

COVER

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Pre-Departure Orientation Training

Training of Trainers (TOT) Manual

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Prepared with the support of IOM Development Fund

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FOREWORD

Indian diaspora is among the largest in the world. There are around 30 million Overseas Indians. The Overseas Indian Community is highly diversified-ranging from skilled professionals, entrepreneurs to low and semi-skilled workers. India is now recognized as a provider of hard-working, skilled, certified and disciplined workforce. Equipped with occupation and trade-specific skills, which are further supplemented by soft skills, Indians are key players in the skills ecosystem. Around 800,000 Indian workers migrated abroad to ECR countries last year, primarily to the Gulf region and Malaysia.

A labour force of this magnitude and importance requires a robust institutional framework to facilitate safe, orderly humane and legal migration. It is important that migrant workers should migrate safely with an enhanced skills set. Our message is loud and clear: “*Surakshit Jaaye, Prasikshit Jaaye*”.

Under the able stewardship of Smt. Sushma Swaraj, Hon’ble External Affairs Minister, the Ministry has accorded key priority to ensure the welfare and protection of Overseas Indians. The Indian Community Welfare Fund (ICWF), Overseas Worker Resource Centre (OWRC), Indian Workers Resource Centres (IWRCs), Migrant Resource Centres (MRCs), MADAD and e-Migrate portals provide a robust framework to strengthen support mechanisms and welfare of Indians abroad. We continue to further strengthen this framework.

Pre-departure Orientation and Training (POOT) is an important tool in enhancing the skill set and protection of migrant workers going abroad. The POOT programme is targeted at migrant workers, leaving especially to destinations in the Gulf and Malaysia.


The Pre Departure Orientation (POOT) Manual and Handbook, which complement the POOT programme, provide comprehensive material covering all stages of the migration process; helps inform the trainees about safe and humane migration, prevent their exploitation, develop informed attitude towards the adopted country, and introduce them to the support framework while abroad.

The POOT Manual, in particular, prepares migrant workers for all stages of the migration cycle from the pre-recruitment phase to return & reintegration.

Supplementing the provision of in-depth information on important aspects of the migration cycle, are actual tools provided in both handbook and the modules which are illustrative and would be useful for all the stakeholders.

It gives me immense pleasure to introduce this publication on Pre-Departure Orientation (PDO) in support of the Training of Trainers (ToT) programme. The publication has been made possible due to close collaboration between the International Organization for Migration (IOM) and the India Centre for Migration (ICM) that serves as a think tank of the Ministry on all issues related to international migration. The publication has been enriched with valuable contributions by Indian Missions and Posts in the Gulf countries and Malaysia. I would also like to express my sincere appreciation to the IOM for their generous support in bringing out this publication.

New Delhi.
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(Dnyaneshwar M Mulay)

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Abbreviations

AED	Arab Emirates Dirham
AIDS	Acquired Immunodeficiency Syndrome
BG	Bank Guarantee
BHD	Bahraini Dinar
CPR	Central Population Registry
CSC	Common Service Centre
DFWAC	Dubai Foundation for Women and Children
DPC	District Passport Cell
DSW	Domestic Service Worker
EC	Emigration Clearance
ECNR	Emigration Check Not Required
ECR	Emigration Check Required
FCNR (B) Account	Foreign Currency Non-Resident (Bank) Account
FE	Foreign Employer
GCC	Gulf Cooperation Council (now renamed the Cooperation Council for the Arab States of the Gulf)
GOI	Government of India
ICM	India Centre for Migration
ICWF	Indian Community Welfare Fund
ILO	International Labour Organization
IOM	International Organization for Migration
IWRC	Indian Workers Resource Center
IWWC	Indian Workers Welfare Center
KSA	Kingdom of Saudi Arabia
KWD	Kuwaiti Dinar
MEA	Ministry of External Affairs
MGPSY	Mahatma Gandhi Pravasi Suraksha Yojana
MOHRE	Ministry of Human Resource and Emiratisation, UAE
MOIA	Ministry of Overseas Indian Affairs
MoU	Memorandum of Understanding
MRC	Migrant Resource Centre

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MTCN	Money Transfer Control Number
MYR	Malaysian Ringgit
NGO	Non-Governmental Organization
NHRC	National Human Rights Commission
NOC	No Objection Certificate
NORKA	Non-Resident Keralites Affairs
NPS	National Pension Scheme
NRE Account	Non-Resident External Account
NRI	Non-Resident Indian
NRK	Non-Resident Keralite
NRO	Account Non-Resident Ordinary Account
OCI	Overseas Citizenship/Citizen of India
ODEPC	Overseas Development and Employment Promotion Consultant
OMCAP	Overseas Manpower Company A.P. Ltd
OMCL	Overseas Manpower Corporation Ltd
OMR	Omani Rial
OWRC	Overseas Workers Resource Centre
PBBY	Pravasi Bharatiya Bima Yojana
PDOT	Pre-Departure Orientation Training
PGE	Protector General of Emigrants
PIO	People of Indian Origin
PoE	Protector of Emigrants
PSK	Passport Seva Kendra
QAR	Qatari Riyal
RA	Recruiting Agent
RBI	Reserve Bank of India
SAR	Saudi Arabian Riyal
SPC	Speed Post Centre
STI	Sexually Transmitted Infection
TOMCOM	Telangana Overseas Manpower Company Limited
UAE	United Arab Emirates
UK	United Kingdom
UNDESA	United Nations Department of Economic and Social Affairs
UPFC	Uttar Pradesh Financial Corporation
USA	United States of America
USD	United States Dollar
WPS	Wage Protection System

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Box 6.2: List of commonly used and basic phrases and words in Arabic

Training Guidelines

Familiarization with the training materials

Trainers should go through all the materials mentioned for the training; you need to understand the contents of each training module as well as the activities in each module, and how to involve participants in the exercises and time them properly. Go through the annexures provided with each module.

