribute to the Foreign Employment Welfare Fund managed by the FEB, prior to departure. The contribution amount is currently specified as NPR 1500²⁶ for a three-year work contract, while workers with contracts for a duration exceeding three years are required to contribute NPR 2500.²⁷ If a migrant worker dies within the contract period, the FEB provides compensation of NPR 700,000 to his/her family up to one year of receiving the dead body in Nepal. Workers who fall seriously ill may receive up to NPR 700,000 upon evaluation of their illnesses by a team of experts. ²⁸

Insurance

The Foreign Employment Act 2007 and the Foreign Employment Rules 2008 have made insurance mandatory for workers going for foreign employment. The cost of insurance varies according to the age of the worker and the duration of the contract (Table 7). The current insurance plans comply with the Foreign Employment Life Insurance Directives issued in April 2016.²⁹ As shown in Table 8, the family of the deceased worker may receive a maximum amount of NPR 1,500,000 as insurance, while a worker or their family may receive up to NPR 1,000,000 in case of injuries sustained abroad. Further, a migrant worker who suffers 'critical illness'³⁰ is provided with an additional amount of NPR 500,000. However, to be entitled to this benefit, the migrant worker must have also procured an insurance policy against 'critical illness', paying a premium of an additional NPR 400.

Table 7: Insurance Premiums

Insurance period (year)		Insura	Premium for insurance of NPR 500,000 against critical illness (all age groups)		
	18 to 35	36 to 50	51 to 64	64+	
2	2,646	3,625	7,250	For those aged 64 and above	
3	3,524	4,930	9,570	the amount of insurance will be as per the insurance	NDD 400
4	4,423	6,090	12,035	company's policies, but not	NPR 400
5	5,148	7,105	14,500	exceeding the premium fixed for the age group 51-64	
6	5,728	8,411	16,820	by more than 50 per cent.	

Source: 'Foreign Employment (ad-hoc) Life Insurance Directives 2073' (Kathmandu: Insurance Board, 2016), accessed 18 October 2017, https://www.bsib.org.np/documents/baideshikbeema.pdf.

Table 8: Insurance Benefits

Section	Incidence	Benefits (in NPR)
А	Death	1,000,000* + 100,000 (to bring the dead body to Nepal) + 100,000 (to perform death rituals) + 200,000 (to maintain the loss of income due to the death of the person) + 100,000 (towards treatment, in case death occurs during treatment) Maximum Total: 1,500,000
В	 a. Total permanent disbility; b. Incurable damage of sight on both eyes; c. Complete damage of parts of the body above the ankles of both legs or wrists of both hands; or d. Complete damage of one of the legs, hands or eyes. 	1,000,000
С	a. Completely speech impaired; orb. Completely hearing impaired.	500,000
D	a. Complete damage of the hearing capacity of an ear;b. Complete damage of a thumb.	200,000
	c. Complete damage of an index finger.	150,000
	d. Complete damage of any other finger.	70,000
	e. Complete damage of a big toe.	50,000
	f. Complete damage of any other toe.	40,000
	g. Damage/loss of any other body part.	As determined by an expert [†]

Source: 'Foreign Employment (ad-hoc) Life Insurance Directives 2073' (Kathmandu: Insurance Board, 2016), accessed 18 October 2017, https://www.bsib.org.np/documents/baideshikbeema.pdf.

^{*} Section 26 (1) of Foreign Employment Act, 2007 states: 'The licensee shall, prior to sending a worker for foreign employment, procure insurance of at least five hundred thousand rupees with validity for the term of contract so that such worker can claim damages for death or mutilation, if such a worker who has gone for foreign employment pursuant to this Act dies from any cause at any time or gets mutilated.' The insurance benefit was increased from NPR 500,000 to 1,000,000 following the issuance of the Foreign Employment (ad-hoc) Life Insurance Directives 2073 in January 2017.

[†] An 'expert' is a medical doctor registered under the Nepal Medical Council (NMC). Additionally, the insurance companies also give validity to claims approved by certified medical practitioners in destination countries.

Process for Compensation for Death and Injuries

In case of death of migrant workers in destination countries during the contract period, members of their immediate family can claim for compensation from the Foreign Employment Welfare Fund through the FEB within a year of receiving the dead body in Nepal. Similar provisions apply to migrant workers who suffer from serious illness or face mutilation of a body part during the contract period.³¹ The following documents are required to claim compensation from the FEB:³²

- Migrant worker's passport;
- · Labour permit;
- · Contract;
- Death certificate from destination country (in case of death in destination);
- Death certificate from Nepal (in case of death after arriving in Nepal);
- Prescription of medical treatment abroad (in case of serious illness); and
- Recommendation letter from the Nepali Embassy in the destination country.

INSTITUTIONAL AND LEGAL ARRANGEMENTS

Foreign Employment Act, 2007 and Foreign Employment Rules, 2008

Foreign employment from Nepal is governed by the Foreign Employment Act, 2007 and the Foreign Employment Rules, 2008.

Bilateral Relations

Diplomatic relations between Nepal and Kuwait were formally established in February 1972.¹⁶ About four decades later, in March 2010, Nepal established its embassy in Kuwait,¹⁷ primarily to support the growing number of Nepali workers in the Gulf nation.

Table 9: Nepali Organisations in Kuwait

			_	
SN	Name of Organi- sation	Services	Address	Contact
1.	Embassy of Nepal	Resolve labour-related issues Attest Employment Contracts Issuance of No-Objection Certificate to send dead bodies to Nepal	Al-Jabriya Area Block No. 8, Street No. 13, Building No. 514	Email: eonkuwait@mofa.gov.np Website: https:// kw.nepalembassy.gov.np/ Tel: +(00965) 25321603, 25321604, 25321605 Fax: (00965) 25321601, 25321628
2.	Non-Resident Nepali Association, National Coordination Council	 Financial support to stranded migrants Financial support to the family of the deceased Discussion programmes on safe migration 	N/A	Email: kuwait@nrna.org Website: https://kw.nrna.org/
3.	GEFONT Support Group	Rapid Rescue Financial support to migrant workers in need (imprisoned/stranded) Promotion and protection of migrants workers' rights	N/A	Contact Person: Mr Ganesh Rawat Tel: +(00965) 81532 Email: grawat2024@gmail.com

Notes

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'Factsheet: Kuwait' is part of a series detailing the situation of Nepali labour migration to the major countries of destination. The series is produced by the Centre for the Study of Labour and Mobility (CESLAM) at Social Science Baha, in collaboration with the Foreign Employment Board, Ministry of Labour, Employment and Social Security, Government of Nepal.

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