



# G 03: EMPOWER MIGRANTS TO HELP THEMSELVES, THEIR FAMILIES, AND COMMUNITIES DURING AND IN THE AFTERMATH OF CRISES



## WHY IS IT IMPORTANT?

In order to help themselves and others and to enjoy their rights, migrants need access to identity documents, basic public services, and financial and other resources. Migrants' ability to help themselves and enjoy their rights can be undermined by factors related to their entry and stay, means of arrival, connections to local populations, rights violations and conditions in the Host State, including in workplaces.

Factors that can constrain migrants' protection in the context of crises include laws, policies, and practical barriers that arbitrarily restrict the movement of migrants, enable arbitrary detention, discriminate between migrants and citizens in the provision of humanitarian assistance, permit exploitative employment or recruitment practices or fail to separate immigration enforcement from access to assistance and services, including identity documents.

Respecting, protecting, and fulfilling migrants' human and labor rights in ordinary times and ensuring migrants are able to access information, basic services, and administrative or judicial redress mechanisms, can promote resilience.

## Lessons from the floods in Thailand (2011)

From August to December 2011, Thailand experienced its worst flooding in fifty years. Floods devastated the local economy, affecting 13 million people. Out of the 3.5 million migrants estimated to be living in Thailand, one million migrant workers were living in the flood-affected areas and, according to aid workers, 600,000 among them remained stranded. Thai legislation restricts the movement of migrants residing in the country. As such many migrant workers did not seek assistance fearing the risk of losing their work permits if they moved: they had to choose between staying in affected areas or risk losing their regular status. Many more found themselves trapped in apartments without electricity, food or drinking water; some were forced to pay exorbitant fees to be transported to dry areas. Overall, migrants faced obstacles to accessing government shelters and other services due to lack of information, limited proficiency of the local language and ability to communicate, lack of proper documentation, and fear to coming in contact with authorities.



# PRE-DEPARTURE AND POST-DEPARTURE ORIENTATION

### STATES AND OTHER STAKEHOLDERS

Incorporating crisis-related information in orientation programmes held prior to departure abroad or upon arrival in the Host State, can help to prepare migrants for crisis situations. Orientation programmes can be mandatory or voluntary and should ideally target both migrant workers and their families. Delivering orientation in conjunction with other stakeholders is a useful way to leverage varying expertise, resources and knowledge. Such programmes can cover a wide range of topics, including conflict or natural disaster hotspots, the human rights landscape and constrains on the ability to enjoy rights, risks related to human trafficking and exploitation, emergency procedures, and consular contingency and evacuation plans, emergency contacts, including in the Host State, as well as ways to access timely information and seek assistance.

#### Welcoming Programme, Indonesia

The Government of the Republic of Indonesia implements a Welcoming Programme for Indonesian migrant workers through its Consulate in Hong Kong, China and through the Indonesian Chamber of Commerce and Industry in Taiwan, Province of the People. This is part of the government's strategy to disseminate information about life and work abroad. The attendance to the Welcoming Programme for newly arrived workers is mandatory with recruitment agencies being required to ensure migrant workers' participation. The Welcoming Programme informs workers about their rights and obligations while living in the respective country. It also provides information on services or assistance that workers can expect, language classes as well as an entrepreneurial course.

## Settling-in Programme, Singapore

The Settling-In Programme is a one-day orientation programme introduced by the Government of Singapore for first-time foreign domestic workers to educate them on safety precautions and living in Singapore, as well as work permit conditions, their rights and responsibilities. The topics covered include: introduction to Singapore; employment conditions; safety at home; safety in other areas; relationship and stress management. The cost of the course should be paid by the employer. Foreign domestic workers shall attend the Settling-In course within three working days after their arrival in Singapore and this is a pre-requisite to obtain their work permits. The programme is available in different native languages of domestic workers.

# INSURANCE AND MICRO-INSURANCE

#### STATES AND PRIVATE SECTOR

Insurance can mitigate migrants' risks before, during, or after a crisis. Insurance can offer coverage for specific crisis-related needs, such as property damage or evacuation, and can support migrants' broader risk management needs, such as health care, death, disability, or unemployment. In designing and distributing these products, stakeholders should conduct exploratory research to determine salient risks. Stakeholders should also identify the most suitable insurance products and the most effective models to deliver and monitor the effectiveness of these products.

