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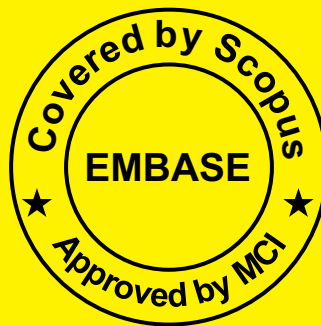
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Contents

Volume 10, Number 6

June 2019

1. Estimation of C Reactive Protein Levels in Chronic Periodontitis 1
Prashaanthi N, Anitha Roy, Savitha G
2. Does Accreditation Improves Quality of Care Perceived by Healthcare Providers? 5
Arif Raza
3. Managing Technology and Innovation among Entrepreneurs In Tamil Nadu 11
R. Bharathi Rajan, C. Jayamala, V. Vijayalakshmi, R. Lakshmi
4. Prevalence of Dental Caries among 9 To 13 Years School Children of Tiruvallur District-Chennai Tamil Nadu 15
Indhulekha Vimalakshan, Deepa Gurunathan, Pradeep Kumar
5. Planning & Designing Reproductive Health Intervention Framework for Young Married Couples in India: Using Systematic Review 20
Jagannath Behera, Sunil Mehra, Sumitra Dhal Samanta, Anjum Shaheen
6. Usage of CBCT in Detection of Vertical Root Fractures 26
Sahana Kritivasan, Jayanth Kumar Vadivel
7. Internet Addiction Prevalence and Quality of Life-A Cross-Sectional Study among Adolescents 31
Lalita Sisodia, Rahul Bansal, Anuradha Davey, Arvind Shukla
8. Customer Perception towards Adoption of Mobile Payments– A Study 37
Monisha D, Prof. S. Gurusamy
9. Establishment of Reference Tables for Fetal Abdominal Circumference by Ultrasonographic Measurements in Local Population, Karnataka, India 44
Pranita R. Viveki, Veereshkumar S. Shirol
10. Prevalence of Pre-Hypertension, Blood Pressure Variables and Cardiovascular Risk among College Students 51
D. Ezhil Bhavani, R. Monisha
11. Assessment of Health Literacy Rates and Implementation of Teach Back Method in a Tertiary Care Teaching Hospital in South India 56
Faraz Numan Mohammed, Rajesh Kamath, Somu G, Bryal D'Souza, Sagarika Kamath, Prachi Kerkar, Amrita Sharma
12. Economic Impact of FDI on Indian Biotechnology Sector 62
S.Chandrachud, M. Thiyalnayaki
13. Integrated Ancient Medicine Practice and Treatment For Obesity-A Holistic Approach 66
Mouthu Kumarasamy, S. N. Sugumar

14. Impact of Farm Technology on Agricultural Production– A Study with Special Reference to Madurai District of Tamilnadu	71
<i>S. Thangamayan, V. Thirunavukkarasu</i>	
15. Assessing WHO’s IYCF indicators in Mangalore Taluk-A Cross sectional Study	76
<i>Sandhya Rani Javalkar</i>	
16. Reaching The Unreached–A Retrospection of the Nine Yearlong Oral Rehabilitative Program in the Tribal Hamlets of Kerala	81
<i>Mathew Anil, Janakiram Chandrashekar, Sanjeevan Vinita, Keepanaserril Arun, Joseph Joe, Rajan Saranya Raj, Sreeprabha G Mohan</i>	
17. Periodontal Disease and Its Influence on Systemic Disease–A Survey among Non-Medical Professionals ...	85
<i>Divya Kohli, Santhosh Kumar, Ramprasad Vasthare Prabhakar, Rashi Okandiar, Bhavana K V, Anjali</i>	
18. Role of Residential Indoor Dampness and Mold as Determinants of Respiratory Symptoms among Adults	91
<i>Saraswathy Manivannan, Vidhya Venugopal, Anupma Jyoti Kindo, Thyagarajan Ravinder</i>	
19. Study of Postpartum Depression and its Associated Factors in Women Attending Tertiary Care Hospital, Raichur	98
<i>Sujatha N, Arshiya Taranum</i>	
20. Linking EHR and ERP Adoption with Flexibility in Care-Delivery and Operational Performance: A Conceptual Review in Hospital Supply Chain	102
<i>Tulika Chakravorty, Karunakar Jha, Sunil Barthwal</i>	
21. Self Assessment of Oral Health and Risk Factors among Elderly in Tamilnadu, India	109
<i>V. Anu, D. Bharathi, Atchukola Sailakshmi Triveni, B. Bensa</i>	
22. Brand Resonance: Concept and Influence of Relationship Marketing Dimensions with Reference to Online Shopping Portals	118
<i>V. S. Divyasre</i>	
23. Community Health Diagnosis in a Tribal Hamlet–A Case Study from India	123
<i>Venkitachalam Ramanarayanan, Chandrashekar Janakiram, Vinita Sanjeevan, Joe Joseph, Bobby Antony, Naveen Varghese, Vineetha K, Heljo Joseph, Sravan Kumar Yeturu</i>	
24. A Study on the Horrendous Industrial Mass Disaster at Union Carbide Plant of Bhopal in Light of Ethical Dimension	128
<i>Shailendra Kumar, Sanghamitra Choudhury, Vineet Pandey</i>	
25. A Structured Exercise Training Protocol after Renal Transplantation in Indian Population	133
<i>Senthil Kumar Thillai Govindarajan, Soundararajan Periyasamy, Arun G Maiya, Ravi Annamalai, Venkatesh Natarajan</i>	
26. A Review on Root Canal Irrigants	139
<i>Alagarsamy Venkatesh, Dhakshinamoorthy Malarvizhi, Arunajatesan Subbiya, Venkatachalam Prakash, Paramasivam Vivekanandhan, Sherin Banu</i>	
27. Correlative Study Prolactin Level and Hypothyroidism in Both Primary and Secondary Infertility in Females of Uttar Pradesh	144
<i>Ambri Agarwal</i>	

