

Swiss Agency for Development and Cooperation SDC स्वीस सरकार विकास सहयोग एसडीसी

# MAPPING AND ANALYSIS OF THE EXISTING DIGITAL SOLUTIONS OFFERED TO THE MIGRANT POPULATION AND RETURNEES IN NEPAL







#### **FOREWORD**

Migration is not just a socio-economic phenomenon in Nepal. It is a deeply personal story for millions of individuals and families. As over 2.1 million Nepalese reside abroad, primarily for employment, their contributions through remittances form a vital lifeline for households and the national economy. Yet, behind every statistic lies a family striving to build a better future and a migrant navigating a complex journey filled with aspirations and challenges.

This report, Mapping and Analysis of the Existing Digital Solutions Offered to the Migrant Population and Returnees in Nepal, reflects our collective commitment to addressing these challenges. By examining the current landscape of digital services for migrants and returnees, and identifying gaps in reintegration efforts, we aim to provide practical solutions that make a meaningful difference. Our focus is on ensuring that migrants and their families are equipped with the tools they need for safe migration, sound financial management, and smooth reintegration into their communities.

Through the Reintegration of Returnee Migrant Workers (ReMi) Project, a bilateral initiative between the Governments of Nepal and Switzerland, we are working to strengthen the digital infrastructure and accessibility of migration-related services. This project, implemented by the Ministry of Labor, Employment, and Social Security in collaboration with provincial and local governments, benefits from the technical expertise of Helvetas Nepal, supported by the Swiss Agency for Development and Cooperation (SDC).

I am personally inspired by the resilience and determination of Nepal's migrant workers and returnees, whose stories of struggle and success remind us why this work matters. Together with the government, private sector, and civil society, we can create an inclusive and supportive environment that not only fosters economic growth but also enhances the dignity and social well-being of every individual in this journey.

This report is more than a document. It is a step toward building a brighter future for our migrant communities. My heartfelt gratitude goes to everyone who contributed to this important endeavor. Let us continue to work together, ensuring that no migrant or returnee is left behind.

Sincerely,

Dr. Prabin Manandhar Country Director

# **Table of Content**

List of Acronyms	1
Introduction	2
Objective	4
Methodology	4
Policy Landscape	5
Challenges to Migration and Reintegration	6
Stigma of Migration Access to Information Informal Loan Mechanisms Lack of Financial Management Comprehensive Integration Conceptualizing Returnees	6 6 7 7 7
Challenges to Digital Services in Nepal	8
Internet Connectivity & Digital Infrastructure Digital Literacy Issue of Trust with Digital Technology Digital Integration and Interoperability Data Security and Data Protection Financial Inclusion Policies and Regulations	8 8 8 8 9 9
Digital Services for Migrants and Returnees	9
Foreign Employment Information Management System (FEIMS) Foreign Employment Welfare Information Management System (FEWIMS) Training Information Management System (TMIS) Department of Consular Services, MoFA Employment Management Information System (EMIS) National Employment Management Information System (NEMIS)/ Labour Market Information System (LMIS) Shram Call Center Baideshik Rojgari Baideshik Rojgar Golden Dreams Shuvayatra Prawasiko Saath Pardesi.org.np Samriddhi Project K-Hami Project IME Pay eSewa Money Transfer Migrant Money	10 13 14 14 14 15 16 17 17 17 18 18 18 19 19 20 21 22
Context Abroad	22
Returning Migrants Management of Information Systems (ReMiMIS), Bangladesh National Reintegration Center for OFWs (NRCO), Philippines	22 22

BaLinkBayan, Philippines	23
PhilJobNet, Philippines	24
Migration Process Matrix	26
Migration Digital Systems Matrix	27
Migration & Reintegration Digital Solutions	28
Conclusion	29
Recommendations (Digital Services)	31
Digital Literacy Security and Data Protection Data Integration and Interoperability Sustainability of Digital Platforms Technology Constraints and Data Inconsistencies Lack of Comprehensive Data and Systems Inclusive Digital Services	31 31 31 31 32 32
Recommendations (Migration and Reintegration)	33
Diversify Awareness and Methods Comprehensive Financial Management Financial Reintegration and Investments Digital Adoption and Federalism Policies and Incentives Private Sector Engagement Returnee's Engagement Reconceptualizing Migrants and Returnees	33 33 34 34 34 34 35
Bibliography	36
Cassarino, Jean-Pierre (2014). <i>A Case for Return Preparedness</i> In Global and Asian Perspectives on International Migration. Springer Cham.	36
Annex	38
A.1 Common Security Issues Across Various Platforms A.2. The list of Key Informant Interview Respondents A.3 List of Digital Platforms	38 40 41

# **List of Acronyms**

AMKAS: Aaprabasi Mahila Kamdar Samuha

BLE: Bureau of Local Employment CORS: Cross-Origin Resource Sharing DoFE: Department of Foreign Employment

ELAP: Education and Livelihood Assistance Program EMIS: Employment Management Information System

EPS: Employment Permit System ESCs: Employment Service Centers FEB: Foreign Employment Board

FEIMS: Foreign Employment Information Management System FERMS: Foreign Employment Recruitment Management System

FEWIMS: Foreign Employment Welfare Information Management System

GCRF: Global Challenges Research Fund GIDC: Government Integrated Data Center

GoN: Government of Nepal

HRDK: Human Resources Development Service of Korea

HURIDOCS: Human Rights Information and Documentation System, International

IFAD: International Fund for Agricultural Development

IOM: International Organization for Migration ITUC: International Trade Union Confederation LDAP: Livelihood Development Assistance Program

LMIS: Labour Market Information System

MFA: Migrant Forum in Asia MRC: Migrant Resource Center

MRVRS: Migrants Rights Violation Reporting System

NEMIS: National Employment Management Information System

NLFS: Nepal Labour Force Survey

NNSM: National Network for Safe Migration

NRCO: National Reintegration Center for Overseas Filipino Workers

NRNA: Non-Residence Nepali Association

NSTB: National Skill Testing Board

PNCC: Pravasi Nepali Coordination Committee

PWP: Public Works Program

RERP: Rural Enterprises and Remittances Project

**RSP: Remittance Service Providers** 

SaMi: Safer Migration

SBMT: Small Business Management Training

SSF: Social Security Fund

TMIS: Training Information Management System UNCDF: United Nations Capital Development Fund

REACH: Reintegrated and Economically Active at Home Program

#### Introduction

People in Nepal have always been on the move. Over the past two centuries, migration has contributed significantly towards improving the livelihoods and socio-economic conditions of Nepali families, especially those on the margins of society (Adhikari, Gurung, and Seddon 2001). Initially, migration took place internally – north to south – from the hills to the terai (plains); and eventually across the border to India (Shrestha 1985). Since the early 1990s, the socio-political changes in Nepal opened up possibilities to move beyond the Subcontinent, aided by access to passports for the larger population. Over the past few decades, the emerging economies of the Gulf States, and East and Southeast Asia have provided opportunities for young Nepalis, especially men, to work as labour migrants in these new destinations (Kollmair et al. 2006). Factors such as unequal distribution of resources, unemployment and difficult livelihood have always led people to move (KC 2003). Moreover, the decade-long Maoist insurgency from 1996 to 2006 further exacerbated migration (MoLESS 2022).

The preliminary findings of the 2021 Census show more than 2.1 million Nepali citizens living outside the country (CBS 2022). This includes the people who have migrated for education, employment and many other reasons. Among the various forms of migration, labour migration continues to be the most significant, both in terms of numbers and the impact it has on Nepal – socially, economically and politically. The Nepal labour Migration Report 2022 writes that the Gulf States and Malaysia make up more than 85 percent of Nepal's international labour migration (MoLESS 2022). In the fiscal year 2021/22, 630,089 labour permits were issued for Nepali migrant workers (Bhattarai et al. 2023). According to the Nepal labour Migration Report 2022, the Department of Foreign Employment (DoFE), since 2008/09, has issued over 4.7 million 'new entry' labour approvals to Nepali workers for foreign employment while over 1.8 million labour approvals have been renewed since 2011/12 (MoLESS 2022).

This increase in migrant workers internationally has significantly contributed towards an increase in remittances coming into Nepal, impacting individual households at the local level as well the country's economy (Bhattarai et al. 2023). The remittances sent from migrants have significantly contributed in stabilizing Nepal's economy. Nepal received NPR 961 billion (ca. USD 7 billion) in remittance in the fiscal year 2020/21 which is equivalent to 22.7 percent of the Gross Domestic Product (Bhattarai et. al. 2023).

Likewise, the open border between Nepal and India contributes a fair share of cross-country migration between the two nations. However, as labour approvals are not required for Nepali citizens to work in India, these migrant workers go unrecorded. Nevertheless, in 2017/18, the Nepal labour Force Survey estimated that almost a million Nepali migrant workers were employed or seeking employment in India (MoLESS 2022).

This high rise in migration has created its own set of challenges that migrant workers have to face throughout the process of migration. These challenges could be segregated into three stages – predeparture, stay in country of destination and return to country of origin. The types of challenges differ according to the stage they are in. The first challenge stems from a lack of awareness and ability to look for jobs on their own and having to rely on agents and manpower companies. This leads them to being cheated along this process (Bhattarai et al. 2023). Second, during their stay in the country of destination, the migrant workers face issues related to access to health services, justice, indebtedness, along with problems of mortality and morbidity of the migrant workers<sup>1</sup>, and finally the challenges continue during and after their return in terms of socio-cultural, economic, psychological and emotional rehabilitation and reintegration back home and into the family (MoLESS 2022).

<sup>&</sup>lt;sup>1</sup> Interview with Laxmi Prasad Acharya and Rishi Basyal, Returnee Migrant Nepal on January 26, 2024

Various government and non-government entities have adopted several measures to minimize these challenges by conducting research, formulating and implementing new policies. However, evidence show that the focus of research and policy making has been largely on pre-migration experiences and safe migration, remittance and the situation in destination countries, experiences of return; and in recent times, the impact of the Covid-19 pandemic (Bhattarai et al. 2023). In an attempt to ensure a safe migration process, various government and non-government entities have focused on spreading awareness, conducting various programs to provide information on safe migration and assisting aspiring migrants with the application process. Migrant Resource Center (MRC) have been established at different local levels to ensure that migrants are better protected and benefit from decent work conditions abroad. These centers provide orientation on safe migration process and refer aspirant migrants to other partners for (free) skill training, legal aid and associated support such as psychosocial counseling and financial literacy classes (SaMi 2023). The program has been carried out in 41 districts and has Information and Observation Center in the District Administration Offices. Along with this, Suchana Prabhav or Access to Information has been mobilized for returnee migrants. Returnees have also been mobilized at the level to provide information on safe migration. In addition to this, services such as access to justice and rescue are being provided in coordination with other partner organization such as People's Forum and Pravasi Nepali Coordination Committee (PNCC).

Most of these services are provided face-to-face while at present various digital solutions such as mobile applications and websites have also been initiated. These digital solutions, discussed in detail later in the report, are focused more on raising awareness and sharing information regarding safe migration. Some of these platforms allow aspirant migrants to find and apply jobs abroad (Golden Dreams, pardesi.org.np, Baideshik Rojgar, Foreign Employment Information Management System - FEIMS) while others collect information regarding migrant workers, their skills, training, experience and return (FEIMS). Whereas some platforms collect grievances and complaints (Shram Call Centre and Foreign Employment Welfare Information Management System - FEWIMS). Some platforms are focused on financial literacy and remittance (Prawasiko Saath, eSewa, Migrant Money and IME Pay) while some allow access to applying and checking status of labour approval and stickers (FEIMS, Baideshik Rojgari and Shuvayatra) without having to visit the labour office. Even though FEIMS provides multiple services, these services are limited to predeparture stage of migration and have very little for returnee migrant workers.

The Government of Nepal has formulated reintegration policy at federal and local levels for reintegration of the returnee migrant workers into their communities and back into the country. However, the policy and directives do not talk about the use of digital services. The Nepal labour Force Survey (NLFS) 2017/18 show that 42.8 percent of the returnee migrant workers are employed and 13.4 percent are unemployed while 43.8 percent are outside the labour force (Bhattarai et al. 2023). Although the information regarding the programs targeted to returnees are provided through government websites, lack of digital literacy and awareness regarding the program resulted in the target group not knowing about it. Moreover, some of the programs that are provided through local level agencies may not reach the returnees because of lack of database that keeps the record of the returnees,<sup>2</sup> the skills they have brought back and the demand of the workers in Nepal enabling their smooth reintegration in Nepal.<sup>3</sup> This problem is further exacerbated due to the fact that such programs lack the participation of returnees in its design and planning phase.<sup>4</sup>

<sup>&</sup>lt;sup>2</sup> Interview with Bhakta Rai, Government Governance from SaMi. on December 20, 2023.

<sup>&</sup>lt;sup>3</sup> Interview with Santosh, Dry Ice Technology on December 19, 2023.

<sup>&</sup>lt;sup>4</sup> Interview with Laxmi Prasad Acharya and Rishi Basyal, Returnee Migrant Nepal on January 26, 2024

All of these shortcomings add towards the issues faced in the reintegration of the returnees. An initial point of intervention to address this challenge could be to create a data management system that incorporates all the information about returnees, their skills and experience and the need of the local/ national labour market. Moreover, digitalization is expected to help with improving migration governance and providing new opportunities for delivering services related to migration, but at the same time create new challenges such as data protection, confidentiality and requirement of resources and capacities for managing and updating the system (MoLESS 2022). This research, therefore, aims to analyze the available digital solutions in an attempt to provide suggestions and feedback for a potential system that would help in reintegration of the returnees.