## Mahatma Gandhi Pravasi Suraksha Yojana, India

The Indian Ministry of External Affairs has introduced a Pension and Life Insurance fund scheme called Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY) for the Overseas Indian workers with Emigration Check Required (ECR) passports. The objective of MGPSY is to encourage and enable overseas Indian workers to save, among other things, for their return and resettlement, pension in old age and obtain a life insurance cover against natural death during the period of coverage. Overseas Indian workers with ECR passports and aged between 18 and 50 years who are emigrating overseas or have already emigrated overseas on an employment/contract visa are eligible to join the scheme. The government contribution available under the MGPSY is for a period of five years or until the return of subscribed worker back to India, whichever is earlier.

## The Domestic Workers Act, Philippines

The Philippines has promulgated the Act Instituting Policies for the Protection and Welfare of Domestic Workers (Republic Act 10361), which is also known as the Domestic Workers Act, or "Batas Kasambahay". The Act provides for the protection of domestic workers against abuse, debt bondage, and worst forms of child labor. It sets minimum standards for wages, hours and days of rest, and other benefits for domestic workers. Furthermore, it extends social security and public health insurance to the sector and provides for mechanisms for quick response to abuses and accessible means to redress grievances. The measures enshrined in the Act are also meant to provide a strong basis for the Philippine Government to negotiate bilateral agreements with host States to protect the interest of Filipino women domestic workers abroad.



# ETHICAL AND FAIR RECRUITMENT PROCESSES

#### **EMPLOYERS AND RECRUITERS**

Recruitment practices that impose unreasonable or exploitative financial or other obligations on migrants exacerbate vulnerability. By promoting and complying with ethical and fair recruitment practices, employers and recruiters can play an important part in empowering migrants to help themselves. Minimizing charges and fees imposed on migrants, ensuring migrants are always in possession of their identity and travel documents, participating in accreditation and certification schemes, adopting and complying with codes of conducts, enforcing applicable standards through supply chains, and heeding feedback in migrant-led rating systems are some of the ways in which ethical and fair recruitment can be implemented.

#### International Recruitment Integrity System (IRIS), IOM

RIS is a voluntary multi-stakeholder certification system for labour recruiters developed to support ethical recruitment of migrant workers. It is comprised of an international standard, certification scheme, and a compliance and monitoring mechanism. For businesses and migrant workers, IRIS serves as a due diligence tool for the assessment of labour recruiters. It takes a management systems approach to ensure ethical recruitment, transparency, and due diligence are prioritized throughout the recruitment process. The prevailing recruitment business model is based on the exploitation of workers. As such, IRIS fosters partnerships across sectors aimed at achieving industry-wide change. IRIS is being developed through multi-stakeholder consultations led by the International Organization for Migration and a coalition of partners committed to the ethical recruitment and protection of migrant workers.

#### Code of conduct for Vietnamese enterprises, Viet Nam

The Viet Nam Association of Manpower Supply (VAMAS), in cooperation with the Ministry of Labour, Invalids and Social Affairs and the International Labour Organization, has formulated and promulgated a Code of Conduct for Vietnamese enterprises sending workers for overseas employment. The Code of Conduct is an important instrument for enterprises for their legal compliance, business management and prevention of forced labor and human trafficking, especially against vulnerable workers such as female workers. It is based on Viet Nam legislation, ILO Conventions and recommendations and other relevant international instruments and on the actual context of Viet Nam. It consists of 12 articles that focus on legal compliance, business standards, job advertisement, recruitment, training, sending workers overseas, protection of workers overseas, contracts, returning and reintegration, dispute settlement, partnership development, and fellowship development among Vietnamese enterprises.

# POSITIVE COMMUNICATION ABOUT MIGRANTS

## **MULTIPLE STAKEHOLDERS**

Anti-migrant rhetoric can increase in times of crisis and migrants may face discrimination, hostility, and xenophobia. Highlighting the positive economic, social, and cultural contributions of migrants can help reorient public debate and counteract unfair and negative stereotypes and discriminatory and xenophobic attitudes. Positive communication about migrants promotes tolerance, non-discrimination, inclusiveness, and respect toward migrants. Positive communication can be promoted in various ways, including by profiling migrants as role models, giving migrants a voice, highlighting commonalities between migrants and citizens, establishing campaigns against xenophobia, conveying migrant stories and positive images, providing schools with information about migration that can be used in the curriculum and highlighting migrant engagement in communities, crisis-response, and recovery.