28. Comparative Evaluation of Efficacy of Electronic Apex Locators in Determining the Working Length of the Canal Which is Used During a Routine Root Canal Treatment-In Vivo Study 148
Annapoorna Kamath, Aravind R Kudva, Shravan Kini
29. A Cross Sectional Study to Assess Sociodemographic Profile and Sanitation Practices in a Rural Village in Western Maharashtra 152
Ashurkar MD, Majumdar R, Dandekar A
30. Antenatal Health Care Seeking Behavior & Health System Response—A Cross Sectional Community Based Study 156
Baliga Kiran, Baliga Shantharam, Anupama Nayak P, Moideen Faheem, Ravikiran SR, Rajesh SM
31. Validation of Newly Developed and Simplified Scoring Methods of Hirsutism 160
Inthu Madeswaran, Sivasundari Maharajan
32. Comparison of Marginal Discrepancy between Simulated Crowns Cast with Imported and Indigenous Alloy—An in Vitro Analysis 166
Ganesh Ramesh, Ramu M Reddy, Padmanabhan T V, Bhuminathan S, Krishna Prasanth B
33. Planning & Designing Reproductive Health Intervention Framework for Young Married Couples in India: Using Systematic Review 171
Jagannath Behera, Sunil Mehra, Sumitra Dhal Samanta, Anjum Shaheen
34. L-ascorbic Acid Supplementation Ameliorates Sodium Fluoride Induced Alteration of Cardiac Autonomic Functions in Hypoxic Rats 177
Jaya simha Reddy, R Chandramouli Reddy, Raju H.Taklikar, Kusal K Das
35. Comparative Evaluation of Shear Bond Strength of Composite Resin Bonded to Acid Etched and Lased Primary Enamel (Er, Cr:YSGG) 183
Jeevarathan J, I. A. Aravind, Ponnudurai Arangannal, Pramila Suguthan
36. Modified Cantilever Bridge; A Novel Approach towards the Replacement of Missing Primary Anterior Teeth 188
Kalyani Rathi, Nilesh Rathi, Nilima Thosar, Sudhindra Baliga
37. Hybrid Encryption for Medical Applications Using Advanced Algorithms in Internet of Things 191
M Krishna Sai, P Lakshma Reddy, N Siva Rama Krishna, P Venkata Naga Sai Ravi Teja, Kolla Bhanu Prakash
38. Non-Syndromic, Non-Familial Hyperdontia of Both Maxillary and Mandibular Region—A Case Report 197
Amudhan A, Punitha V C, Manigandan T, Sarumathi T, Krishna Prasanth B
39. Antibacterial Efficacy of Essential Oil of Two Different Varieties of Ocimum (Tulsi) on Oral Microbiota—An Invitro Study 200
Kush Kalra, Ramprasad Vasthare, Padmaja Ananth Shenoy, Shashidhar Vishwanath, Deepak Kumar Singhal
40. Study of Correlation between HbA1c and Renal Dysfunction in Type-2 Diabetes Mellitus 206
M. T. S. Sri Vaishnavi, Sangita Patil, Ajit Sontakke, Dhiraj Mane
41. The Psychological, Social and Political Measures, How Clients Think About the Utilization of Plastic Money Using in India 212
Nandita Sikari, K. Harikrishnan
42. A Comparative Study on Leisure Activity Status of School-going Adolescents in Urban and Rural Lucknow 217
Neha Shukla, Mallicka

43. Implant Supported Overdenture for Resorbed Mandibular Ridge Opposing Partial Fixed Prosthesis 223
Pankaj Kumar Ritwal, Vikas Dhull, Sumit Singh Phukela, Puja Malhotra, Bhupender Yadav, Manoti Sehgal
44. Prevalence and Causes of Visual Impairment in an Area of Western Uttar Pradesh 227
Prerana Agarwal, D. J. Pandey
45. Association of Myo1h Gene Polymorphism in Mandibular Retrognathism in South Indian Dravidian Population 231
Priya Chatterjee, S. Kishore Kumar, V. G. Abilash, M. S. Kannan, Shoba T., D. P. Yogamaya
46. Oral Lichen Planus- A Review 236
Priyadarshini Karthikeyan, Ramesh Kumaresan, Ravi Shankar Babu Yelamanchi, Deepthi Mandava, Neeraja Turagam, Durgaprasadmudrakola
47. The Politics Behind the Reproductive Health in India: Special Reference to Abortion Law 240
Pyali Chatterjee, Komal Vig
48. A Study on Employee Performance Appraisal System in Hospitals— With Respect to Hospitals in Vellore City 245
Ramila Devi Ram Sing, S. Vadivelu
49. Assessment of Pre-analytical Errors in Clinical Laboratory at a Tertiary Care Hospital of Southern India . 250
Asha Patil, Saleena Ummer V, Anju M, Kiran Chawla, Mridula Madiyal, Mamatha, Thejaswini Prabhu
50. Assessment of Knowledge, Awareness and Practice of Interdental Dental Aids as an Adjunct Oral Hygiene Tool among Dental Professional Students 254
Sana Chawla, Sangeeta Umesh Nayak
51. Invitro α -Glucosidase and α -Amylase Inhibitory Activities of Heartwood of *Pterocarpus Marsupium* .. 259
Sujita Pradhan, Santosh K. Sahu, Sangeeta Mukhi, Sudhansu Sekhar Mishra, Prafulla Ku. Chinara
52. To Compare the Efficacy of Dexamethasone with Levobupivacaine versus Fentanyl with Levobupivacaine on Duration of Analgesia after Supraclavicular Brachial Plexus Blockade 263
Ashish Aby Mammen, Shaila S Kamath
53. Anti-Microbial Activity of *Psidium Guajava* Leaf Extract 269
Sharada T Rajan, Malathi N, Chamundeeswari D, Rose C
54. Aesthetic Correction of a Single Tooth with Calcific Metamorphosis with Minimally Invasive Porcelain Veneers—A Case Report 275
Roma M, Shreya Hegde, Isha Gupta
55. Assessment of In-Patient Satisfaction Using Importance-Performance Map Analysis 279
Swathi K. S., Gopal Krishna B., Somu. G.
56. A Study Review of the Adverse Drug Reaction Monitoring, Documentation, and Reporting at Tertiary Care Multi-Specialty Hospital in South India 284
T. Martha Mary, G. Neelakshi, Julius Xavier Scott, T. G. Beula, K. P. Sagaya Mary, A. Janet
57. Assessment of Pre-surgical Perception of Pain and Post-Surgical Pain in Patients Undergoing Dental Implant Placement Using Modified VAS Scale: A Clinical Study 289
Pallak Razdan, Umesh Y Pai