# **Objective**

The objective of this study is to identify and evaluate the relevance, accessibility, and effectiveness of innovative solutions that have been piloted and implemented to address the unique needs of migrant workers, returnees, and their families. The analysis and findings from this study will inform the decision-making process of HELVETAS's ReMi project, enabling them to reformulate new programs for returnee migrants. The research aims to identify specific digital solutions that can be replicated or scaled up to support and facilitate the reintegration of returnee migrant workers in Nepal.

# Methodology

The data collected for this scoping study were both primary and secondary. As secondary sources, literature review was carried out. This data was largely analyzed through project documents, reports and information available through organization websites. In some cases, the team also had to rely on Request for Proposal (RFP) document, as it was the only source available. The team also reviewed some of the digital platforms in the region (Bangladesh and Philippines) that were catered towards migrants and returnees.

As a primary data collection method, key informant interviews (KIIs) were conducted with various stakeholders that were directly or indirectly engaged in creating, implementing and monitoring various digital platforms for migrants and returnees in Nepal. The KIIs included government representatives from various departments, representatives of social organizations that work for the welfare of migrants, representatives of banking and financial institutions, private technology companies that provide technical support to digital platforms for migrants as well as migrants and returnees.

Through all the interviews, the team has ensured clarity and transparency on the scope of the study. The interviews were recorded in cases where permission was provided for recording. In the case of migrants/ returnees, anonymity has been maintained throughout the research process. To supplement the interviews, the team also conducted a stakeholder workshop. The objective of the workshop was to substantiate the findings of the report, and provide any necessary inputs that might have been missed out through the interviews.

The research team also reviewed mobile/online applications and platforms that have been created for migration. These platforms were catered towards various aspects of migration such as, but not limited to, information on safe migration, seeking employment, training and skill development, remittances and reintegration. Some of these platforms were reviewed for two specific purposes. First, the team checked whether the platforms were technologically safe and secure. Second, in cases where it was possible to log in, the team reviewed the platforms in relation to its accessibility, user-friendliness, feedback mechanism etc.

# **Policy Landscape**

The first law governing the foreign labour migration in Nepal, the Foreign Employment Act, 1985 aimed at making foreign employment safe for Nepali migrant workers by setting rules and regulations. It attempted to ensure safe migration by obliging institutions to be responsible for the safety and security of the migrant workers by providing information about geographical landscape, culture, labour law, economic, political and social condition of the country of destination. Moreover, the law emphasized investment of certain percentage of the workers' income in welfare fund for the maintenance of the workers and their dependent families (GoN 1985). The Foreign Employment Act (2007) takes this further by including the usage of the Foreign Employment Welfare Fund in creating employment for the returnees back in Nepal, although it does not have any other provisions focused on returnees or their reintegration. The Foreign Employment Rules, 2008, establishes the rights and responsibilities of the migrant workers, recruitment agencies and the employers thereby further strengthening the rights of the workers. The Foreign Employment Policy (2012) accepts foreign employment as a medium to import new skills and technology and utilize the skill and entrepreneurship through their promotion and mobilization therefore, recognizing the role of returnee migrant workers as development partner. It also aims for the effective reestablishment of the workers by mobilizing local level and non-government organizations to operate economic and social reintegration package programs, through which they provide training on entrepreneurship, capital formation and investment to returnees as well as provide psychosocial counseling services. Similarly, taking into account the potential of returnee migrant workers for the entrepreneurship development in the country, the Fifteenth Period Plan (2019/20-2023/24) envisaged policies for providing technical, financial and technological support to returnee migrant workers in an attempt to encourage them for starting businesses (Bhattarai et. Al. 2023). The government also intends to certify and use knowledge, skills and experience gains from foreign employment, therefore supporting them in reintegration into Nepal (NPC 2020).

Moreover, the Government of Nepal in 2022 has formulated Reintegration Program Operation and Management Directives for Returnee Migrant Workers, 2079 B.S. Three different kinds of reintegration programs have been introduced by the directive. They are - socialization program, engagement in employment program and entrepreneurship promotion program (GoN 2022). Socialization includes familial and social reconciliation, psychosocial counseling, leadership development, construction of social network and volunteer mobilization. The skills of the returnee migrant workers are examined and certified along with providing them with professional and managerial training based on the need of the labour market. The directive also talks about the plans for modernizing traditionally operated professions so that the workers' skills could be matched with the employment demand of the market. The Government of Nepal aims to utilize the capital, knowledge, skill, technology and experiences of the returnee migrant earned during their foreign employment and provide them with support like technical, managerial, financial literacy and access for operating self-entrepreneurial programs for individual or group. For this, the returnee migrants can get grants or subsidized loans for establishment or operation of their business in coordination of the provincial government and the local government (GoN 2022).

The Ministry of Labour, Employment and Social Security (MoLESS) has formulated a 'Three Years Work Plan for the Use of Information Technology' in 2021 based on the Digital Nepal Framework, 2019. This plan stated digital transformation for all the procedures related to labour approval issuance and registration of organizations as well as integration of FEIMS and PMEP to include returnee migrant workers in the employment program. It mentions about the development of FEWIMS to facilitate search and rescue, compensation registration and disbursement and other welfare and integration of welfare system into Department of Consular Service (DoCS) for providing repatriation and search services. The government started issuing electronic stickers for Nepali migrant workers from March 2022, which is accessible from mobile phone or email. Migrants can show the sticker in print or on their electronic devices to clear immigration at international airports. The online system of labour approvals began in January 2021 and the online insurance of institutional approvals began in April 2022, while individual labour approvals started in May 2022 (MoLESS 2022).

In addition to that, the Five-Year Strategic Plan (2079/80 B.S. – 2083/84 B.S.) of MoLESS recognize the social and financial reintegration of the returnees as an aspect of labour migration for the Ministry to address. To make this process immaculate, the Ministry plans to use FEIMS database (discussed below in detail) where the details of the returnees are to be updated (Bhattarai et.al. 2023). Furthermore, in 2023, the government has provided the option of enrolling in Social Security Fund program. This scheme allows migrant workers to register for three separate security plans: accident and disability security plan, dependent family security plan and old age security plan. These plans are expected to support economic reintegration of injured migrant workers as well as older migrant workers (Bhattarai et.al. 2023).

The Government of Nepal has taken some legal and policy initiatives in supporting successful reintegration of returnee migrant workers. These initiatives are rather new, and hence have no policies or rules around the digital solutions available to the migrant workers. The existing digital services for migrant workers largely focused on pre-departure preparation and addressing grievance of migrants during their time abroad. Existing digital services and solutions do not take into consideration the reintegration of the returnee migrant workers, and there are no policies directing or regulating these solutions.

# **Challenges to Migration and Reintegration**

#### **Stigma of Migration**

Migration in Nepal is often viewed as being problematic to the overall development of Nepal. The social narratives on migration are often portrayed with negative connotations like 'brain drain' or 'loss of youthful resources' etc. This often puts a negative light in the way a migrant is viewed in the public eye and is reflective in the way migrants are treated by various state mechanisms. This is more apparent in the case of blue-collar migrant workers who are often harassed at different stages of migration. The case is equally worse for returnee migrants who are sometimes viewed as an outcast and have difficulty reintegrating back into their communities. Hence, in spite of the large contributions that migrants make in terms of remittances, the stigma attached to migration and the subsequent treatment of migrants and returnees has to be taken into consideration when designing programs on migration and reintegration.

#### **Access to Information**

Access to right information still remains one of the major challenges to migration and reintegration in Nepal. Though there have been many services and awareness programs catered towards informing on those services, a large section of the migrants is still deprived to information regarding those services. In a recent survey of 4046 migrants (Blitz Media 2022), less than 10% received information on migration and migration related services through official networks (government agencies, social organizations, community mobilizers etc.); whereas more than 90% received their information from family members, friends, and through other social networks. This shows how disconnect the migrants and the various information dissemination programs and the need for information dissemination programs and platforms to be connected with the everyday lives of the migrants.

#### **Informal Loan Mechanisms**

Due to the absence of formal banking and financial services, especially in rural areas, there is a precedence of informal loan mechanisms in many parts the country. In this informal system, migrants rely on those who can provide loans for their migratory needs. These loan providers could be individuals (often wealthy) from the community as well as informal groups or cooperatives. To a migrant, there are certain advantages to such loans. Since the loans would be channeled through relatives, friends or local community members, there is an element of trust and cooperation. This also meant that the terms of repayment are flexible and could be negotiated between the borrower and the lender. However, this informality presents its own set of challenges as these loans come with high-interest rates, lack any legal protection and often is ripe with exploitation by unscrupulous and predatory lenders. Since a larger section of migrants still rely on these informal systems, a key part of migration programs has to incorporate access to finance.

#### **Lack of Financial Management**

One of the major challenges for migrant workers relates to financial literacy, both in terms of debt management as well as financial planning for the future. As mentioned above, migrants rely on informal oral agreements and lack the skills in managing the repayment of debt incurred for foreign employment (Blitz Media 2022). Likewise, migrants also lack the financial management skills required to manage their salaries and remittances. More importantly, there are hardly any services for financial management to help migrants invest and save for the future. The government has provided incentives for migrants through investment opportunities in IPOs and bonds and these services have been incorporated by financial institutions.<sup>5</sup> However, there still lacks a proper financial management system that provides proper information on these incentives and help migrants make long term financial plans.

#### **Comprehensive Integration**

In Nepal, reintegration programs are largely viewed through the lens of economic reintegration. Programs on socio-cultural and psychological reintegration are still not a priority<sup>6</sup>. A comprehensive reintegration is only possible through the involvement and engagement of migrants and their families/ communities. Therefore, a key part of reintegration has to focus on addressing the psychosocial dimensions of migration and return. However, many reintegration programs work mostly with migrants and not with their families and communities. Additionally, reintegration programs largely treat returnees simply as beneficiaries.<sup>7</sup>

#### **Conceptualizing Returnees**

Migration programs often view migration as a cyclic process defined through stages of 'departure,' 'stay abroad,' and 'return.' This view holds that return happens at a particular stage of the migration cycle. In other words, decisions relating to return are only conceived just before when migrants decide to leave. However, decisions to migrate or return are more complex and requires a comprehensive understanding of migration aspiration as well as well various socio-economic factors. Hence, migration and reintegration programs are framed within the limits of a 'migration cycle' conceptualizing 'return' as a stage rather than a process.

<sup>&</sup>lt;sup>5</sup> Interview with Nabin Bajracharya, eSewa Money Transfer

<sup>&</sup>lt;sup>6</sup> Interview with Laxmi Prasad Acharya & Rishi Basyal, Returnee Migrant Nepal

<sup>&</sup>lt;sup>7</sup> Interview with Laxmi Prasad Acharya & Rishi Basyal, Returnee Migrant Nepal

# **Challenges to Digital Services in Nepal**

#### **Internet Connectivity & Digital Infrastructure**

Though mobile users have risen significantly over the years, internet connectivity still remains a challenge, especially in rural areas as they lack reliable internet infrastructure. However, compared to the rest of South Asia, Nepal had a higher rate of internet penetration, which was at 68.5percent in 2022 (MoCIT 2019). Likewise, the Government of Nepal has been laying the infrastructure for digital expansion with investments in deployment of fiber optic cables. In recent times, there have been initiatives to introduce 5G technology in the country. In spite of these promises, basis infrastructure still remains a challenge, especially due to the geographical terrain as well as inconsistent electrical supply.

#### **Digital Literacy**

Though there have been many efforts towards implementing digital literacy programs by the Government of Nepal as well as various non-governmental organizations, digital literacy still remains a challenge, especially certain sections of the population that do not have access to education. Among the migrant, digital literacy hinders their direct use of digital services that they can benefit from, especially during their stay abroad.

#### Issue of Trust with Digital Technology

There seems to be a general sense of mistrust among the Nepali population in relation to technology. Though people are much open to engaging with social media and other entertainment platforms, there seems to be a hesitance towards official platforms that provide services. This behavior is equally applicable among the migrants as well. This can be largely due to the uncertainties and challenges that migrants have regarding formal systems. Since, most of the digital services provided by the government and the private sector requires migrants to register themselves within the formal systems, there could be resistance towards such move. Though formal systems ensure safe and security, it also require paper work and transparency, which can be cumbersome to migrants.

#### **Digital Integration and Interoperability**

One of the key challenges to digital efficiency is our inability to integrate various services and institutions. Various migration related platforms and institutions work in silo, often being hesitant to share information among themselves. There is a general lack of cooperation among various government institutions when it comes to sharing data, and this is evident across various sectors in Nepal. The lack of cooperation among government institutions can happen (i) within (various departments of the same ministry), between (different line ministries) and levels (federal to the local). Digital service infrastructure can only be possible through integration and interoperability, especially when these services are scattered, as in the case of migration related services.

#### **Data Security and Data Protection**

Data security and data protection measures are very poor in Nepal, even within the migration sector. When accessing the digital platforms, we came across many data breaches (details presented later). The single data center for all government systems at Government Integrated Data Center (GIDC) makes it very susceptible to attacks. This also highlights the need to have alternative backup systems locally across various platforms.

#### **Financial Inclusion**

Access to digital financial services, including online banking and digital transactions are largely restricted to urban areas. Though the government has encouraged the adoption of digital banking services, there is still a long way to go in obtaining financial inclusion. Many remote areas and communities still lack access to basic financial services like banking. Hence, financial inclusion, especially in access to digital services, remains a challenge.

