

Welfare Schemes for Workers Abroad

I. Government of India's Welfare Schemes for Workers Abroad

(I) Pravasi Bharatiya Bima Yojana (PBBY)

1. PBBY is a compulsory insurance for Indian workers holding ECR passports going to ECR countries including Saudi Arabia.
2. The salient features are:(i) Insurance cover of Rs.10 lakh in case of death/permanent disability,(ii)Medical expenses in case of injuries/sickness/ailment/diseases–upto Rs.50,000/-.(iii)Repatriation cover in case of sick/medically unfit to work.(iv) Family hospitalisation cover in India–upto Rs.25,000/.(v)Maternity benefits to women workers– Rs.25,000/.(vi)In case of death, cost of transportation of mortal remains besides one way economy class fare of one attendant.(vii) Premium charged -Rs. 275/- and Rs. 375 plus taxes for policy periods of two and three years, respectively.
3. Details of the Yojana are available on the eMigrate portal. (www.emigrate.gov.in)

(II) Indian Community Welfare Fund (ICWF)

1. ICWF is a welfare Scheme run by the Ministry of External Affairs for the welfare of overseas Indian workers.
2. Under the scheme, Indian Missions provide the following services, on a means tested basis in the most deserving cases: (i) Boarding and lodging for distressed Indian workers in domestic sectors and unskilled labourers; (ii) emergency medical care to the Indians in need; (iii) air passage to stranded Indians in need; (iv) initial legal assistance to the Indians in deserving cases; (v) expenditure on transportation of mortal remains to India or local burial of the deceased Indians where the sponsor refuses to bear the expenditure or the family is unable to meet the cost; (vi) payment of penalties in respect of Indian nationals for illegal stay in the host country where prima facie the worker is not at fault; (vii) payment of small fines/penalties for the release of Indian nationals in jails/detention centre.
3. Indian workers, in need, can approach [Indian Embassy/Consulate](#) directly.

II. Compensatory Provisions for Work Related Injuries/Disabilities in KSA and GOSI Insurance

1. **What is the provision for compensation for work related injuries and disabilities?**
 - (1). Employer is responsible for the medical treatment of work related injury and occupational disease of the worker. In case of disability from work injury, full wages for 30 days, and subsequently 75% of the wage for the entire duration of medical treatment are to be paid. In case recovery exceeds 1 year or if the chances of recovery are improbable, or physically not fit to work, the injury shall be deemed total disability and he shall be entitled to disability compensation equal to 3 years wages subject to a maximum of SR 56,000/-. Similar compensation is admissible in case of death as a result of such injury/disease. Where the employee is registered with GOSI, GOSI will be responsible for such payments.
 - (2) The employer shall not be liable for payment of compensation, etc. for the injuries caused by deliberate actions or intentional misconduct of the worker, or he refuses treatment by the physician designated by the employer without a valid reason.
 - (3). **It is mandatory for employers to register all workers, irrespective of their nationalities, with Occupational Hazards Branch of General Organization for Social**

Insurance (GOSI) for insurance coverage in the event of sustaining injuries by the worker out of occupational hazards, employment accidents or occupational disease, by employer contributing 2% of the worker's wages. **However, in practice, only industrial establishments/companies/reputed employers, etc. register their workers with GOSI.**

(4) GOSI Provides cash compensation equivalent to the daily wage for each day of disability. In case of permanent disability, compensation will be paid as decided by a medical board of GOSI. Injuries must be reported to the employer within 7 days and the employer is to notify GOSI within 3 days and upon which GOSI provides necessary treatment to the injured at the medical facility on its panels. **In case of compensation of death caused by occupational hazards and accidents,** the GOSI, pays compensations directly to the Next of Kin.

5. Registered employees can remain in direct touch with GOSI by registering themselves on their website using their GOSI Id, iqama number, email id and mobile number. All workers having GOSI insurance must keep their families informed about the insurance details.

(6) **For further details on the scheme, please visit the website of [GOSI](#).**