58. Comparison of Bacterial Prevalence in Saliva of Edentulous Patients with or without Complete Dentures by 16S rRNA Gene Based Metagenomic Analysis Identifies a Novel Bacterial Signature in Denture Patients	294
<i>V Sreedevi, M. S. Kanan, Aravind Ramanathan</i>	
59. A Study on Customer Intention to Pay a Premium Price for Organic Food	299
<i>Mohd Farhan, Harvinder Singh, Deepak Pandey, Gurdip Singh, Nikhil Monga, Mohammad Asif</i>	
60. Hepatoprotective Effect of Nigella Sativa Seed Extract against Isoniazid and Rifampacin Induced Hepatotoxicity	303
<i>Shreelakshmidevi S, Jaikumar S, Abilash Sc, Pammy S</i>	
61. A Real-Time Road Traffic Congestion Detectionmodel Using Big Data	309
<i>K. Chitra, C. Shanthi, K. Sharmila</i>	
62. Excessive Weight Loss and Quality of Life after Laparoscopic Sleeve Gastrectomy—A Correlational Study	314
<i>Prof. K T Moly</i>	
63. Knowledge and Attitude of Married Women towards Contraceptives Residing in Selected Slums of Udupi District	320
<i>Sowmya, Ansuya, Vinish V</i>	
64. Correlation of Lipid Profile with CD4 Count in HIV Treatment Naïve Patients	325
<i>Pavan M R, Jayakumar Jeganathan, Rachuri Suresh</i>	
65. Health Care Arrangement System for Doctor-Patient Communications	328
<i>Angulakshmi M, Sudha Senthilkumar, Brindha K</i>	
66. Changing Trends of Color Application in Hospitals (Assessing the Impact of Hospitals' Interior Color on Patients' Well-being)	334
<i>Sharma Rohita</i>	
67. Effects of Birth Weight on Cord Blood Thyroid Stimulating Hormone	339
<i>Krishnaji L.Garud, Ajit V. Sontakke, Anuja A. Pawar, Dhirajkumar Mane</i>	
68. Nutritional Status and Anaemic Assessment of Female Stone Crushers of Manipur Valley	343
<i>Ibohal Laishram Meitei, Soibam Jibonkumar Singh</i>	
69. Interplay between Attitude and Purchase Intention: An Empirical Survey on Over-the-Counter (OTC) Drugs Consumer Behaviour	348
<i>Manu Sehgal, Amit Mittal</i>	
70. Assessing Patients' Satisfaction for Polyclinics, Empanelled Hospitals and Drug Supply Chain Management in Punjab-India	354
<i>Parminder Pal Singh</i>	
71. Study of Prevalence of Peripheral Neuropathy in Newly Diagnosed Type 2 Diabetic Patients in and around Mallareddy College, TS	361
<i>Visala V. Nanduri</i>	
72. Study of Different Clinical Spectrum of Hypothyroidism in Telangana Population	367
<i>Vishal Nanduri</i>	