#### **Policies and Regulations**

Nepal has taken the right steps in formulating various digital policies. The National ICT Policy, the Broadband Policy are a case in point. The recently adopted Digital Nepal Framework provides a comprehensive strategy outlining the government's vision for digital transformation. However, these policies have not been fully realized in practice. Additionally, there is very little clarity on policies relating to cybersecurity threats such as hacking, online fraud as well as data breaches and users' privacy. A more future-oriented robust regulatory framework in required in relation to digital services in Nepal.

# **Digital Services for Migrants and Returnees**

As mentioned earlier, there are different digital platforms offering various services to the migrant population in Nepal. Some of these platforms are owned by the government while others are owned by non-government organizations and private companies, but they work in coordination with the government entities. Based on the services they provide, these platforms could be segregated into five different categories: information/ awareness on safe migration, job search and application, registration and labour approval, grievance/ complaint & compensation and digital financial services.

- **a.** Information on Safe Migration
  - Majority of the mobile applications and the websites discussed below related to labour migration are focused on providing awareness and information to potential migrants regarding safe migration. They publish or share government notices, inform people about hiring companies and about different processes for labour migration departure. Information about orientation and skill training are also provided through these platforms. Some portals have information on destination countries about culture, geography, people etc. In addition to that, some of these apps provide contact details of hospitals, banks, embassies and other important services in the destination country.
- **b.** Job Search and Application
  - Some of the apps like Golden Dreams and Baideshik Rojgar work as job search platforms. Through these platforms, aspiring migrants can seek the kind of job they are looking for as well as create a CV and apply through the system itself. These apps and web portal allow applicants to find those job vacancies which have been approved and verified by the government. This reduces the risk of being cheated by agents. The CV and application could be filled by the individual or they could get assistance from certified manpower companies or local government entities such as the MRC or the employment service center (ESC). These services could overlap as some of the applications and web portals provide multiple services rather than focusing on only one service.
- c. Registration and labour Approval

The aspirant migrants can apply for labour approval through the government portal and it allows them to check the status of approval, download the sticker, and print it once they get the approval, without having to travel to Kathmandu. They can also fill up online forms for passport. Moreover, the details of other requisites for labour permits, such as medical examination, orientation, insurance etc. are updated in the system. Once the system confirms that the applicant has completed all the necessary steps, it provides the labour approval.

## **d.** Grievance/Complaint and Compensation

Along with providing information and administrative services, some of the platforms are created for grievance and complaint registration such as Shram Call Centre and Golden Dreams; whereas FEWIMS is utilized for insurance claims and compensations. Complain platforms allow users to file complaint anonymously ensuring their privacy and safety. One can also check the status of their complaint, once it is filed. FEWIMS allows users and their family members to make claims for compensations if the migrant worker is injured or dies during their stay abroad.

#### e. Digital Financial Services

Applications such as eSewa, IME Pay and many other banking systems provide digital financial services such as remittance, utility payment and other kinds of service payments to migrants and their families. They help migrants create bank accounts and support them in sending remittance through their formal banking channels. Some of these apps use audio/visual guide to teach the users. Besides, transfer of remittances, these financial services platforms also help migrants on financial management through investment options, savings and loan schemes.

# Foreign Employment Information Management System (FEIMS)<sup>8</sup>

The online portal launched by the Department of Foreign Employment (DoFE) in 2018, Foreign Employment Information Management System (FEIMS) is a one-stop platform that connects the major stakeholders of the foreign employment. These stakeholders are the major ministries, departments of the government of Nepal such as DoFE, Department of Passport, the Department of Immigration, the Department of Consular Services, diplomatic missions and Nepali embassies abroad, as well as private sector institutions such as recruitment agencies, pre-departure orientation centers, insurance companies, commercial banks, skill training centers and medical centers that delivers certificate necessary for labour approval. Created for a digital and improved management of foreign employment, this system is for online handling of labour approval process and it allows filing complaints by migrants online. This system is accessible to properly registered and approved institutions such as recruitment agencies, medical centers, insurance companies, pre-departure orientation centers. It will soon connect skills training institutes. The system only advertises job offers that are approved by the Government of Nepal/ Department of Foreign Employment.

10

<sup>&</sup>lt;sup>8</sup> The information in this section is based on a survey done by SaMi in 2020. Full reference for it is available in bibliography.

The system could be accessed through a computer where an e-mail address is necessary to generate a username and password. The applicants could file and track the progress of their application. It is expected to increase efficiency, transparency and accountability and data management and contribution to evidence-based policymaking. It allows online processing of the registration and authorization of operation of recruitment agencies, labour approval process including demand for workers from Country of Destination and its approval process. The entire process of labour approval is digitalized. It, however, is available only in English. The operation of this portal has minimized people being cheated for illegal visa fees as well as saved on unnecessary travel hassles for labour approvals. Now that the system is available online, local level representatives can assist migrants access it remotely.<sup>9</sup>

The migrants can go abroad only after they meet all the criteria - medical exam, insurance, orientation, depositing money in welfare fund (*Kalyankari Kosh*) and Social Security Fund (*Samajik Surakshya Kosh*). Once all these criteria are fulfilled, the application is approved by the department. All of these processes and approvals at different stages can be tracked by the FEIMS system. The migrant can also search for jobs through the DoFE website portal called Baideshik Rojgari Khoji. All these processes of the application can be carried out online except the orientation program, where the applicant has to be present in-person.<sup>10</sup>

The portal is advertised to the general public in two ways. First, potential migrants can access the portal at the local level through the Employment Service Center (*rojgar sewa kendra*) located at each of the 753 local municipalities. The center comprises of a employment coordinator (*rojgar samyojak*), an employment assistant (*rojgar sahayak*) and a technical assistant (*prabidik sahayak*). They are the first point of contact for migrants at the local level and they provide information and counseling on foreign employment. Another way is through Helvetas and their media network 'Ujyalo Network' that advertises on safe migration. Moreover, the representatives of the organization employed under SaMi Project stationed at the local level in most of the district administration offices provide counseling and facilitation to the potential migrants interested in foreign employment.<sup>11</sup>

In summary, DoFE is responsible for tracking the whole system as well as managing and monitoring the various stakeholders of foreign migration. The Foreign Employment Office, Kathmandu and the Labour and Employment Offices in seven provinces can view and verify application of attested labour demand, pre-approval and final approval, view and approve new labour approvals, renewal and monitor details of migrant workers and recruitment companies. The DoFE offices can also add or blacklist companies, reset password for migrant workers and insert biometric details of new migrant workers. Complaints and Registration and Investigation Section (CRIS) of DoFE can enter, view, monitor and update status of the cases of individual and institutional complaints registered. CRIS can view, verify and approve applications for new licence and renew licence of Private Recruitment Agencies (PRAs) and Pre-Departure Orientation Training (PDOT) centers as well as activate or deactivate/block PRAs and PDOT centers. Moreover, they can list and delist medical institutions, banks, insurance companies and e-payment service providers and monitor and assess complaints registered against PRAs or PDOTs.

<sup>&</sup>lt;sup>9</sup> Interview with Bhakta Rai, SaMi. on December 20, 2023.

<sup>&</sup>lt;sup>10</sup> Interview with Raju Shrestha, DoFE on December 11, 2023.

<sup>&</sup>lt;sup>11</sup> Interview with Raju Shrestha from DoFE on December 11, 2023.

Although there are benefits to using the portals, there are some issues which come as challenge in sustaining and promoting the portal. Some of these challenges are - lack of internet and technology literacy among people applying for foreign employment, inability to access English language, forgetting user access passwords, the culture of trusting 'people you know' rather than government officials, lack of proper monitoring by the government and the lack of awareness and information on accessing the systems. In addition to these challenges, there are risks of the system shutting down. According to a key informant, the engineers at the department are overburdened by managerial and technical responsibilities. They are able to handle smaller issues such as regulating and maintaining site for normal use, but whenever there are larger issues like the system shutting down or the addition of new models, these have to be carried out by the respective hardware and software vendors. 12 Likewise, a survey conducted by Safer Migration Project (SaMi) on FEIMS showed that out of three hundred respondents, only one hundred and twenty-two respondents were aware of the existence of a system for online processing of labour approvals, only nineteen people were aware of the FEIMS portal and only four respondents reported using it either with help of a third party or autonomously (SaMi 2020). This shows a huge gap in access to information regarding the use and benefit of FEIMS.

#### FEIMS Process

A foreign company in destination country opens up application for new recruits and informs the Nepali diplomatic mission in that particular country about the new vacancies. The diplomatic mission representatives create verify the labour demand as well as the credibility of the employer. Once such reviews are approved, the diplomatic mission attest the labour demands, enter the details of the new labour demands and sends the track status of application to Department of Foreign Employment (DoFE) for pre-approval and final approval through the FEIMS system. The diplomatic missions cab also add and/or blacklist company as well as reset password for the migrant workers. Once DoFE receives application for new labour demand, they review and approve the status of the Nepali company counterpart of the foreign employer.

Once approved, Private Recruitment Agencies (PRAs) can view the attested labour demand. They can then request for approval to publish the demand notice in newspaper. Once the advertised are published and interested applicants apply for the vacancies, the private companies can enter information of interested migrant workers, insert and update migrant worker's interview details and update the status of successful migrant workers. Furthermore, they can enter visa information of selected workers. They are also able to apply for registration and renewal of licence and update agency details and request cancellation of approved labour approvals if migrant worker decides not to go abroad after receiving approval. Likewise, medical institutions can insert medical reports and other related details of aspirant migrants. Banks can enter payment details of migrants while insurance companies or their branches can enter insurance details of migrants.

On the other side, migrants /aspirant migrants can search and apply for foreign jobs, including viewing details on country, company, salary, quota, etc. through FEIMS. They can apply for labour approval and its renewal and also track its progress, register individual complaints or complaints against recruitment agencies and track progress of those complaints. They can view, download and print labour approval e-stickers, access, view or download archives of their previous labour approvals and other documents like employment contract, visa, medical report, passport, insurance documents, etc.

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<sup>&</sup>lt;sup>12</sup> Ibid.

To sum up, FEIMS incorporates the entire process of foreign migration. Likewise, the system has a database of migrants that have received labour permits. This database includes the identity of the migrant, their local residence, their county of employment, their employer, their contract duration, their salary as well as their skillsets. Through the sharing of API between FEIMS and the immigration system, the government is also able to track the departure and re-entry of the migrant back into the country (if they travel via the international airport). The system is also able to retrack the migrant when they apply for a new labour permit to same or a new destination. Therefore, this is the most robust system that can easily accommodate the returnees. However, in spite of so many datasets that could be relevant for returnees, the system has not been able to incorporate these datasets to update the profile of the migrants and create new programs for returnees. We shall discuss in detail, later in the report, how this can be achieved.

#### Foreign Employment Welfare Information Management System (FEWIMS)

FEWIMS system was launched in March 2022 with the aim of providing solutions for compensation management and other welfare related activities of the Foreign Employment Board. The portal helps in managing and digitization of compensation, scholarship management and other welfare related activities for migrant workers. The FEWIMS system could be signed in through a valid email address and password through the web browser. The user is led to a dashboard where they can see the information regarding compensations, scholarship and other welfare activities. One can submit an application for different reasons such as rescue and search, transporting dead bodies, paying taxes, salary/allowance and insurance money, injury/amputation, disability, support for health treatment, economic support after death, death after return to Nepal, application submitted through local level and scholarship program.<sup>13</sup>

Some of the Migration Resource Centers (MRCs) have also been given the access to FEWIMS so that they could process the application for claims at the local level.<sup>14</sup> MRCs assists migrants in processing the insurance and welfare claims in case of injury or death. FEB had received insurance claims for 1208 cases of death of migrants abroad in the fiscal year 2079-80 B.S.<sup>15</sup>

Even though the claims are made through the web portal, the rest of the work is carried out by various entities. After FEB receives the information regarding death of the migrant worker, it ensures that the body is returned back to the family of the migrant. The documents are verified by the board and it coordinates with the Embassy, the travel agency and the family member to receive the dead body back in Nepal. Once the body arrives in Nepal, FEB provides transportation service to any part of the country and hands over the body to family members. Family members then can apply for claims by filling out a form either in person or through the MRC in the local area. After the claims are verified by the board, it facilitates in depositing the rightful amount in the bank account of the family member.<sup>16</sup>

<sup>&</sup>lt;sup>13</sup> The information here is based on user manual published by Young Minds Creation in 2022.

<sup>&</sup>lt;sup>14</sup> Interview with Anjali Shrestha, NMRC, January 2024.

<sup>15</sup> Ibid.

<sup>16</sup> Ibid.

#### **Training Information Management System (TMIS)**

TMIS is a system implemented by Foreign Employment Board (FEB) to record information on predeparture skills training provided by the board in coordination with CTEVT and other affiliated institutions to potential and returnee migrant workers. The system seamlessly integrates skills training activities with the FEB's online system, which creates a comprehensive online recordkeeping mechanism that tracks and archives detailed information on all individuals who undergo FEB-sponsored training. This initiative has made skills training an integral component of the predeparture phase and it is also seen as a basis for formulating plans for reskilling and upskilling the migrant workers. Additionally, FEB plans to collaborate with the National Skill Testing Board (NSTB) to offer standardized skill evaluations and certifications for both aspirant and returnee workers.

#### **Department of Consular Services, MoFA**

The Department of Consular Services provide online consular and legal consultation services in four key areas for migrants – i) search and rescue, ii) repatriation of dead bodies (of migrants), iii) claims for worker's compensation, and iv) complaints and grievance The Department mediates between various government agencies in Nepal and foreign government and non-government agencies via the respective diplomatic missions abroad. They work with local authorities and foreign missions to assist migrant workers in need, from accidents and injuries to financial disputes with employers. The embassy processes compensation and channels it through the Department of Consular Services to the District Administration Office (DAO) to reach the affected migrants and families.