#### I am a migrant campaign, IOM

"I am a migrant" is a campaign and web platform to promote diversity and inclusion of migrants in society. It's specifically designed to support volunteer groups, local authorities, companies, associations, groups, indeed, anyone of goodwill who is concerned about the hostile public discourse against migrants. The campaign uses the testimonials of migrants to connect people with the human stories of migration thereby seeking to promote positive perceptions of migrants and to combat xenophobia and discrimination. The anecdotes and memories shared on the platform help understand what words such as "integration", "multiculturalism" and "diversity" truly mean.

#### Positive Images Toolkit, British Red Cross

Positive Images is a European project led by the British Red Cross to promote positive attitudes among young people in the European Union, aged 12 to 25, towards vulnerable migrants, raise awareness of development issues, and enable exchange of learning across the EU. The Positive Images toolkit is an educational resource for teachers, youth workers and other educators to teach young people about migration and development. The toolkit includes ten innovative educational activities for young people aged 12 and over. It also includes a wealth of activities and case studies of actions, enabling young people through their community to make a difference to global issues.



# DESIGNING INSURANCE MECHANISMS TO MITIGATE RISKS

# FOR MIGRANTS CAUGHT IN COUNTRIES EXPERIENCING CRISES

Insurance programs may play a useful role in mitigating migrants' risks before, during, or after a crisis event. Insurance can offer coverage for specific crisis-event related needs such as property damage or the cost of evacuation. Alternatively, insurance can support migrants' broader risk management needs such as health care, death, disability, or unemployment. When benefits are accessed before a crisis, insurance coverage may boost migrants' resilience in the face of crisis events. Insurance that addresses these general needs may advance the objective of protecting migrants caught in countries experiencing crises. Insurance can also offer great value during or immediately after a crisis event, but only to the extent the logistical challenges of delivering benefits at these difficult moments are sufficiently addressed.

Insurance mechanisms for migrants at a glance:

# Relevant issues in insurance mechanisms' planning phase

1. Consider a variety of available options for product design and delivery, the tradeoffs they entail, and how coverage and delivery options influence one another in terms of:

A. Design	B. Delivery methods	
Insurance products can be based in migrants' host country, home	Insurance products can be sold directly to migrants, to sending or receiving	
countries, or hybrid, spanning home and host countries	governments or employers (including placement agencies and recruiters)	

- 2. Use exploratory research to design programmes and carefully monitor effectiveness;
- 3. Consider insurance as a partial solution, within the context of other available tools;
- 4. Consider ways to effectively reach migrants in an irregular situation.

#### Lessons learned from existing insurance programmes

- 1. Low-income migrants should not generally be expected to pay for comprehensive coverage
- 2. To be commercially viable, insurance products must cover a relatively large number of individuals
- 3. In times of crisis, servicing the insurance can become difficult
- 4. The careful selection of partners is crucial to a programmes's success

Che	ecklist: Essential Elements of a Successful Insurance Programme to Cover Migrants' Risks	
	Relevant and salient risk	
	Insurable risk	
	Product sufficiently simple for coverage to be understood	
	Licensed insurer(s)	
	Sufficiently large target group	
	Effective distribution and marketing strategy	S
	Appropriate partners for distribution and benefit delivery	AConsultants
	Accessible process for making claims	nsuc
	Capacity to process claims and deliver benefits	EAC
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For more information on risk insurance mechanisms for migrants, see the MICIC Issue Brief dedicated to this topic authored by Emily Zimmerman and Barbara Magnoni (EA Consultants), available at the MICIC website.

The Guidelines in Action present implementation examples and tools to support the operationalization of the MICIC Initiative Guidelines to Protect Migrants in Countries Experiencing Conflict or Natural Disaster. Practices and tools may be relevant for one or more stakeholders. Find more examples of practices in the MICIC Guidelines and in the online Repository of Practices on our website.

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