73. Study on Presence of Pathogenic Bacteria in Serving Cutleries from Food Outlets in and Around a Medical College 370
Amita Shobha Rao, Shobha K. L., Vishal Bhat, Shanthini Murugan, Gautam Hariish A/L Ratana Vallo, Madhuri Muniandy, Vishaal Jayabala
74. Screening of Methicillin Resistant Staphylococcus Aureus Carriers among Food Handlers 376
Shobha K. L., Amita Shobha Rao, Ullas Kamath, Thivyashini A/P B. Rajenthiran, Ee Hui Yin, Lim Yu Ern, Quek Chia Wei
75. Effectiveness of Structured Teaching Program on Knowledge and Practice Regarding Breast Milk Expression among Postnatal Mothers of Newborn Admitted in Neonatal Intensive Care Unit at a Tertiary Care Hospital 382
Jagjit Singh Dalal, Hunney Parbha, Leela Rathee
76. The Prevalence of Cardiorespiratory Fitness Level (Vo₂max), Socio Demography, Risk Factors and Diseases among Hajj Pilgrim of Indonesia 2016 (1437H) 387
Zolaiha, Nasrin Kodim, Krisnawati Bantas
77. Creating Knowledge Using Seci Model as a Knowledge Management Stage to Improve Nurses' Ability in Undertaking Parenteral Therapy 392
Tatin Wahyanto, Nyoman Anita Damayanti, Stefanus Supriyanto
78. MicroRNA-146a Gene Polymorphism is Associated with an Increased Susceptibility to Lung Cancer Disease: A Case-control Study 397
Jamsheed Javid, Rashid Mir, Abu-Duhier F M
79. Potential Impact of TP53 Gene Polymorphism rs1042522 G>C in Leukemia Patients of Saudi Arabia . 403
Osama Al-Amer, Rashid Mir, KF Alsharif, FM Abu-Duhier, Abdulraheem Almalki, Wayil Yassen
80. Analysis of Human Resources Performance Measurement by Human Resources Scorecard Method at Hospital in Surabaya 409
Amelia¹, Prima Nerito, Nyoman Anita Damayanti
81. Modeling the Number of Cases of Tuberculosis Sensitive Drugs (TBSD) in East Java using Geographically Weighted Poisson Regression (*GWPR*) 416
Linda Augustien Makalew, Kuntoro, Bambang Widjanarko Otok, Soenarnatalina M., Semuel Layuk
82. Determination of Platelets Count and Platelets Indices in Neonatal Sepsis at Khartoum State 422
Aadil Yousif, Emtinan Arki, Rufaida Abdelgader
83. Analysis of Correlation between Toluene Exposure and Health Risk Characterization on Printing Worker of Plastic Bags Industry 429
Jihan Faradisha, Abdul Rohim Tualeka, Noeroel Widajati, Mulyono
84. Nutrition Contents and Sensory Characteristics of the Instant Papeda Enrich with Laor (*Polychaeta*) as Supplementary food for Pregnant Woman 434
Ety Yuni Ristanti, Soetjipto, Annis Catur Adi
85. Analysis of Internal Factor Characteristics Influencing the Safety Driving Behavior among Inter-City Bus Drivers in East Java–Indonesia 439
Dewi Kurniasih

86. The Analysis on Dental and Oral Health Services Based on “Rater” Service Quality Dimension to Patient Satisfaction at Natural Esthetic Clinic Makassar 445
Badai Septa Wahyudadi, Setya Haksama
87. Interleukin-8 (IL-8) Role in Children with Dengue Hemorrhagic Fever 450
Ayling Sanjaya, Diana Takumansang Sondakh, Hesti Lestari, Sri Poeranto
88. Correlation between Waiting Time of Pharmaceutical Service and Patient Satisfaction in Hospital 456
Juliyana Puspa Sari, Vica Aulya Rivera, Nyoman Anita Damayanti
89. The effect of Sodium Chloride and Trehalose Sugar in Some Chemical Characteristics of Date Palm *Phoenix dactylifera* L. cv. Um-Aldehine *in vitro* 461
Ahmed D. Khaleaf Al-Asadi, Batoool H. Falih Al-Zubaidy
90. Evaluation of Healing Process of Periapical Defect Filled by Platelet Rich Fibrin Using Cone Beam Computed Tomography–Comparative Clinical Study 466
Ahmed Mahdi Sahi, Sahar Shakir Al-Adili
91. Association between Female Breast Cancer and Different ABO Blood Groups & Rh Factor in the Sulaymaniyah Province of Iraqi Kurdistan 472
Ahmed Mjali, Anwar Sheikha, Hazha Abdullah Amin, Mohammed Jawad Al-Anssari, Zahraa Dheyaa Azeez Aljawdah, Saja Khudhair Abbas
92. The Role of Laparoscopic Drilling in the Treatment of Polycystic Ovarian Syndrome 478
Aqeel Meer Al-Zamily, Ali Abdul-Hussein Handoz
93. Evaluation of the Performance of Sports Management According to a Standard Scale for Teachers of Physical Education in Najaf Governorate 483
Ali Mohammed Jawad Al-Sayegh, Ayman Hani Abed Al Gburi, Fadel Kurdi Shalakh
94. Effect of Adding *Cinnamon Cassia* in Diet on Productive Performance and Some Blood Measurements for Broiler ROSS308 489
Ammar Qahtan shanoon, Osama Ahmed latif, Qana H Amin
95. Comparison of the Risk of Type 2 Diabetes Mellitus in Men and Women with Obesity in Indonesia 494
Andini Wisdhanorita, Syahrizal Syarif
96. Prenatal Yoga Program on Primigravida 3rd Trimester Reducing Complaints in the First Stage and Self-Efficacy in the Labor 499
Anna Veronica Pont, Olkamien Jesdika Longulo, Rafika, I Putu Suiraoaka
97. Analysis of Chronic Disease Management Program (PROLANIS) for Referral Control on Public Health Center in Bengkulu 505
Darwis, Yenni Okfrianti, Desri Suryani, Diah Eka Nugraheni, Yandrizal, Efrizon, Putri Hidayati
98. Obesity as a Predictor of Hypertension in Adult Population: A 14-Years Retrospective Cohort Study ... 509
Dewi Kristanti, Nurhayati Prihartono
99. Short Term Effect of Spilled Bile & Gallstone During Laproscopic Cholecystectomy on Clinical Outcome . 516
Asaad Mohammed Kadhim, Madhi Hashim Otaiwi Altaraikhim
100. Identification of Periodontitis Bacteria and Resistance Test on Amoxicillin Antibiotics in Patients of RSGM Kandeas Makassar 522
I E Rieuwpassa, Harun Achmad, Anggriani Susanti