The Department has streamlined communication by facilitating online application submission through local authorities like DAOs and local municipalities. These entities now have login access to submit applications, track the status, and view updates from embassies directly in the system. This eliminates the need for applications to be routed through the Labour Department and empowers the DAOs, municipalities, and even service seekers to access information through their local offices, reducing the need for travel to Kathmandu.

Migrants can access the Department of Consular Services system using their citizenship card, name and password. No email is required. They can register applications and view their status; however, two-way communication is restricted for migrants. This limitation aims to prevent excessive checking, especially in sensitive cases like death compensation. Therefore, migrants are able to monitor their application's progress, while DAOs handle direct communication with the Department. Currently, the platform is not directly connected with the FEIMS platform, With the sharing of an API with the FEIMS system makes the service more efficient.

#### **Employment Management Information System (EMIS)**<sup>17</sup>

The Employment Management Information System was initially developed in 2076 B.S. by Prime Minister's Employment Program for recording registered unemployed individuals and their work/payment. Even though this system is currently in operation, the ministry plans to reengineer the system to incorporate certain things - manage all public work programs across the nation, access management to various stakeholders, and manage minimum employment program including identification of poor and vulnerable households. It attempts to capture details of employment status and social protection benefits from the government, enrollment and payment of beneficiaries where the payment could be online and develop various ad-hoc reports according to the needs of local, provincial or federal government. EMIS will be able to generate evidence for paying the unemployment benefits according to the Article 22 of the Right to Employment Act, 2018 and strengthen the registration, profiling, placement, referral and monitoring of unemployment and job seeker registration.

<sup>&</sup>lt;sup>17</sup> The information is based on National Employment Management Information System ToR by MoLESS.

EMIS currently manages the public works program of PEMP and Youth Employment and Transformation Initiative (YETI) project of the World Bank. The government plans to incorporate EMIS into National Employment Management Information System (NEMIS). The current database has poor data structure and un-scalable database along with redundant data in multiple tables and its processing capacity is inadequate.

As part of the PMEP application process, ward level representatives are asked to fill the EMIS form in the month of Falgun. The system is open for a month, throughout Chaitra. For 2080-81 B.S., there were approximately eight hundred and sixty thousand forms, which indicates number of unemployed people across the country. The application process starts after the month of Asar but the forms are filled out in Chaitra because the budget allocation depends upon the number of people filling out the form. Although the form captures the foreign employment record of the applicant, it is difficult to extract proper data as applicants do not fill out the forms as required. In each of the 753 municipality, there are three representatives of the Employment Service Center (ESC). They are the Employment Coordinator (*Rojgar Samyojak*), Technical Assistant (*Prabidhik Sahayak*) and Employment Assistant (*Rojgar Sahayak*). However, members of the center can change due to changes in elected people's representative at the local. The temporary nature of work also makes it difficult to keep the staffs motivated and hence is reflected in the database as most of the data entry is very poor. In

There are two servers for the project, the main server is in Government Integrated Data Center (GIDC) at Singha Durbar and the backup is in Hetauda. For raising awareness about the services, the program advertises through radio channels and use YouTube as a platform to broadcast promotional materials. One of the major challenges for EMIS is data entry and ensuring accurate and genuine data being entered. In addition to that, the overflow of data during the month of Chaitra heats up the system creating more problems. However, the problem is being addressed by use of additional RAM or hard disk and plans are underway for virtualization of the main server and separation of the data to avoid system overload.

# National Employment Management Information System (NEMIS)/ Labour Market Information System (LMIS)<sup>20</sup>

NEMIS is an integrated labour market and employment information management system being developed by the Government of Nepal. It is being constructed realizing the need for the national Labour Market Information System (LMIS). The objective of creating NEMIS is to collect right information at the right time and making it accessible to the right users in the form that best suits their needs. Some of the major pillars of NEMIS are - details of the registered unemployed and family, socio-economic status, personal ability/skill, employment support/wage, social protection support/pension, calculation of subsistence allowance, individual labour profile, domestic employment opportunities, skilling opportunities, employers/skilling agency and their demands, safer and dignified migration, self-employment and subsidized loan and major labour market indicators. National data integration and reporting, job exchange, use of modern technology such as artificial technology/machine learning/ cloud computing and governance are considered as some of its pillars.

<sup>&</sup>lt;sup>18</sup> Interview with Sudan Prajapati, PMEP/EMIS, December 24, 2023.

<sup>19</sup> Ibid.

<sup>&</sup>lt;sup>20</sup> The information is based on National Employment Management Information System ToR by MoLESS.

It is proposed that NEMIS will incorporate a module for managing public works program (PWP) that is organized from different ministries/offices which will enroll registered unemployed people to work on those PWPs. It will also integrate various MIS systems which enables the Employment Service Centers (ESCs) at local level to deliver services which MoLESS plans to provide through them. NEMIS will have mechanisms to manage the activities that are currently taking place through PMEP/YETI. It shall manage all labour market intervention activities and employment promotion through a job-seeker portal which enables aspirant labour force to obtain employment and unemployment support activities as well as employer portal enabling public, private, cooperative and non-government sectors to identify and select the labour/employee using recruitment process and skill development portal. This will have details of different skilling initiatives from public and private entities and will also have modules to record details of post training employment placement. It will have information such as employer details, all labour force, labour gap and skill gap from different MIS systems and portals. It will provide individual login for all employer, labour, skill development agency, public works programs and relevant stakeholders. It shall recommend skills, job and potential employee through use of artificial intelligence.

Among the various outcomes expected from this mechanism, as mentioned in the Terms of Reference (ToR), is will help identify people engaged in foreign employment and their family members. Apart from this, the NEMIS ToR does not recognize or mention anything related to foreign employment or returnee migrant workers and is focused more on identification of registered unemployed people and linking them to jobs or providing skill-based training and orientation. However, it might be safe to assume that once the system goes online and the people are aware about it, the technology should be open for returnees to access it in search for jobs here in Nepal, and could be one of the major platforms for reintegration.

#### **Shram Call Center**

Shram Call Center is an online portal for grievance management operated by the Department of Foreign Employment. The portal could be accessed through its website<sup>21</sup> where users could register their complaints and also check the progress of the complaints. Along with the inquiries related to foreign employment and insurance, domestic work, passport related inquiry, it collects information and complaints related to accident, unpaid salary, disappearance of migrant worker, inability to return home, fraud (by manpower, consultancy, agent) etc. Moreover, it also collects grievances regarding bribe, returning dead body from abroad, breaching of contract, rescue of migrant worker, compensation for injury, compensation to the family of dead migrant worker, no work after departure, compensation to the patient/family, firing by company before the end of contract, problems due to Covid-19 and complaints related to visit visa, among others. It also collects inquiry on Prime Minister Employment Program, SaMi Project, training monitoring, orientation training, scholarship, social security fund and other labour related inquiries in Nepal. The user can choose one of the categories of the complaint or inquiry they want to make and then proceed to 'next' which leads to a form where they write a short detail about their grievance along with their passport number and the severity of the grievance. Then, in the next page, they fill in their personal details (can keep their details private) and can submit the grievance.

The collected grievances are forwarded to concerned bodies that are the Department of Foreign Employment, Foreign Employment Board, Foreign Employment Office and Shram Call Center among others. The Shram Call Center generally responds to the inquiry on its own although the grievances are forwarded to other offices.

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<sup>&</sup>lt;sup>21</sup> The information is in this section is based on the website of Shram Call Center.

#### Baideshik Rojgari

This is a digital tool which was developed by Department of Foreign Employment (DoFE). This app was designed for assisting migrant workers who were returning to their jobs abroad by making the re-entry process simpler and more efficient. This system enabled the users to easily retrieve important details related to their foreign employment like passport details, sticker specifics and other information. It is also a communication platform for DoFE to post updates and important notices. This app informs migrants about re-entry process to abroad destination, after their return to Nepal. It assists them with the process of receiving labour approvals, finding existing demands for workers abroad and all other information related to migration.<sup>22</sup>

#### Baideshik Rojgar

It is a mobile application providing information related to work abroad to Nepali aspiring migrants. Baideshik Rojgar<sup>23</sup> was launched by Sajha Sabal Media Private Limited in the year 2018. This app is targeted to aspirant migrants and thousands of Nepali migrant workers living abroad as well as manpower entrepreneurs and concerned stakeholders. The app provides information and advertisement on foreign employment and job opportunities abroad. It shows various details - destination country, salary, companies' criteria, standard and the cost required for processing etc. It allows applying to some jobs directly. However, it does not have the feature of creating CV within the app yet, as the feature is under construction.

#### **Golden Dreams**

Golden Dreams<sup>24</sup>, also known as *Ujjwal Sapana* in Nepali, is a smartphone application which was originally launched in 2017, with the aim of empowering jobseekers and workers in Burma (Myanmar), Cambodia and Nepal. It is a platform where the workers can access and exchange information about recruitment, work, job and life abroad in different destination countries. The app provides the review of employers, recruiters and service providers. The users can access the app in their own language as it has been adding more languages and country information each year. Issara launched Golden Dreams 2.0 in the year 2021, which included peer discussion forums and a job recruitment marketplace that connects job seekers with actual open jobs advertised by registered recruiters and employers. It provides a safe and anonymous space for workers to file complaints/grievances against the recruiters, agencies, employers and service providers.

Some of the key features of Golden Dreams are providing latest updates on rights, policies and laws related to migrant workers, updated information on employers, recruitment agencies and service providers such as hospitals and NGOs. Ratings and review functions allow users to exchange views and opinions about employers, recruiters and service providers. It has discussion groups and community polling, and can be accessed registration through Facebook or Gmail, and it also has a free phone helpline/ private message service for immediate assistance. It is a secure platform for the jobseekers to directly apply for the jobs advertised by registered recruiters and employers. The migrants can create their CV through the app and apply for jobs.<sup>25</sup> Moreover, it also provides the list of manpower companies that are banned by the government of Nepal.

<sup>&</sup>lt;sup>22</sup> Interview with Subash KC, Pourakhi, December 22, 2023.

<sup>&</sup>lt;sup>23</sup> The information is based on the use of Baideshik Rojgar Mobile Application on December 2023.

<sup>&</sup>lt;sup>24</sup> The information is based use of the mobile application Golden Dreams; Interview with Anuja Rimal, December 25, 2023; Golden Dreams Factsheet by Issara.

<sup>&</sup>lt;sup>25</sup> Interview with Subash KC, Pourakhi, December 22, 2023.

This app is focused more on foreign employment in Malaysia as the organization works in the Nepal–Malaysia corridor. The organization works on grievances and run programs and trainings to empower workers. They bring migrant workers, recruitment agencies and the hiring companies in the same platform through the app. They have started operation in mid-2023 and recently had posted about job demand for 245 workers. In the last 6 months, 50 to 55 people have already left for Malaysia under 'free visa free ticket' policy through the use of this app. Thirty-five companies that have been accredited by the Government of Nepal are present in the platform, which allow the aspiring migrants to directly contact and communicate with them. This app is being implemented by 8-9 non-government organizations and trade unions. Compared to other apps, this app has a larger geographical coverage.<sup>26</sup>

#### Shuvayatra

Shuvayatra<sup>27</sup>, a mobile application, was developed and promoted in 2016 by Pourakhi, an organization that works for rights, welfare and protection of female migrant workers. The app was developed in support of The Asia Foundation and Non-Residence Nepali Association (NRN). This app works as a tool for safe migration. It is focused on informing about labour permit, work permit, process of application, the condition of the destination country, the work conditions etc. It focused specifically on migrants moving to Gulf countries. This app had specific information on destinations like Malaysia, Saudi Arabia, Qatar, UAE etc.

The objective of the app was to ensure that the migrant workers have safe migration experience with more focus on pre-departure. The report mentions that in the initial stage due to lack of digital literacy, many people had difficulty accessing the app. Moreover, when this app was being launched, many women did not have access to mobile phones, which resulted in few users. In the current time, the app cannot be found in the Google Play store.

#### **Prawasiko Saath**

Prawasiko Saath<sup>28</sup> was focused more financial literacy and financial management. This calculates the current work agreement and the personal investment of migrants. It calculates how much one could earn and bring back in relation to the various investments migrants make while abroad. This app help migrants to make well-informed financial decisions. It was developed in the year 2018.

#### Pardesi.org.np

Launched in August 2023, this portal<sup>29</sup> resulted from the collaboration between Nepali Migrant Organizations, namely, National Network for Safe Migration (NNSM), Pourakhi, Aaprabasi Mahila Kamdar Samuha (AMKAS), Pravasi Nepali Coordination Committee (PNCC) and the digital education NGO AuraEd Nepal facilitated by the Digital technologies and migration work package (WP9) of the MIDEQ project (2019-2024) funded by the UKRI Global Challenges Research Fund (GCRF).

<sup>&</sup>lt;sup>26</sup> Ibid.

<sup>&</sup>lt;sup>27</sup> Ibid.

<sup>&</sup>lt;sup>28</sup> Ibid.

<sup>&</sup>lt;sup>29</sup> Based on information available in the portal of the same name. Accessed January 2024.

In this website, there is information about provisions and awareness regarding foreign employment, legal system and rights, employment, embassy/diaspora/organizations, training, learning and skill, health, bank, remittance company and financial literacy, welfare policies and provisions, news, and stories of migrants. Moreover, it provides short country profiles for the possible destinations for foreign employment from Nepal. It has lists of links for important websites and embassies of destination countries including Gulf countries and Malaysia. The portal has posted disclaimer saying that the information in the portal were accurate when published but with the sudden change in provisions, policies and such, the information might not be accurate when accessed. Therefore, they urge the users to verify the information by visiting the link to original post/published information.

