While the importance of migration has been discussed and recoupled, the power imbalances and discrimination faced due to migration remain under the radar. Precarious working conditions, cheap labour, absence of social security in both the countries of origin and destination and the health risks associated with migration put migrants at a greater risk. An area within the migration framework that continues to remain under-researched is the aspect of female migration.

A striking feature of modern migration studies is the limited literature available on the gendered impact of migration. This may be attributed to the belief that migration, especially economic migration, was largely male dominated with female migration only arising due to marriage. Nevertheless, women have comprised almost half of the total global migrants from the 1960s (Sharma, 2011). In recent times, more women have begun migrating for economic prospects thus necessitating discussions on how migration and migration related processes affects women differently and the challenges faced by them.

The limited data on gender specific migration points towards a high level of feminisation in the migrant population. This effectively means that there exists a clear demarcation of the nature of jobs available for male and female migrants with women being disproportionately concentrated in the care economy (domestic work and caregiving), other service-based industries and the entertainment industry (Ghosh, 2009).

While labour migration shows a furthering of gender equality in employment and opportunities, the traditional division of labour continues to play out in the international arena. Most women are engaged in care work. This reflects in various ways. One, is the growing prosperity in the receiving countries coupled with low female Labour Force Participation Rate (LFPR), leading to growing demand for female care workers from countries like India. Two, these jobs are usually underpaid and precarious. It is only recently that legislation in the receiving countries have taken into cognizance the issues faced by these workers. These jobs are often at the lowest rung of the job hierarchy based on a sexual division of labour.

Female migrant workers are most vulnerable of all in terms of health due to their concentration in the care economy. They have poor access to healthcare resources and depend completely on the mercy of foreign employers. This further adds to the difficulties faced by women migrant workers apart from the non-payment of wages, sexual, psychological and verbal abuse. It not only affects their physical wellbeing, but leads to poor mental health at the same time. Women migrants are also prone to sexually transmitted diseases and vaginal infections as they are regularly exploited sexually in the destination countries. Undocumented migrant women suffer from double jeopardy. There is not much research available on the female migrant workers' discrimination despite cases being reported widely, especially from the Gulf countries (World Migration Report, 2020). To understand the specific ways, women's health is impacted during migration, several perspectives such as gendered inequality, traditional female roles, the existence of a gendered labour market and the prevalence of gender-based violence must be taken into consideration.

The International Migration Centre-Karnataka, together with the Government of Karnataka and India, governments of the destination countries and foreign employers should work to ensure migrants' health throughout the entire migration lifecycle and pay special attention to the needs of women migrant workers. At the grassroots level, the focus of IMC-K should be on providing adequate information to every potential migrant who walks in the centre about the rights they are entitled to, the possible health risks associated with migration and the importance of legal status in a foreign country.

**Pravasi Bhatiyta Bima Yojana (PBBY)** came into force in August, 2017. It is a health insurance scheme launched by the Government of India for the Indian citizens migrating to 18 ECR (Emigration Check Required) for employment. This scheme is mandatory for all citizens of India who apply for and obtain an emigration clearance as required under the Emigration Act, 1983 (31 of 1983) as well as emigrants going for overseas employment for various professions falling under work categories covered under Section 2 (o) of Emigration Act, 1983 irrespective of the passport category. A PBBY policy is valid for a minimum period of two/three years and is renewable thereafter during the period of employment contract. The premium is Rs. 275 (for two years) and Rs. 375 (for three years).

There are various benefits offered under the PBBY. The insured person shall be covered for a sum of ten lakh rupees in the event of accidental death or permanent disability leading to loss of employment abroad. In case of accidental death, besides the cost of transporting the mortal remains, it also covers the cost incurred on economy class return airfare. The policy provides hospitalisation coverage for spouse and first two dependent children. Additionally, the policy provides maternity benefits for women migrant workers. The coverage of thirty-five thousand rupees in case of normal delivery and up to Rs. 50,000 in case of caesarean operation per policy period.

The PBBY aims to provide migrant workers security while working abroad and therefore it is important that migrants know how, when and where to use these schemes and benefits. The International Migration Centre-Karnataka (IMC-K) aims to empower migrants by keeping them informed on their rights and various aspects of migration which will enhance the process of safe, legal and humane migration from India. This will be done by the means of its unique Three-tier Architecture and through the Pre-departure Orientation Training. The IMC-K three-tier architecture conceived to provide authentic information and guidance on overseas employment at the first mile for prospective emigrants through various field offices located in all the 30 districts of Karnataka.