101. Comparison of Self-Directed Video and Simulation Method on First Aid Knowledge among Indonesian Students: A Randomized Control Trial 528
Eky Madyaning Nastiti, Siswanto, Yulian Wiji Utami
102. Influence of Increasing Consuming of Whey Protein Supplement on Reproductive system in Rats 533
Fatima Aziz Mahdi Al-badry
103. Indonesia Towards Universal Health Coverage: Indonesia Health Card Holders Satisfaction on Pharmaceutical Service at Primary Health Cares 540
Muhammad Rizky Putrajaya, I Nyoman Wijaya, Gesnita Nugraheni,
104. A Study on the Organization, Job Environment and Service Quality of Elderly Friendly Industrial Facilities Based on Healthcare 546
Il-Hyun Yun
105. Mediated Moderation Effect of Organizational Culture and Social Support in the Emotional Labor and Employee Turnover of Health Care Workers 551
Il-Hyun Yun
106. The Effect of Dhikr before Bedtime on Sleeping Duration and Weight among Primary School Children 557
Jamil Anshory, La Ode Ismail Ahmad
107. The Influence of Strategic Foresight on Hospital Financial Performance :
Mediating Effect of Continuous Quality Improvement 563
Khalidiya Mostafa Atta Abd, Sajjad Mohemmed Atiyah, Anaam Abdulzahra Metiab
108. Lipid Profile Improvement of Overweight-Obese Adults after High Antioxidant Tomato and Rice Bran Drinks Intervention 569
Lilik Kustiyah, Mira Dewi, Evy Damayanthi, Cesilia Meti Dwiriani, Deni Alamsah
109. A Comparative Study Between *S.aureus*, *Methicillin Resistance S. Aureus* and *Pseudomonas Aeruginosa* Carriage in Diabetic's Patients in General and Those with Foot Ulcer in Baquba City, Diyala Province 574
Burooj M. Razooqi Al-ajem
110. Early Detection of Increased Pulmonary Pressure in Hypertensive Patients Using Left Atrial Speckle-Tracking 580
Mahasen M. Abd Al-Majeed, Najeeb Hassan Mohammed, Ghazi Farhan Haji
111. Assessment of Hormonal Changes in Female Patients with Migraine 586
Mufeed Akram Taha, Esraa Abdulkareem Mohammed
112. Evaluation of the Incidence of Abortion in Babylon—An Epidemiological Study 592
Nada Kadhum Kareem, Nagham K. Tayeh
113. A Morphological Comparative Study for the Species of Caryophyllaceae in Middle and North of Iraq . 596
Naglaa M. Al-Abide, Abbas N. Al-Tememe
114. Evaluation of the Main Minerals in Osteoporosis Patients: Calcium, Phosphorus, Vitamin 25 (OH) D and Alkaline Phosphatase as a Case Study 601
Najlaa Kadhim Ali
115. Evaluation of Food, Health and Sports Systems for Fitness Centers in the Center of Najaf Governorate for Females 606
Nizar Hussain Jafar al-Nafakh, Rehab Aref Mahdi Al-Kalabi

116. Syrian Mesquite (*Prosopis Farcta*) as a Potent Maintainer for the Overall Health 612
Ismael Hasan Mohammed, Ismail Salih Kakey, Mahdi Moridi Farimani
117. The Correlation of Some Heavy Metals in Recurrent Pregnancy Loss in AL-Yarmouk Teaching Hospital 618
Olaa Riad Kadim, Shatha M J Al-Khateeb, Esraa. H. Humadi
118. Wilson's Disease: Laboratory Evaluation and Clinical Presentation of Iraqi Sample 624
Omar Qahtan Yaseen, Mohammed Qais Al-Ani, Yasin Hamad Majeed
119. Outcome of Low Birth Weight Infants in AL-Zahraa Teaching Hospital in Kut; Iraq
(Comparison between 2003 and 2008) 629
Qasim Dawood Yasir Altameemi, Mohannad Khadim Mohammed Ali
120. Rapid and Inexpensive DNA Extraction Protocol from Gram Negative and Gram Positive Bacteria 634
Rahman Laibi Chelab
121. Ultrasonographic Study to Evaluate the Healing of Achilles Tendon Defect in Rabbits 637
Saddam Khalid Humadi, Ahmed Abdullah Sultan, Hiba Abdulaziz Shekho
122. Assessment of Patients Fear from Cancer in Basra Oncology Center 641
Sajjad S. Issa, Afkar F. Kareem, Samira M. Ibrahim
123. Dental Hygienist Awareness Level and Preference Image on Health and Non-Health College Students 647
Se-Yeon Kim, Jung-Eun Ha, Min-Ji Kim
124. *Stress Ulcer Prophylaxis* in Patients with Brain Injury: Retrospective Study 652
Yuliaty Retta Hutahaean, Sumarno, Joni Wahyuhadi, Elfi Padolo
125. Modern Lifestyles and Overnutrition among Undergraduate Students in the Northeast of Thailand 658
Surasak Thiabrithi, Wongsu Laohasiriwong, Teerasak Phajan
126. Dietary Diversity and Nutritional Status of Female Residential Students in University of Dhaka, Bangladesh 666
Marjia Sultana, Towhid Hasan, Nazma Shaheen
127. Effect of Sponge Cylinder Exercises on The Rubber of Working Muscles to Perform
Human Wheel Skill in Technical Gymnastics 671
Wajdan Saeed, Fatimah Abed-Maleh, Hoda Shehab Jary
128. Kirschner Wires Fixation Versus Closed Reduction Screws in Fracture of Neck
Femoral Managemnets in Children and Adolescences 677
Wejdi A. Al-Fatlawy
129. Seroprevalence of CMV Infection in Multi-Transfused Adult Patients with
Haematological Malignancies: Single Iraqi Hematology Center Experience 683
Zaman I.L Al-Kaabi
130. The Effectiveness of Counseling on Knowledge and Compliance Patients of Diabetes
Mellitus is Measured Through HbA1c 689
Anisyah Achmad, Hananditia Rachma Pramestutie, Anis Kusumawardani, Raden Putra Joddy Sutama
131. Protein Kinases A (PknA), a Good Target for Vaccine Design against Tuberculosis 695
Asra'a Adnan Abdul-Jalil, Samer N. Khalaf