#### Samriddhi Project

Rural Enterprises and Remittances Project (RERP), also known as Samriddhi Project, a 7-year collaboration between the Government of Nepa and the International Fund for Agricultural Development (IFAD), operates in 20 municipalities. The project maintain database in three stages and keeps track of the number of migrant families and migrant workers from the municipalities (RERP - Samriddhi n.d.a). In the first stage it collects date related to demographics, then tracks data related to the migration process (destination, income, training), economic impacts (remittance, expenditure), and even social issues (family problems, relocation). It gathers information on returning migrants such as work experience. Furthermore, it collects information about skill training received after returning to Nepal, plans for going abroad again after returning to Nepal, their current involvement in Nepal, nature of business they are involved in, problems for starting or operating new business, sectors they want to work in Nepal, requirements to be self-employed in Nepal, duration of their return and the reason for their return (RERP – Samriddhi n.d.a).

#### K-Hami Project

K-Hami, a 5-year project funded by KOICA, helps strengthening stage-wise support system for the stable reintegration of Korea Returnee Migrants in Nepal. The project started in 2023 with support of EPS Korea Section at MoLESS. It's working area are in Bagmati Province, Lumbini Province and Gandaki Province. Implemented by Project Management Consulting (PMC) at Human Resources Development Service of Korea (HRDK), the project targets the returnees from Korea gone through EPS (K-Hami 2024).

It supports Nepali EPS migrant workers in Korea in 3 stages: pre-departure, during work in Korea, and post-return from Korea. In first stage, it gives financial literacy to workers going to Korea and their family teaching them money management. In second stage, it provides skill development training and entrepreneurship training to the workers in Korea. The project bridges the gap for Korean workers by providing a mobile app with updates on Nepal's social and economic developments, fostering a smooth reintegration upon their return. In third stage, it equips returnees with entrepreneurship training, skill development, and online mentoring through the mobile app, though the app itself seems unavailable online (K-Hami 2023). Furthermore, the project conducts surveys with its first survey being carried out in 2024. The aim of the survey is to collect demographic information such as the number of returnees, work experience in Korea, skill acquired in Korea, their current residence and situation in Nepal. Additionally, the survey will explore returnees' expectations and needs for support. A follow-up survey is planned in three years to track progress and assess ongoing needs.

#### **IME Pay**

In 2021, IME collaborated with UNCDF to enhance its mobile wallet, IME Pay, by introducing linked financial services and encouraging migrant family members to receive remittances digitally. The partnership aimed to make IME Pay more gender-smart and migrant-centric. The integration of services by IME Pay successfully reduced transaction costs for cross-border remittances and improved access in remote areas, making the IME Pay wallet more accessible than relying solely on IME Pay agents. Despite these advancements, challenges such as limited awareness, low digital and financial literacy, lack of trust on the demand side, and a restricted aggregation of financial services at agent transaction points still hinder the access and promotion of digital and financial products and services.

IME Pay has undertaken several initiatives to enhance its international mobile wallet. It translated the app into Nepali and simplified its interface. The company employed phone surveys to understand low digital remittance adoption rates in regions such as Madhesh, Karnali and Sudurpaschim, implemented an inclusive agent score incentivization system, and increased the use of data analytics and human-centered design to tailor products and services to customers' needs. IME Pay actively promotes online services, such as insurance payments, encouraging digital payments through received remittances. Moreover, it sends out information about current IPOs to encourage investment for migrants. They also provide online services such as insurance payments and other payments encouraging digital payment through remittance received. Additionally, IME Pay collaborates with manpower companies both in Nepal and abroad to facilitate remittance processes for migrant workers.<sup>30</sup>

IME Pay recognizes the challenges to remittance utilization in Nepal. According to IME Pay, almost 80-90 percent of remittance received through their channels were primarily focused on consumption, with about 10 percent had been allocated to development works. To address this, IME Pay engages in orientation and training programs during the migration journey to guide migrants for using formal channels for remittance, targeting blue-collar migrants. The company coordinates with manpower agencies, providing digital finance education and encouraging migrants to use the platform for online utility payments and services, even whilst abroad. IME touches all three aspects of migration that are pre-migration, during and post-migration. It actively contributes to increasing financial literacy among migrants and emphasizes safe remittance practices, especially for blue-collar workers.

In response to the shifting trend in remittance receiving methods, IME Pay highlights a transition from 80-20 between cash to bank transfer to a recent ratio of 55-45%. This change is attributed to the government's requirement for opening a bank account before going abroad. However, IME Pay identifies over twenty barriers hindering digital remittance access, including limited financial autonomy, low inclusion of women, and digital wallet service providers' insufficient understanding of their customers. Trust issues, daily withdrawal limits, and the preference for cash transactions also contribute to these challenges. Despite these barriers, IME Pay actively addresses grievances through its website, toll-free number, and various services, emphasizing transparency and customer empowerment in the digital financial ecosystem.

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<sup>&</sup>lt;sup>30</sup> Interview with Bikash Pokharel from IME Pay on January 21, 2024.

#### eSewa Money Transfer<sup>31</sup>

eSewa, established in 2009 as an online wallet and digital payment service provider, offers a diverse range of services such as utility bill payments, bank transfers, mobile recharge, and government service fee payments through its mobile application or website (eSewa n.d.). One significant aspect of its operations is its focus on assisting migrants. The platform enables migrants to make various payments related to their international endeavors, including passport fees, labour permits, insurance, and flight expenses. Collabourating with 40-45 international partners, eSewa extends remittance services to 200 countries, allowing migrants to send money back home through cash, bank transfers, or wallet transactions.

In response to the challenges posed by the COVID-19 pandemic, eSewa is directing its efforts towards digital remittance. The company envisions fostering a robust wallet economy that empowers migrants to manage various payments in Nepal while residing abroad. Emphasizing digital transfers, especially through wallets, eSewa aims to reduce reliance on informal channels like  $Hund\beta^2$ . The platform actively engages its partners to guide and inform migrants, encouraging them to opt for formal and digital means of remittance. According to eSewa, 85 percent of the remittances received through its system is used for consumption by its customers. Hence, in recent times, eSewa has been focus on creating opportunities for savings or investments for its customers. This push towards investment is carried through the programs initiated by the government, such as investment in IPOS or government bonds. However, there are challenges relating to the use of these investment opportunities due to the lack of clear policies. Through its advertisement campaigns, eSewa informs migrants on the benefits of investing for the future.

In the process of facilitating money transfers, eSewa employs a communication system that coordinates with banks in foreign countries. Migrants can register themselves in the destination country, make a money transfer request, and complete the transaction through a deposit or cash payment in the foreign bank. The transferred money can be received in Nepal either through the eSewa cash network for cash withdrawals or directly into the eSewa wallet for digital transactions. While most eSewa customers opt for bank transfers, their 80% digital adoption rate, compared to the industry average of 60%, highlights their active promotion of cashless transactions through both bank transfers and wallet deposits.

eSewa acknowledges the challenges in transitioning towards cashless transfers, particularly due to trust issues among migrants and a preference for cash transactions in rural areas. To overcome these barriers, eSewa employs a network of agents and offers various schemes and incentives to encourage bank transfers. The platform conducts advocacy programs and digital literacy initiatives to enhance awareness and promote the extensive use of digital payments for various expenses, including insurance payments and investments.

eSewa's focus extends beyond remittance services to encompass a broader spectrum of financial transactions for migrants. Through partnerships with consultancies and manpower companies, eSewa strives to inform people about the benefits of its services before migrants go abroad. The platform is also exploring the development of distinct products tailored to the needs of returnee migrants, emphasizing financial literacy and investment opportunities. Overall, eSewa's comprehensive approach seeks to empower migrants by providing fast and reliable services for various financial needs, both in the country of destination and back in Nepal.

<sup>&</sup>lt;sup>31</sup> Interview with Nabin Bajracharya, eSewa, January 17, 2024

<sup>&</sup>lt;sup>32</sup> Hundi is an informal way of sending money through networks and contacts and does not get recorded in the formal system. Historical, it has been the preferred medium of remittance transfer as it was relatively cheaper to transfer through this system.

## Migrant Money<sup>33</sup>

Migrant Money is one of the pillars of United Nations Capital Development Fund (UNCDF)'s Inclusive Digital Economies initiative which contributes to promoting the practice of inclusive digital economies. It aims to improve financial resilience and economic inclusion of migrant workers and their families by strengthening their access alongside promoting the usage of digital remittance solutions by them.

Based on the findings from the insights of UNCDFs pilot projects with remittance service providers (RSPs), several promising innovations are being developed for improving women's financial inclusion and increasing their access and use of digital remittance services. Digitization also opens new opportunities for designing and marketing remittance products that are appealing to women. An example of it is the IME Pay of Nepal which has merged its domestic and international wallet and reduced entry barriers motivating more women to use the service. Moreover, it was found that improving financial inclusion for migrant women creates positive feedback cycle as a woman who had gained access to formal remittances included and supported other women for doing the same.

#### **Context Abroad**

The research, while looking at the context in Nepal, also looked at the digital services available for migrants and returnees in Bangladesh and Philippines. This section presents a short description of the types of services available for migrants/ returnees in those countries.

#### Returning Migrants Management of Information Systems (ReMiMIS), Bangladesh<sup>34</sup>

This is an online database for returnee migrants initiated by the government in Bangladesh with an objective to contribute to the sustainable reintegration of the returnees and the progressive achievement of Sustainable Development Goal 10.7 to facilitate orderly, safe, regular and responsible migration and mobility of people including through the implementation of planned and well-managed policies in the country. This database was launched under the project 'Sustainable Reintegration and Migration Governance in Bangladesh' by the Ministry of Expatriates' Welfare and Overseas Employment (MoEWOE) with support from the International Organization for Migration (IOM). The project funded by the European Union was established in September 2020. The major role of this portal is to collect, analyze and store data of returnee migrants in Bangladesh. Though the program has been launched, there is very little information about the portal or the platform online.

#### National Reintegration Center for OFWs (NRCO), Philippines<sup>35</sup>

A government initiative, this digital platform contains the information about all the government programs available for reintegration of returnee migrants. This platform also has information related of the agencies providing training for returnee migrants. Started with the objective of providing all the necessary information with easy and structured access to the returnee migrants for reintegration, the project was established by the Department of labour and Employment (DOLE) in Philippines. The NRCO aims to empower overseas Filipino workers (OFWs) and their families to work and live with entrepreneurial mindset. To achieve this, it raises awareness regarding the importance of saving and also equips them to plan for investment, business or local employment after they return along with responds to the reintegration needs of displaced and distressed OFWs. The National Reintegration Program Center acts as a recruitment office for local jobs and uses the abilities and potentials of OFW for national development.

<sup>&</sup>lt;sup>33</sup> The information is based on the report published by UNCDF in 2023. Full reference is available in bibliography.

<sup>&</sup>lt;sup>34</sup> The information is based on a new article published by IOM in its web page.

<sup>&</sup>lt;sup>35</sup> The information in this section is based on the OWWA Member website e.

Some of the programs that NRCO has are counseling, job search support, enterprise growth, skills training and competence upgrading and assistance to distressed OFWs. NRCO has programs which help overseas Pinoy workers to be self-reliant after they return from working abroad. Some of these programs are as follows:

- a. Balik Pinay! Balik Hanapbuhay! Program
  This program was established in 2011 to support female OFW returnees to start and operate their own ventures/enterprises. It provides skills training session and beginning kits.
- b. Livelihood Development Assistance Program (LDAP) This program was started in 2011 for providing funds as livelihood aids to returnee OFWs. The recipient of the program was given P10,000 business enterprise start-up kit including materials for their planned venture.
- c. Sa 'Pinas, Ikaw Ang Ma'am/Sir! Program/Assist WELL This program was expanded to reclaim the Filipino workers from abroad and provide them skills straining and opportunity to stay in Philippines and work for better-paying jobs or start profitable business.
- d. Women Reintegrated and Economically Active at Home Program (Women REACH)
  This program was established for helping returning female OFWs to cope and start their
  reintegration into the country. Through this program, DOLE and Coca-Cola Philippines aim
  to enable women OFWs to explore possible economic opportunities after they return home.

NCRO also provides psycho-social services such as psycho-social counseling, stress debriefing, values formation, financial literacy and Capacity-building through aid in community organizing and maintaining OFW Family Circles (OFCs). Moreover, it has other programs and services where they would receive an amount up to PhP 20,000 as start-up or supplementary funding for the livelihood project of their choice and this also provides immediate relief after their return. This program is targeted to active or non-active distressed and displaced OFW. Moreover, NCRO also provides Financial Awareness Seminar (FAS) and Small Business Management Training (SBMT) for OFW returnee. In addition to that, Education and Livelihood Assistance Program (ELAP), a scholarship, is provided to the dependents of OFWs who were active OWWA members at the time of their death. This stipend is provided to one child, usually the eldest. The website also contains information about the eligibility criteria, requirements, process of application and procedural guidance for each of these programs.

# BaLinkBayan, Philippines<sup>36</sup>

BaLinkBayan is an online portal initiated by the Government of Philippines with the aim of reconnecting overseas Filipinos with their motherland. It envisions strengthening partnerships between overseas Filipinos and local communities for achieving sustainable and long-term development of rural and urban localities and leads them to economically prosperous Philippines. It aims to provide the overseas Filipino the most comprehensive online guide for engaging them in the development of the country through investments, philanthropy, technology expertise, skill exchange and special government services opportunities.

Under its 'Investment and Business Opportunities' menu, it has listed other sub topics like agriculture, franchise, financial investments, real property, retail, services and small and medium scale manufacturing. Inside each of these portals is the information on investment opportunity and the investment amount. Moreover, it lists out the advantages and disadvantages of investing in that particular business. Furthermore, it provides the links to the various published investment briefs and profitability analysis of the particular sector.

<sup>&</sup>lt;sup>36</sup> The information is from BaLinkBayan website.

It also has a menu 'Small Enterprise Knowledge Center' where it guides its participants to become an entrepreneur for the first time. It provides all the information required for starting a business. They provide a step-by-step process of creating business plan, choosing the business structure, obtaining business license and permit (registering the business), learning about business law and regulations, financing the business (tracking the finances), filing and paying taxes, choosing the location and equipment (HLUBR). Basically, it guides its participants throughout the process of starting a business and supporting at different stages.



Figure 1: A screenshot of the basic services that BaLinkBayan provides.

In addition to providing an overall step-by-step business guide, it guides Filipinos at home and abroad to donate and volunteer and access government services like Social Security System, Home Development Mutual Fund and the Philippine Health Insurance Corporation or PhilHealth through its online portal. It provides list of Government Reintegration Services, their description, eligibility criteria, requirements, procedural guide and contact details for the program.

It is a locally funded national E-Government Project established by the Commission on Filipinos Overseas (CFO) in 2013 under the Diaspora to Development program of the CFO. It works at two levels - first, it links overseas Filipinos to development-oriented diaspora initiatives in the Philippines and second, it provides options for business and investment opportunities both at the national and local (home town) level.

#### PhilJobNet, Philippines<sup>37</sup>

This serves as the Government of Philippines' job matching and labour market information portal as this is an automated job and applicant matching system. It is a government's initiative started with the objective of becoming country's one-stop shop related to all labour market information.

<sup>&</sup>lt;sup>3737</sup> Information based on PhilJobNet website.

It is an online facility of the Department of labour and Employment with the centralized database that is maintained by the Bureau of Local Employment (BLE). PhilJobNet makes career information guides available to students, jobseekers and career advocates/guidance counselors such as training manuals, labour market trends and career guidance advocacy programs along with the job vacancies.

The users can create a free account and gain access to searching job opportunities, run job matching process, get list of job vacancies with the employer's contact information, receive job invitations from accredited employers, post job vacancies for free, view list and send job invitations to applicants matched, manage job applications and automate submission of job placement reports and participate in nationwide Job Fairs authorized by DOLE.

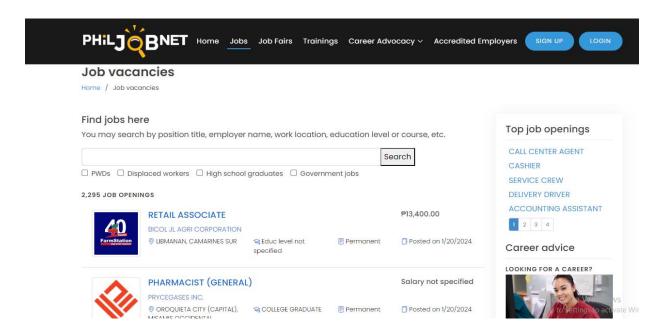
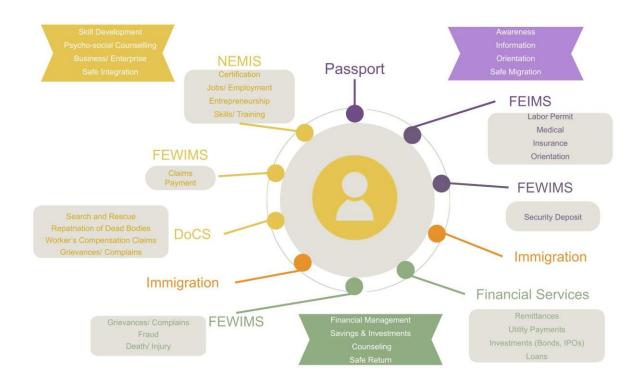


Figure 2: Job Search Portal of PhilJobNet.

It provides the list of places and dates of jobs fair. It provides list of accredited training institutes along with their name, city, address and contact number. One could search on the basis of region and city/municipality. Moreover, it provides the list of verified accredited employers/companies. It also provides link to CareerInfoPH, a Career Information System which is developed and maintained by DOLE Bureau of Local Employment (BLE). It works as a database of career information pamphlets providing information like nature of work, basic educational requirements, skills and competencies, attributes, employment opportunities and cost of education training of indemand, emerging and green occupations.<sup>38</sup>

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<sup>38</sup> https://philjobnet.gov.ph/

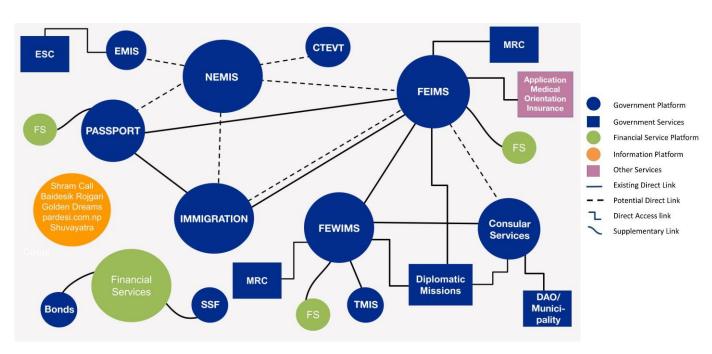


# **Migration Process Matrix**

The above matrix shows stages of migration and the various digital services that migrants come across during those stages. Though these stages of migration are more flexible in the way migrants traverse through them, here it is useful for the purpose of this matrix. This matrix helps us to visually understand the various platforms and services that migrants come across at different stages of their migration cycle. The stages can be classified into departure, stay aboard and return. Digital services during the stage of departure make up of information gathering, preparing documents, applying and receiving approvals. Here, migrants come across various platforms that provide awareness and information on safe migration. These information platforms are operated by governmental, non-governmental and private sectors institutions. Likewise, migrants have to engage with platforms like FEIMS and FEWIMS to apply for work abroad and receive labour permit to work. Once they depart, they come across the immigration platform that record their departure.

During the second stage of the migration process, migrants come into contact with various financial service platforms. Since migrants are mostly concerned with earning and saving at this particular stage, the kinds of services sought by migrants are also along similar lines. However, during their stay abroad, when migrants need to complain about their work or have other issues like injury or needs to be rescued, they or their families have to rely on platforms like FEWIMS or DoCS. Once the migrant returns, the immigration platform capture their return. After return, platforms like FEWIMS, DoCS and Shram Call continue to provide support to migrants and their families with issues that they faced during their stay abroad. This support can result in compensation, rescue, repatriation etc. Though there are some programs that focus on reintegration of migrants, there aren't any digital platforms that migrants can access directly at this point in time.

# **Migration Digital Systems Matrix**



The above matrix present various digital systems and the interlinkages between and within these systems within the landscape of migration in Nepal. There are four types of interlinkages that the study presents, as shown by the different connecting lines in the matrix above. These interlinkages can take place within and between systems. The direct straight line represents the direct link between the systems, i.e. these systems are integrated as they share Application Programming Interface (APIs) between them. However, the study is not able to determine the depth of data sharing. Hence, the matrix does not take into account the number of APIs shared between these systems. The second link, as represented by the angled (elbow) connecting lines, show access within the system. This means that various agencies (governmental, non-governmental, private) can access these systems and input data within those systems. The agencies can vary, and the access and input variables vary according to the agency. The third link, as represented by curved lines, show digital platforms that supplement the main system. Here, the service of payment (enabled through API), supplements the main platform. The fourth link of dotted lines represent the potential integration between systems in the future, as they do not exist in the present. This integration could with existing systems or new systems.

To represent these interlinkages more clearly, let's take the example of the FEIMS system. Currently, FEIMS shares APIs with FEWIMS, Immigration and Passport systems, as shown by the straight lines. Then within FEIMS, government agencies like Diplomatic Missions and Migrant Resource Centers (MRCs) as well as manpower agencies, medical institutions, orientation institutions, insurance companies can access the system and input their respective data on potential migrants. Furthermore, though financial systems like eSewa and IME receive API from FEIMS, they are a separate platform and only supplement the payment requirements of the system. Finally, the dotted lines show the different types of potential integration with FEIMS – not shared (Consular Services), share more APIs (Immigration) and sharing with new system (NEMIS). Though the digital system matrix provides an overall picture of integration, it still requires more depth and nuance to create a more comprehensive matrix.

# **Migration & Reintegration Digital Solutions**

Based on the scoping and evaluation of existing services and systems, the study proposes a solution on digital services in relation to reintegration in Nepal. The solutions highlight the need to work with existing and potential digital systems to incorporate the challenges relating to migration and reintegration. However, the digital services solutions do not fully the requirement for interventions. Hence, the study also proposes to work with larger issues and challenges within migration and reintegration (that are non-digital) and can further make the digital systems more robust and effective. This is presented in recommendation section.

The first and the most critical digital component would be to update the profile of returnee migrants. In the present context, once a migrant returns, the migrant profile is captured by the immigration system and the API shared with the immigration system updates the profile of the returnee migrant at FEIMS. This means once a migrant returns, FEIMS shows that the migrant has returned. However, this is where the function of the system ends as the departure-return loop closes for the migrant. Currently, FEIMS does not use any of the existing data to create an updated profile for migrants. Hence, the first step should be towards creating an updated migrant profile within FEIMS. This would require migrants to either update their profile within FEIMS on their own or various agencies could update the profile of the migrants. Employment Service Center (ESC) would be an ideal focal agency to update the information of migrants; however, they need to be resourceful and better equipped to manage this. As ESC already collects data of non-skilled workers at the local level, it could be extended to collected data on skilled workers as well, which would eventually include returnees.

The second digital system component would be to provide certification and recommendation for the skills and experiences of the migrants. This would require the collaboration between various government, education institutions and other private institutions. These agencies could be, but not limited to, the Ministry of Education, CTEVT, Universities and private skill training companies. There could also be a way in which migrants can receive recommendations from their employers abroad in relation to their skills and experiences. This could be supported by the respective diplomatic missions abroad. Currently, foreign employers are able to create job demands through the diplomatic missions within the FEIMS system. Hence, there could be a possibility to review and provide recommendations on the completion of those jobs within the system in a similar way.

The third digital system component would be to integrate the updated migrant profile with the upcoming NEMIS system. Once integrated, migrants will be able to make themselves available in the local and national job market. Likewise, NEMIS needs to be integrated with private job platforms which will then allow private job providers to find and match the skills of returnees to the required skillsets and experiences. Therefore, NEMIS will provide access to both job seekers (including returnees) and job providers at the national level. The key step here would be to integrate FEIMS and NEMIS to create an updated professional profile of returnees.

The fourth digital system component would be to work towards creating access to psycho-social reintegration. This would mean working with existing systems and services as well as creating new services and programs that take into consideration the psycho-social wellbeing of returnees and their families. This could be implemented through a platform or a portal that provides information on psycho-social counselling, stress debriefing, financial literacy, community cooperation etc. The objective of this component would be to advocate for psycho-social reintegration in existing and new digital services and systems in the migration landscape of Nepal.

The fifth digital system component would be to create a facilitative platform that provides integrated solutions on issues relating to migration and reintegration in Nepal. The first scope would be to provide a comprehensive information package not just on safe migration but also on safe return and safe reintegration. This means that the idea of 'return' has to be reconceptualized to incorporate information on return from the very beginning of the migration cycle. The second scope of the platform would be to facilitate returnees on the systems and services explained above. The platform could support existing agencies, especially at the local level, to strengthen their capacity to execute the above-mentioned services on social, economic, psychological and political reintegration.

#### Conclusion

The research was undertaken with the scope of mapping and listing various digital platforms and services that cater to the need of migrants and returnees in Nepal. In the process, it has been able to identify and describe the key digital platforms that migrants use at different stages of their migration journey. The research has been able to spell out the functions of each of these platforms, the linkages between the various platforms and highlight some potential digital interventions to piece together the missing parts of the larger migrant/ returnee landscape. The research had also made an attempt to map out some of the best practices relating to digital services for returnees from abroad and had focused on examples from Bangladesh and Philippines.

The research shows that the available digital services cater to the need of migrants, providing them the right and accurate information for safe migration as well as guiding and assisting through the process of job application and labour approvals. Additionally, there are services that provide complaint registration if the migrants find themselves in completely different situation than what was promised to them or if there are various hurdles along the migration journey such as death, injury, rescue etc. Likewise, financial services platforms allow migrants to make payments back home or send remittances through various banking sources.

However, in spite of the availability of these various services the challenge still remains in migrants being aware about these services. In most cases, the migrants do not have the right know-how and the resources to be able to access these services and benefit from these services. In other words, there is a huge gap between the service providers and the service receivers (citizens, consumers) both in terms of access to the information regarding these services as well as the resources and ability to use these services. Likewise, on top of that, most of the services are conceptualized and implemented with a focus on ensuring safe and dignified migration during departure and stay-abroad. However, this conceptualization misses out on the process of return and integration, which only comes into the fore when a migrant returns back. Therefore, we believe 'return' as a concept has to be integrated from the very beginning – when a migrant decides to leave. This will allow a more holistic way of looking into migration, one that is not limited into phases and steps but takes into account a comprehensive understanding of what it means to migrate. Hence, the platform that we envision to incorporate the need to the returnees has to take into account this comprehensive way of bringing different aspects of migration together.