132. Pulmonary Tuberculosis Disease: Prevention Behavior in Makassar City 701
Herman, Rudy Hartono
133. The Role of Myocardial Performance Index in Assessment of Left Ventricular Function in Patients with Valvular Mitral Regurgitation 707
Sameerah Rashid Jabbar, Noori Odah Madhee, Muthanna H. Al-Quraishi, Hayder Adnan Fawzi
134. Lived Experiences of Egyptian Women with Breast Cancer Receiving Chemotherapy 711
Sanaa Loutfy Abdel-Ghany, Bassamat Omar Ahmed, Safaa Mohammed Hassanein, Abeer Saad Zaghoul Eswi
135. Influence of Swallowing Exercises, Thermal Tactile Stimulation and Neuromuscular Electrical Stimulation in Treatment of Patients with Dysphagia Caused by Stroke 716
Emmy Bucyana, R. Dhanalakshmi, Sankar Ganesh
136. Lived Experience as Perceived by Patients with Implanted Cardiac Devices: A Phenomenological Study 720
Shaimaa Ramadan Abdelwahab, Warda Youssef Mohamed, Hanaa Ali. Elfeky, Nefissa Mohamed Abdel Kader, Khaled Mohamed Taema
137. Effect of Buerger Exercises on Improving Peripheral Circulation of the Lower Extremities among Patients with Type 2 Diabetes Mellitus at Selected University Hospital–Egypt 725
Hanan Saber A. El-Fattah, Amal F. Garas, Nawal E. Hanna, Naglaa M. Elsayed
138. Knowledge of Female Students About Breastfeeding Issues: A School-Based Study in Wasit Province/2017 731
Taqi Mohammed Jwad Taher, Hasanain Ali Abulridha Al-Saeedi, Issam Salim Ismail
139. Association between Eating Habits and Body Mass Index in a Sample of Medical College Students in Wasit University 737
Taqi Mohammed Jwad Taher
140. Effect of Obesity in the Mode of Delivery 743
Ban Amer Mousa, Ban Kadhim Abdul-Raheem
141. Factors Related to Chronic Obstruction Pulmonary Disease in Indonesia: Analysis of Indonesian Family Life Survey-5 Data 747
Bima Uramanda, Nurhayati A. Prihartono
142. The Effectiveness of Environmental Health Behavior in the Community through Coastal Community Empowerment Program in Kendari City Southeast Sulawesi Province, Indonesia 753
La Dupai, Ruslan Majid, Syawal Kamaluddin, Rahman, Yusuf Sabilu, Junaid
143. Factors Related to Good Glycemic Control among Type 2 Diabetic Patients at Jimma Medical Center and Shanan Gibe Hospital, Jimma, Ethiopia 758
Million Abera Berhie, Abiru Neme Negewo, Tabarak Malik
144. Pathological Fractures: Main Causes, Sites and Outcomes a Prospective Clinical Study in Najaf City .. 764
Wejdi A. Al-Fatlawy
145. Effects of Biomass Fuel Smoke on Pulmonary Functions in Rural Women of Southwest Ethiopia 770
Samuel Tadesse, Abebe Tabarak Malik
146. Clinical Manifestation of Singleton Pregnancy Complicated by Diabetes Mellitus 776
Thikra Najim, Weqar Akram H, Yousif Abdelraheem

147. Association between SES, Health behavior and Periodontal Disease	782
<i>Eun-Sil Choi, Young-Soo Lee</i>	
148. The Effects of Job Satisfaction on Organizational Commitment in Korea Dental Hygienist: Organizational Communication Mediation Model	788
<i>Young-Soo Lee, Marcia Lorentzen, Eun-Sil Choi</i>	
149. Effectiveness of the Otaria’s Postpartum Gymnastic Model and Caregiver Assistance on Decreasing of Uterine Fundal Height in Postpartum Mothers	795
<i>Emy Rianti, Elina, Mugiati, Yudhia Fratidhina, Suparman, Agus Triwinarto</i>	
150. Legal Protection of Health Rights for Indonesian Migrant Workers Abroad	801
<i>Wafda Vivid Izziyana, Absori, Harun, Kelik Wardiono, Fatkhul Muin, Khudzaifah Dimyati, Bahtiar</i>	
151. Elaboration of the Joint Community Forest Management Policy with the Policy of Managing Forest Village Community Health Insurance in Ngawi District	806
<i>Sigit Sapto Nugroho, Absori, Harun, Rahmanta Setiahad, Suparji, Arief Budiono</i>	

Legal Protection of Health Rights for Indonesian Migrant Workers Abroad

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ABSTRACT

The right to work and the right at work are part of the human rights. The fulfillment of these rights for the citizens who work gives an important sense to reach a good living standard. Health rights of Indonesian migrant workers are regulated in the Constitution No.18, 2017 on the Protection of Indonesian Migrant Workers. This legal protection for Indonesian migrant workers includes rather wide aspects, such as the protection of safety, health, the maintenance of work ethics, also rightful treatments according to the human dignity and the religious morals. Legal protection of health for the migrant workers are part of the efforts to maintain and to increase their physical and mental health, as well as letting them reach social welfare. The host country of the Indonesian migrant workers must give insurance of health rights. The five favorite destination countries of Indonesian migrant workers are Malaysia, Singapore, Taiwan, Hongkong, and Saudi Arabia. Those five countries have regulations in giving health rights insurances for Indonesian migrant workers.

Keywords: *Legal protection, Health rights, Indonesian migrant workers.*

Introduction

The 1945 Constitution states that every person has the right to work, to receive wages, and to obtain just treatments in work relations. This normative stipulation confirms the constitutional rights to work and the rights in work⁽¹⁾. The right to work and the right in work are part of the human rights. Legal protection and fulfillment for the citizens who work give an important sense to achieve a good standard of living,⁽²⁾ the government has the obligation to realize the rights to work for the citizens.

Work is an application of the mandate of human existence. Work can be chosen freely, whether it is within the country or overseas. The country has the obligation to provide work for the citizens well and give positive influence for their survival without discrimination.⁽³⁾ Indonesia is one of the largest senders of workers. Formerly, the term Indonesian migrant workers were

called Indonesian work force (TKI). They are every Indonesian citizen who fulfill the requirement to work overseas in work relations for a certain period of time and they must also receive wages for their work⁽⁴⁾, both based on the request of the sending country or from the initiative of the destination country.⁽⁵⁾

Indonesia's contribution in sending work forces overseas, in the social aspect and in the development aspect have some positive impacts. It aids the country's foreign exchange, it opens up new work fields, it minimizes the pressure of problems, it lets citizens experience obtaining high wage, and it decreases the number of unemployment. If we see the meaning and the aim of sending Indonesian migrant workers overseas in the wider sense, it does not only solve the pressuring problem of the Indonesian work force, yet it is also a form of the migrant workers' financial improvement. Working overseas is an effort to resolve the workforces' problems in their country⁽⁶⁾.

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The existence of Indonesian workers is one of the sectors which can drive the economy of Asian countries. The high number of workers overseas on one hand has some positive impacts (increasing the country's foreign exchange and resolving unemployment), though

it also has some negative impacts (risk of inhumane treatment to the migrant workers) ⁽⁷⁾. A legal protection insurance for the migrant workers is very important. Parallel to the increasing interest of citizens to become migrant workers, the number of inhumane treatment to those migrant workers overseas have also increased ⁽⁸⁾. Cases which have to do with the migrant workers' fate increasingly varies, and they have even developed towards a form of human trafficking which may be categorized as a violation of human rights.

The insurance for health rights ⁽⁹⁾ of Indonesian workers is regulated in the Constitution No.18, 2017 regarding the protection of Indonesian migrant workers. The legal protection for Indonesian workers include a wide array of aspects, such as the protection of safety, health, the maintenance of work morals, and also the treatment according to the human dignity and the religious morals. The protection for the workers' health is an effort to maintain and to increase the degree of physical and mental health, as well as the social welfare of all workers as high as possible ⁽¹⁰⁾.

The effort for legal protection in the aspect of occupational health and safety, in the aspect of humanity, is based on the fact that taking care of health and safety is the basic right which must be obtained by workers. The principle of occupational health and safety is a principal factor which cannot be negotiated, as mentioned in one of the rules of fiqh, where all kinds of harm must be eliminated.

Method

This research used a doctrinal analysis. The first stage was undergoing legal inventarisatio to find legal norms which regulate the health rights of migrant workers, in which the sources were the constitutional laws or policies, then continued with a normative analysis, to find the in-concerto law (which comes from an analysis of secondary data with the legal consitutions which apply) and the legal principles (which come from the analysis of secondary data with the islamic laws) which regulate the health rights of Indonesian migrant workers ⁽¹¹⁾

Findings and Discussion

The favorite destination of Indonesian migrant workers are Malaysia, Singapore, Taiwan, Hongkong,

and Saudi Arabia. These are their policies to fulfill the health rights of the Indonesian migrant workers.

First is Malaysia. The protection of the health rights of Indonesian migrant workers are covered by the workmen's compensation act 1952 and insurance policies which will be paid by the employers. It will soon be abolished, and it will be substituted by the sosco regulation. This discourse is planned for the Indonesian migrant workers in the aspect of health insurance, by paying the amount of around rm14 to rm15 every month. The workers will receive plenty of benefits as they are protected by the insurance, and they will receive compensations for the rest of their lives. The payment to socso for the migrant workers will be the burden of the employer. Socso owns one of the best hospitals in Southeast Asia in Melaka, and if there occurs an occupational accident, it is expected that the victim will receive full treatments until they recover their health. ⁽¹²⁾

Second is Singapore. The Indonesian migrant workers, both in the domestic and in the non-domestic sector are obliged to obtain insurance from the employers. This insurance is an obligation of the employers, based on the governmental decree of Singapore. The right of health for Indonesian migrant workers are clearly stated in the employment act chapter 91 in part XI health, accomadation and medical care, therefore the health rights of the migrant workers are covered well. The health insurance and the accidental insurance are included as some of the requirements to employ the Indonesian migrant workers. The health insurance is used to give basic protection such as inpatient or surgery. Apart from that, it can be used for conditions which are perhaps unrelated to work. If the Indonesian migrant workers experience sickness while on holidays or on resting days, thus the employer must be responsible for the disease treatment payment. Compensation for occupational accident insurance must be paid to the indonesian migrant workers or their family. The occupational accident consists of death insurance, accidental insurance or permanent disability. These compensations can be given if the occupational accident happens while their stay in singapore. ⁽¹³⁾ The employers who do not give nor do not take burden of the occupational health and accident insurance for the indonesian migrant workers are regarded as having violated the rule. If proven guilty, the employer who did not pay for the insurance will receive a fine or they will be sent to prison.