Likewise, the focus of all digital applications and platforms up until now seem to be towards the reintegration of migrants into the labour market, i.e. their economic reintegration. The socio-cultural and psychological reintegration into their community and family has largely been overlooked. A comprehensive psychosocial and financial reintegration is only possible through the involvement and engagement of migrants and their families/ communities. Moreover, the reintegration programs so far have been focusing simply for the returnees and have excluded their families, which are very important part of the returnee landscape. In addition to this, reintegration programs should take into consideration the participation of returnees, not just as beneficiaries, but equally engage them in the design and formulation of such programs to ensure its effectiveness.

This challenge is not unique to Nepal. The examples from abroad have similar thread with focus on economic reintegration and financial empowerment. However, in the case of Philippines, programs such as psychosocial counseling and stress debriefing have been initiated to help in the reintegration of migrants into their family and society. The program also provides seed money for starting small enterprises. Although the information regarding these services were available online, there is very less clarity of the implementation of these initiatives.

More importantly, the research highlighted the need for a digital platform that takes into account these existing challenges. This means that we need a digital system which is able to track, monitor and provide support throughout the entire process of migration – i) providing right information on migration and guiding through the different process of application and approvals, ii) providing psycho-social support throughout their stay abroad, iii) providing support for grievances or complaints during their stay in destination countries, iv) providing financial management services whilst living abroad, v) updating the migrants' profile and skills upon return and eventually linking them to demand of the local and national labour market and vi) providing psycho-social and medical support to help returnees reintegrate back into their homes and communities. Hence, the system will be tasked to take all these different elements together to provide a more comprehensive support for migrants. However, such a task could be extremely difficult as it requires to build up on existing platforms as well as create interlinkages between various platforms and stakeholders. On top of that, there still remains other non-digital challenges such as policy, literacy, financial resources, etc. that needs to be taken into consideration. With this in mind, the study had proposed a two-fold solution (digital and non-digital) to support and facilitate the integrated of returnees in Nepal. Hence, the recommendation takes this into consideration and provides two separate kinds of recommendations as a way forward.

# **Recommendations (Digital Services)**

The recommendations in this section looks into interventions required in relation to effective use of digital services. Hence, the recommendations here are based on in and around the technology side of things. These includes different aspects of technology that already includes within the digital service space of migration as well as new technology related interventions required moving forward.

#### **Digital Literacy**

As discussed throughout, digital literacy remains one of the major challenges to digital adoption in Nepal. Digital literacy is an ongoing process, hence should not be limited to training and courses. Nepal already has a high level of mobile and internet penetration and social media reach, even in rural areas. Most of the migrants are comfortable with use of technology as evident in the use of mobile phones. However, in the use of digital services, there is a hesitance towards technology. According to a returnee, this can be both due to lack of trust with digital platforms or lack of proper information regarding those platforms. Hence, digital platforms have to equally work towards promoting and providing information about the services at the basic level. The focus should equally be on promoting responsible digital practices.

#### **Security and Data Protection**

As shown above, there are a high number of security glitches in many of the existing digital platforms for migrants. These security lapses have exposed sensitive information on migrants and can lead to identity theft. Hence, security and data protection have to be the cornerstone of existing and new platforms. In the case of digital platforms for migrants, some of the systems have been found to have exposed the information of migrants at the basic level, meaning that a simple review could expose such critical data. In the context of the migration sector in Nepal, there could be two starting steps towards ensuring data security. The first step has to be towards raising awareness about data security and privacy issues. This could be integrated with other awareness programs on migration. The second step should be towards developing the capacity of institutions that manage the digital platforms.

#### **Data Integration and Interoperability**

As presented in this report, data integration and interoperability remain a huge challenge in the smooth delivery of digital service for migration. As mentioned above, many of the government institutions are not open to share migration relevant data and hence various systems end up duplicating data. For example, FEIMS does not share API with Department of Consular Services, which means that the department has to re-enter new data, making the process more tedious for the migrant. Likewise, there is a need to integrate migration data with the rest of other citizen-centric data. This means digital services for migration has to be tied up with digital services for citizens. The outcome of all this integration at different levels should be towards ensuring the proper and smooth sharing of data between various systems. The focus should be not just towards creating new data points but to manage and integrate existing ones.

#### **Sustainability of Digital Platforms**

Many of the digital platforms have been created with the increasing need of those services at that particular point in time. Hence, over a longer period of time, these platforms are not able to sustain. For example, FEMIS is 15-year-old system and has limited capacity in terms of data management. Hence, the platform has not been fully utilized according to the demands of the current situation. Likewise, the EMIS platform becomes inaccessible during particular times of the year due to heavy traffic in the system. Hence, the system could not envision such changes. Likewise, there have also been challenges in incorporating old systems to new ones. For example, EMIS and LIMS will eventually be integrated into the new NEMIS system. This poses challenges not just in terms of

integration but also in terms of managing data and services. Hence, long term sustainability of digital platforms has to be inbuilt within these systems.

#### **Technology Constraints and Data Inconsistencies**

Though technology is at the core of digital services there are certain exceptions and constraints that have to be taken into consideration when designing and working with technology. In other words, our programs and interventions have to be aware of the limitations of technology. In spite of the efforts, we put to ensure the optimal use of technology, certain aspects can be missed out. For example, the FEIMS system came to use from 2016, which means migrants that left the country before 2016 have not been recorded by the system. This creates confusing when these migrants return and does not match the data of the system. Likewise, it is extremely difficult for the system to capture the departure and arrival of migrants if they do not fly directly from Kathmandu. Since the immigration system is only based at international airports, migrants taking the land route to travel to their destinations via India, do not get recorded in the system. This too creates confusion within the system. Likewise, FEWIMS only captures the data of those that have received compensation and not necessarily of those that are injured or in need of compensation. Moreover, the various systems are not able to account for migrants that leave the country with a tourist visa but convert their status to work visa in the destination country. These categories of migrants get unrecorded. All of this points towards the limitation of technology as well as the inconsistencies in our data; hence, a need to take this into consideration when we design and develop new platforms.

#### **Lack of Comprehensive Data and Systems**

Though the study has been able to identity so of the data points and the interlinkages between various systems, there still lacks a comprehensive understanding of what this data means and how these different systems communicate with each other. For example, we know that FEIMS shares API with FEWIMS and Immigration. However, what we don't know is how many such APIs are shared or how many such APIs need to be shared to get a complete picture in relation to migration and reintegration. Hence, a more in-depth study needs to be undertaken to provide an extensive outlook.

#### **Inclusive Digital Services**

Several studies have shown that digital adoption among women has been slower compared to men in Nepal. This could be due to the disparity in mobile phone ownership as well as deep-seated gender norms that constraints women's autonomy. The study recommends the need to adopt a more inclusive approach to ensure access and utilization of digital platforms for a diverse set of people based on gender, ethnicity, region etc. This means addressing barriers to prevent access to digital technologies, ensuring digital spaces to be safe and free from harassment, developing and promoting digital content that addresses the need of women and other marginalized groups as well as creating digital applications that are user-friendly to diverse users. Failing to consider inclusivity within our services and platforms limits opportunities for women and other marginalized groups, exacerbating existing inequalities.

# **Recommendations (Migration and Reintegration)**

These recommendations aim to address the larger questions raised in each thematic area, providing a strategic and actionable approach for policy considerations. Though some of the recommendations are not necessarily directly linked to the scope of this study, it is important in bringing different nexus of migration and labour together.

# **Diversify Awareness and Methods**

Though many digital platforms already provide various awareness programs on safe migration and other aspects of migration, awareness towards digital adoption still remains a challenge. Firstly, as discussed previously, awareness cannot be limited to the point of departure, awareness and information sharing has to be integrated throughout the migration process across all service providers. There is also a need to diversify our methods of information sharing. As mentioned earlier, migrants receive information on migration through their close networks and not through official sources. This means our information programs have to penetrate at that level. Hence, new platforms should devote a lot of their resources towards creating awareness programs that integrate into the social worlds of migrants and their families. This could be through the use of social media or through digital networks that have been created at the local level. This also means that more traditional forms of marketing and advertising like radio and tv programs are no longer relevant and have to be ceased. For example, the survey conducted among returnees shows less than 1% of respondents get information relating to man power agencies through radio or TV. Hence, we need to diversify not just our message about also our messengers (Blitz Media 2022).

#### **Comprehensive Financial Management**

As discussed earlier, most of the migrants take loan for foreign employment reasons, hence migrants begin their migratory journey with the burden of loans. The study conducted by Blitz Media shows that remittances sent by 81.2% of migrant workers was used to pay back their loans. Hence, there is a need for financial literacy programs that not just trains on managing money but also takes into consideration the social reality of loans and payments that start much before migrants start to earn. Hence financial management programs should be more comprehensive that incorporates the burden of loan, expenses at home and abroad, savings as well as opportunities for investments. Likewise, migrants lack the knowledge and skills as well as access to financial services upon return. Moreover, incorporating financial literacy programs for migrants and their families during skill orientation and promoting saving and investment opportunities reserved for them throughout the migration cycle will equip them better once they return to Nepal.

# **Financial Reintegration and Investments**

As discussed earlier, over 80 per cent of the remittance that comes to Nepal is used in consumption and only under 10 per cent is used for investment or development. The study conducted by Blitz Media identifies several barriers to investment for migrants, which are high risks, lack of government support, lack of capital and market access. A pre-requisite for loans through financial institutions would require migrants to have certain assets, which would make loan financing for business or enterprise very challenging. Likewise, though the government has introduced certain provisions like bonds and reserved IPOs for migrants, such programs haven't been effective as migrants lack the trust to gain from such programs. Hence, migrants require more robust investment opportunity that can help them towards their financial reintegration. Migrants would also benefit of the business registration and taxation processes are simplified, such that it encourages entrepreneurship among the returnee. Moreover, provisions of subsidized loans based on skill and experience could help migrants towards their financial reintegration.

#### **Digital Adoption and Federalism**

There is continuous debate in Nepal on citizens access to services and the role of federal structures. The study has also highlighted some of the issues relating to federalism that affects digital services of migration. For example, there are two separate entities that work on issues relating to labour and migration. The Migrant Resource Centers are based in the CDO offices whereas the employment centers are housed at the local level. Migration has to be integrated with labour to get a comprehensive understanding of how people make decisions relating to migration. There are larger question of federalism and services that needs to be studied in depth.

#### **Policies and Incentives**

The Ministry of Labour, Employment, and Social Security has introduced two guidelines to provide financial security to migrant workers, self-employed workers, and informal sector workers working abroad under the Social Security Fund (SSF) scheme. The SSF scheme offers financial support under three categories: accident and disability plans, support for dependent families, and old-age security plans (Pandey 2023). The expansion of the scheme is expected to benefit around 2.2 million workers. As of July 15, 2023, a total of 260,082 foreign migrant workers have joined the social security scheme (Republica 2023).

The Nepali government has introduced a provision for reserving 10 percent of IPO for foreign workers through the enforcement of the revised Securities Issue and Allotment Guideline 2022 (Republica 2022). This provision allows Nepali citizens who are employed abroad with a valid work visa and labour permit issued by the Nepal government to participate in the capital market (Saral Banking Sewa 2023). Furthermore, the government has initiated a policy that provides soft loans to migrant returnees to apply the skills and experience gained abroad. The government amended the provision, removing the three-year waiting time after returning from foreign employment and skill certificate requirement to apply for the loan, increasing accessibility (Mandal 2019). Under the scheme, migrants can get soft loans up to NPR 1 million. As of November 15, 2023, according to the Nepal Rastra Bank, the total number of loans under the returnee youth loan project is 850, and the issued amount is NPR 696,854 (Nepal Rastra Bank n.d.).

However, there are challenges in implementing these policies to achieve the intended impact. One way to materialize this would be through incentives. For example, the government has prioritized migrants to make use of government bonds and invest in IPOs, but there is a lot of uncertainty relating to such investments among migrants as well as financial sectors. Hence, there is hesitance towards such initiatives. Therefore, there is a need to understand these policies to come up with initiatives that align with the needs and demands of migrants.

#### **Private Sector Engagement**

Another key recommendation would be to engage the private sector, especially in the context of labour and migration. Private sector, especially in the digital space, is already using new technologies to create new kinds of employment and skillsets. The new platform should be able in to these resources. More importantly, there is a huge demand from the private sector to incorporate skillset and experiences gained my migrants in their destination countries. Upon return, no such platforms or initiatives exist that is able to match these requirements. Hence, NEMIS along with the new systems should be intrinsically tied to the demands of the private sector. However, there is a need for a comprehensive understanding of what those demands are.

#### **Returnee's Engagement**

One of the major weaknesses of the reintegration program is the lack of participation or involvement of returnees during the time of their inception which is essential to learn what the returnees want. Engaging returnees in orientation, skill training and counseling during pre-departure would help

aspirant migrants learn about the different facets of foreign employment, and help them plan their own journeys and decisions in a more informed way.

# **Reconceptualizing Migrants and Returnees**

It would be problematic to define 'return' as the endpoint of all migratory activities due to the temporal nature of mobility (Cruz et. al. 2020). One of the major findings from this research has been to reconceptualize what we mean by 'return', and how the new definition changes the way we structure our platforms and services. This new understanding comes not from a conceptual level but from the way our existing services and programs are implemented. In the present context, based on the services and platforms that exist, migration is viewed as a process between 'pre-departure', 'during migration', and 'return'. Hence, there is a lot of focus on ensuring safe migration training and awareness during the pre-departure phase for the migration duration. However, if we conceptualize 'return' as a state that is simultaneous to the 'decision to migrate' i.e. migrants will eventually return, then we can integrate return from the very early stages of the migration cycle. This has implication on two-fold. First, we need to ensure that our digital services take into account return at the initial stage meaning that the digital system will have to envision return and collect data accordingly. Secondly, our awareness and information programs have to incorporate 'return' not just when they decide to return but throughout the migration cycle – from the time of departure to throughout migration

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# Annex

#### A.1 Common Security Issues Across Various Platforms

#### 1. Critical Information Disclosure (Application variables exposed)

Issue: Application variables are exposed through debug mode.

Threat: Exposure of application variables can provide attackers with insights into the internal workings of the application, potentially leading to targeted attacks and unauthorized access.

Mitigation: Disable debug mode in the application configuration. Implement conditional debug configurations for controlled environments only. Regularly review and update debug settings to ensure they align with security best practices.

# 2. Anti-click Jacking Header Missing

Threat: Vulnerability to clickjacking attacks, allowing attackers to trick users into interacting with malicious content.

Mitigation: Implement the "X-Frame-Options" header with the "SAMEORIGIN" directive. This prevents the website from being embedded in frames from other domains, mitigating the risk of clickjacking attacks.

#### 3. Cookie Insecure Flags

Threat: Susceptibility to unauthorized access and interception. The absence of the Secure flag may expose cookies to interception over unencrypted connections, while the lack of the HttpOnly flag increases vulnerability to client-side script access.

Mitigation: Set the Secure flag on cookies for transmission only over HTTPS. Enforce the HttpOnly flag to prevent client-side script access. These measures enhance the security of cookies, reducing the risk of unauthorized access.

#### 4. Information Disclosure through Unnecessary Web Server Headers

Threat: Exposure of unnecessary headers can reveal sensitive information about the web server and its configuration, providing potential attackers with insights that may be exploited for targeted attacks.

Mitigation: Review and minimize web server headers to limit information disclosure. Ensure that only essential headers, required for proper functionality, are exposed. This reduces the attack surface and enhances the overall security posture of the website.

## 5. Missing Security Headers

Threat: The absence of crucial security headers exposes the websites to various vulnerabilities, including man-in-the-middle attacks, content-type sniffing, and potential execution of malicious scripts.

Mitigation: Implement the missing security headers promptly. Integrating the following headers—Strict Transport Security, X-Content-Type-Options, and Content Security Policy—will significantly enhance the overall security posture of the application. This proactive measure will safeguard against potential security breaches and ensure a robust defense against evolving cyber threats.

#### 6. Host Header Poisoning

Threat: Susceptibility to redirection attacks and unauthorized access. Host Header Poisoning can lead to redirection attacks, compromising the integrity of user interactions and sensitive data. These common security issues highlight the need for a comprehensive approach to web application security. Platforms should address these issues to enhance their overall security posture and mitigate the associated risk.

Mitigation: Implement strict validation checks for the Host header to ensure it aligns with the expected values. This helps prevent manipulation and ensures the integrity of the Host header.

#### 7. PHP Version and Configurations Disclosure

Issue: PHP version and configurations are being disclosed, posing a security risk.

Threat: Disclosing PHP versions and configurations may aid attackers in identifying vulnerabilities and weaknesses, increasing the risk of targeted attacks.

Mitigation: Disable exposing PHP version information in the web server, adjust PHP configurations to minimize the information disclosed, and regularly update PHP to the latest stable version for security patches.

# 8. Web.config File Information Disclosure

Threat: Accessible web.config files expose sensitive information, providing potential attackers with insights into the application's configuration. This can lead to targeted attacks and compromise the security of the system.

Mitigation: Restrict access to the web.config file and ensure it is not directly accessible from the web. Implement proper file permissions and server configurations.

#### 9. Bruteforce in the Login Form and Forgot Password Form

Threat: Without proper protection, attackers may attempt multiple login combinations, potentially gaining unauthorized access to user accounts.

Mitigation: Implement account lockout mechanisms, CAPTCHA, and strong password policies to deter and mitigate brute-force attacks.

# 10. Absence of Anti-CSRF Token in Login Form

Issue: Lack of Anti-CSRF (Cross-Site Request Forgery) token in the login form.

Threat: Increases the risk of CSRF attacks where an attacker may trick users into performing unintended actions.

Mitigation: Introduce Anti-CSRF tokens to validate and authenticate requests, preventing attackers from exploiting the login form through unauthorized cross-site requests.

## 11. Cross-Origin Resource Sharing (CORS) Misconfiguration

Threat: Incorrect CORS settings can lead to security vulnerabilities, allowing unauthorized access to resources from other domains.

Mitigation: Review and correct CORS settings to restrict access to resources only from authorized domains. Ensure that CORS policies align with the application's security requirements.

# 12. Webserver Debug Mode Turned On

Threat: Turning on the webserver debug mode exposes sensitive information and increases the risk of unauthorized access. Attackers may exploit this to gather insights into the application's inner workings and potentially compromise its security.

Mitigation: Disable the webserver debug mode. Ensure that debug features are turned off in a production environment. Implement proper configurations to minimize the risk of information exposure.

# A.2. The list of Key Informant Interview Respondents

- 1. Raju Shrestha, previously at FEIMS
- 2. Sudan Prajapati, PMEP/EMIS
- 3. Anjali Shrestha, NMRC/ FEB
- 4. Bhakta Rai, SaMi
- 5. Naresh Das & Deepak Sen, FEIMS
- 6. Subash KC, Pourakhi Nepal
- 7. Abhijeet Gupta, Young Minds Technology
- 8. Santosh, Dry Ice, Technology
- 9. Gaurav Basnet, Ek Bana Technology
- 10. Suvash Tamang & Bikash Pokharel, IME Pay
- 11. Anuja Rimal, Ishara Foundation
- 12. Amit Gurung & Pragyan Nepal, UNCDF
- 13. Laxmi Prasad Acharya & Rishi Basyal, Returnee Migrant Nepal
- 14. Nabin Bajracharya, Surendra Poudel, Reema Khatri & Sumit Bhandari, Esewa Money Transfer

# A.3 List of Digital Platforms

	Platform	Agency	Services	Stakeholders	Links
1	Foreign Employment Information Management System (FEIMS)	Department of Foreign Employment	Foreign employment, training & orientation, labour permits, renewal	<ul> <li>Man Power Company</li> <li>Bank</li> <li>Insurance Company</li> <li>Medical Institution</li> <li>Orientation/ Training Center</li> <li>Embassy/ Mission</li> </ul>	https://feims.dofe. gov.np/New- Individual-Login
2	Foreign Employment Welfare Information Management System (FEWIMS),	Foreign Employment Board	Safety and security, compensation claims for death and injury, transportation of dead bodies	<ul><li>FEB</li><li>Migrants</li><li>MRCs</li></ul>	https://fewims.feb .gov.np/login
3	Training Information Management System (TIMS)	Foreign Employment Board	Skill trainings and certification	<ul><li>FEB</li><li>CTEVT</li><li>Training Center</li></ul>	https://www.feb.g ov.np/ http://jobs.feb.gov .np/
4	Consular and Legal Consultation	Department of Consular Services	Search and Rescue Repatriation of dead bodies Worker's Compensation Claim Complaints and Grievances	<ul> <li>FEB</li> <li>DoFE</li> <li>Embassy/ Mission</li> <li>CDO</li> <li>Local Govt.</li> </ul>	https://legal.nepal consular.gov.np/

5	Employment Management Information System (EMIS),	Prime Minister Employment Program	Record keeping of unemployed, employment for unskilled	<ul><li>PEMP</li><li>YETI Project</li><li>Ward Level</li><li>ESC</li></ul>	https://www.pmep .gov.np/emis-job- portal
6	National Employment Management Information System (NEMIS)/ National Labour Market Information System (LMIS)	Department of Labour and Occupational Safety	Employment in Nepal, training, entrepreneurship	<ul> <li>PEMP</li> <li>YETI Project</li> <li>Recruiting     Agencies/Comp     anies</li> <li>Migrant Workers</li> <li>Skill     Development     Agencies</li> </ul>	https://pmep.gov. np/uploads/public ation/1684928957 = NEMIS_ToR_O.p df
7	Shram Call Centre	Ministry of Labour, Employment and Social Security	Grievance registration, general inquiry related to foreign employment	<ul> <li>MoLESS</li> <li>DoOHS</li> <li>DoFE</li> <li>FEB</li> <li>Foreign</li></ul>	http://shramadha n.moless.gov.np/ home
8	Baideshik Rojgari	Department of Foreign Employment	Information portal on foreign employment, database for previous migration, used for reentry process	<ul><li>DoFE</li><li>Passport Office</li><li>Migrant Worker</li></ul>	https://www.feb.g ov.np/mobileapp
9	Baideshik Rojgar	Sajha Sabal Media	Foreign employment information and services	<ul><li>Employment Provider</li><li>Migrant Worker</li></ul>	https://play.googl e.com/store/apps/ details?id=com.sa jhajobs.project&hl =en≷=US
10	Golden Dreams (उज्वल सपना)	Issara Institute	Foreign employment services: online job search, grievance and complaint registration,	<ul><li>Issara Institute</li><li>Recruitment Agencies</li></ul>	https://play.googl e.com/store/apps/ details?id=app_g

			information on foreign employment and necessary services and service providers	<ul><li>Manpower Companies</li><li>Migrant Workers</li></ul>	olden_dreams.or g&hl=en≷=US
11	Shuvayatra	The Asia Foundation	Safe migration tool, information on labour permit, process of application, condition of destination country and work condition	<ul><li>Pourakhi</li><li>CBOs</li><li>Migrant Workers</li></ul>	Not found
12	Prawasiko Saath	Not known	Financial literacy, calculation of investment and income based on salary and duration of stay	Migrant Workers	Not found
13	Pardesi.org.np	NNSM, PNCC, AMKAS Nepal, Pourakhi Nepal, Desh Pardesh	Information related to foreign employment, legal system and rights, training, skill, health, bank, remittance, profile of destination countries and stories of migrants	<ul> <li>Pourakhi Nepal</li> <li>Amkas Nepal</li> <li>PNCC</li> <li>NNSM</li> <li>Desh Pardesh</li> <li>Migrant Workers</li> </ul>	https://pardesi.org .np/
14	Samriddhi Project	RERP	International case management system for data collection of migrants and returnees	<ul><li>Samriddhi</li><li>Helvetas</li><li>SaMi</li></ul>	
15	K-Hami Project	KOICA/ MoLESS	Financial literacy, entrepreneurial skills and social, psychological and economic reintegration of returnee migrants from Korea	<ul> <li>MoLESS</li> <li>KOICA</li> <li>EPS Korea Section</li> <li>HRDK</li> <li>Provincial Level</li> <li>Local Level</li> </ul>	
16	IME Pay	IME Group	Receive international remittances in Nepal directly, pay for services in Nepal through mobile application	<ul> <li>Banks</li> <li>Insurance     Companies</li> <li>Service     Providing     Companies</li> </ul>	https://www.imep ay.com.np/#/

17	eSewa Money Transfer	eSewa	Receive international remittances in Nepal directly, pay for services in Nepal through mobile wallet application	<ul> <li>Hospitals</li> <li>Migrants</li> <li>Migrant Families</li> <li>Banks</li> <li>Insurance Companies</li> <li>Service Providing Companies</li> </ul>	https://esewamon eytransfer.com/
				<ul><li> Hospitals</li><li> Migrants</li><li> Migrant Families</li></ul>	
18	Migrant Money	UNCDF	Inclusive digital economy, gender-smart	<ul><li> IME Pay</li><li> UNCDF</li><li> Migrant Workers</li></ul>	
19	Khalti-Digital Wallet	Khalti Pvt. Ltd.	Receive money directly through Khalti agents	<ul> <li>Banks</li> <li>Insurance     Companies</li> <li>Service     Providing     Companies</li> <li>Hospitals</li> <li>Migrants</li> <li>Migrant Families</li> </ul>	https://khalti.com/
20	UK Nursing Employment Portal (FERMS)	Department of Foreign Employment	Registration for Nepali nurses to work in UK (G2G)	DoFE     UK's     Department of     Health and     Social Care     Registered     Nepali Nurses	https://ferms.dofe. gov.np/ukhealth
21	Koshi Shram	Koshi Provincial Government	Job search, entrepreneurship, EOI for training, certification, match making	<ul> <li>Public or Private         Labour Market         Bodies     </li> <li>Orientation and         Training Center     </li> <li>Employment         Service Provider     </li> </ul>	https://shramsans ar.koshi.gov.np/

				<ul><li>Employment Provider</li><li>Employment Seeker</li></ul>	
22	UWAZI (a human rights database application) - Migrant Forum in Asia (MFA) online complaints	MFA, Human Rights Information and Documentati on System, International (HURIDOCS)	An open-source database application for collecting and disseminating information to the organizations at local level dedicated to rescue of migrants in disaster, provide social and legal services and promote rights of migrant workers and their families	<ul> <li>NGOs</li> <li>Associations and Trade Unions of Migrant Workers</li> <li>Individual Advocates in Asia</li> </ul>	https://complaintf orm.mfasia.org/n e/  https://huridocs.or g/initiatives/devel oping-uwazi-a- human-rights- database-tool/
23	Recruitment Advisor	Migration Recruitment Advisor	Information about recruitment agencies and awareness on workers' rights to be fairly recruited, a platform for learning fair recruitment for workers to share	Consortium of Unions from Different Countries	https://www.recrui tmentadvisor.org/ about-us
24	Migrants Rights Violation Reporting System (MRVRS)/Ham sa	Migrant Forum in Asia (MFA)	Online complaint mechanism operating through a referral mechanism within the MFA network	<ul> <li>MFA</li> <li>ILO</li> <li>International Trade Union Confederation (ITUC)</li> <li>Migration Recruitment Advisor</li> </ul>	