Requirements of the employment contract which must be fulfilled by the employers include occupational accident insurance, making sure of the rights to undergo religious rituals, and not giving work tasks which endangers the safety of the workers. The abundant cases of where the health insurance of the Indonesian migrant workers are not covered triggers the application of these new policies. The main aim of these policies are to “give better protection for the Indonesian citizens”. These policies will not decrease the interest of recruiters in Singapore to employ Indonesian migrant workers. The government of Singapore, through the ministry of labor, also implements a similar policy in which its target is to give protection to the migrant workers who work in the lion state, with the total insurance of 5,000 Singaporean dollars. The distributors of the migrant workers admit to feeling burdened with the scheme of this insurance policy, which are implemented by Singapore as well as the origin country of the Indonesian migrant workers.⁽¹⁴⁾

Third is Taiwan: The Indonesian migrant workers receive health insurance in which its premiums are paid by the employers. The health is insured by the Taiwan government. The national health insurance (NHI) program is one of the benchmarks of the international health insurances, as it offers treatment with high media which is also cost effective, and which applies to every citizen.

The policy of the labor system obliges all employers to register their workers to the health insurance. Even though the insurances in Taiwan are given by independent companies, all Indonesian migrant workers who are employed both legally and illegally are protected in the access of healthcare through insurance.⁽¹⁵⁾ The requirements of the insurance: (a) the migrant workers experience accidents which stops them from working, so that they do not receive wages according to the employment contracts, so the migrant workers have the right to obtain treatment, starting from the fourth day of the healing process. (b) inpatient in hospitals which makes the migrant workers unable to obtain the rights of wages, thus they will receive accidental help, starting from the fourth day of the treatment. These requirements can be obtained by the migrant workers if proposed by the employer or by the agencies.

Fourth is Hongkong: This is one of the countries which have the best healthcare treatment⁽¹⁾. The healthcare services can be accessed with low budget. HKSAR allocates the budget of 7 million people 5.8 billion USD

(830 USD per-capita), 250% higher per-capita than the healthcare budget allocated in the USA⁽¹⁷⁾.

The system copies the healthcare services in England. Hongkong establishes healthcare services which are coordinated through the food and health bureau. This bureau establishes holistic health services which may be accessed by all parties in Hongkong. It insures that there will be no late treatments in medical emergencies. The migrant workers, in emergency cases which risk their survival, may access this service without discrimination. The services consist of comprehensive services which may be accessed through the CSSA scheme. It includes 90% of hospitals and 29% of non-hospital services. It provides cheap hospital services, which is only 13 USD/day with a 95% subsidy from HKSAR (with the subsidy, the estimated rate per day is only 1-2 USD).

This grand subsidy makes healthcare services in Hongkong easy to be accessed by migrant workers who need health services⁽¹⁸⁾ apart from the subsidized services from the HKSAR healthcare insurances, there are also private health services with premium payment. The migrant workers may choose the service which is most suitable, but only 11% of migrant worker patients choose to access the premium healthcare services without healthcare insurance, with the market price of around ten times more expensive compared to the subsidized services with the CSSA scheme. This private service provides better access in terms of medical equipments⁽¹⁹⁾.

There are two healthcare services in Hongkong which may be accessed by migrant workers. First is the subsidized public healthcare service with the social welfare scheme from CSSA, which may be accessed limitedly with the requirement of having lived in the country for a minimum of 1 year and the complete social welfare which may be accessed freely after having lived in the country for at least 7 years. The CSSA system may be accessed by migrant workers who own valid visas, and complete work permits. Complete social insurances can be accessed with HKSAR PIC (permanent id card). Illegal workers, in emergency situations, also have the right to access healthcare services until they are saved. The healthcare institutions which treat the illegal migrant worker patients are obliged to report to the authorities so that a legal process may be done and to pay for the healthcare services. The police will inspect the illegal migrant workers after they are claimed healthy by the healthcare instances

Fifth is Saudi Arabia: Kafel have the responsibility for the fees of recruitment, thorough health checkups, and the ownership of Iqama (the Saudi Arabian identity card). The mentioned thorough health checkup includes checking for hiv/aids as well as giving meningitis immunizations, which are part of the requirements for migrant workers to enter saudi. Article 117 of the royal decree states that if the migrant workers are sick, they must still receive full payment for 1 month. The Indonesian migrant workers in Saudi Arabia who experience sickness for two months may be terminated from the contract, migrant workers for three months or 90 days.

The migrant workers may receive the sponsors' permit to access healthcare services. This permit includes work permit documents in saudi arabia. This access regards the Kafel's access as the local citizen. The healthcare fee in saudi is usually very affordable, as the kingdom's government provides a large amount of subsidy. The kafel may easily abolish the visa permits of the migrant workers if there exists a problem, such as if the migrant workers run away from their work, even if their rights as migrant workers are not fulfilled, for example if they are not paid, or if they are not given healthcare insurances in which according to the regulation must be paid by the kafel. The migrant workers may access healthcare services without discrimination and with the same fee as what must be paid by the saudi arabian citizens.

Conclusion

Legal protection for health rights of the Indonesian migrant workers is a form of effort for legal protection in the aspect of occupational health and safety. It is based on the fact that the protection of health and safety are basic rights which must be obtained by the Indonesian migrant workers. The principle of occupational health and safety is the main factor which is unnegotiable, as it is a form of humanity, that all kinds of harmful actions must be eliminated. The fulfillment of health rights⁽²⁰⁾ is a requirement of employing Indonesian migrant workers overseas, with the destination countries such as Malaysia, Singapore, Taiwan, Hongkong, and Saudi Arabia. So far, these countries have sufficiently taken care of the health rights as regulated in each of the country's regulations. The deal in the fulfillment of health rights for Indonesian migrant workers in the destination country have been agreed upon together through the employment contracts between the employers and the Indonesian migrant workers.

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