The training materials and supporting information

- Comprehensive Trainer's Manual (this manual)
- The content of the Trainer's Manual is based on the following publications:
 - Baruah, N. and Cholewinski, R., Handbook on Establishing Effective Labour Migration Policies, OSCE, IOM, ILO, 2007
 - International Organisation for Migration (IOM), 2010. Safe Migration: A Pre-Departure Orientation Manual for Migrant Workers. Cambodia: IOM
 - International Organisation for Migration (IOM), 2014. Australian Cultural Orientation Programme. Australia: IOM
 - International Organisation for Migration (IOM), 2012. Awareness Generation Manual. India: IOM
 - Richard P. and J. Redpath-Cross, (eds) (2011) International Organisation for Migration, Glossary on Migration 2nd edition, No. 25, International Migration Law, Geneva
 - Several sections of this manual have been based on material written by staff at ICM and from the e-Migrate website
- Handouts and worksheets for participants in the course
- Other publications that complement the Trainer's Manual:
 - IOM, World Migration Report 2008. Managing Labour Mobility in the Evolving Global Economy, 2008
 - OSCE, Guide on Gender-Sensitive Labour Migration Policies, 2009

Training structure

The training is structured into twelve modules, referring to each session in the training schedule provided on pages xxii–xxiii and also to a corresponding module in this manual. These modules together should take five days to complete. The modules are composed of sessions of varying length and need to be adjusted to fit the particular timing agreed upon with the host government.

Training agenda

The PDOT Training Manual has been conceived as a week-long training course. However, depending on the specific purpose of the considered training, the duration can be either reduced or extended.

Indicative timings are shown for each training module. The entire course will need to be run tightly in order to fit into this time frame. Trainers will need to develop a tailored agenda reflecting the agreed start and end times for their particular training.

Trainer directions

Detailed instructions for trainers are set out in each training module. These show the steps trainers should follow as well as guidance on content and messages for each module. Details of specific activities like role play, case study discussion etc. are clearly laid out. Some of these are to be run with the whole group and some in pairs or small sub-groups.

Training approach

Trainers need to ensure that the course is interactive and that all the trainees take part. For example, trainers will need to encourage the participants to share their own personal experiences with relevant issues as a way of adding to the training for everyone.

However, the trainer should always keep in mind the tight time frame for the course; there are parts of the course where trainers will simply present information to trainees.

Adapting the content of the training modules to the local context

While the training modules have been designed as a basic “ready-to-go” training, it is important that the trainer adapt the content to the particular training.

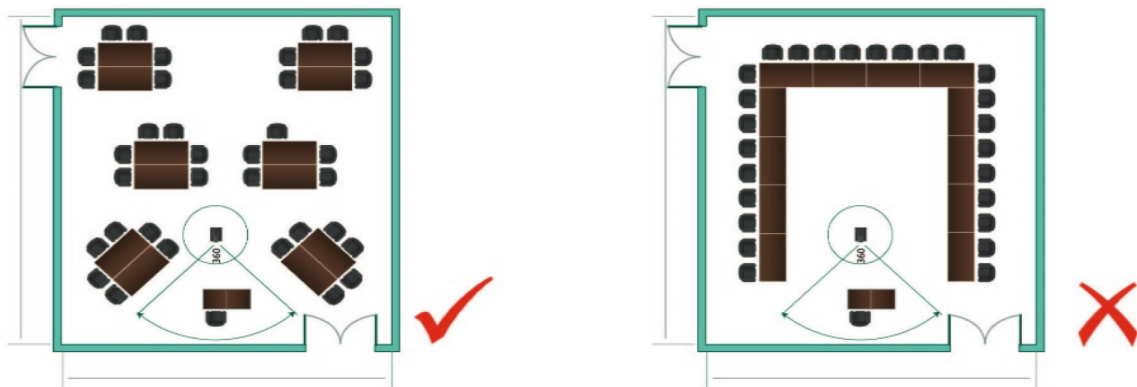
In some cases, this might just mean adding relevant local examples and applying the information to the local context throughout the training. In other situations, you might decide to create an entirely new training plan using the basic information included in the training modules. These decisions are left to the trainer.

Methodological and other issues for trainers

Here are some issues that you need to consider when organizing the course. Many of these are just as important to ensuring the success of the training as the content itself and making PowerPoint slides.

The room layout

The way the room is arranged is very important for the success of the course. It is recommended that you organize the tables in ‘cabaret style’ rather than in a ‘U-shape’.



This layout facilitates group work and discussion. Also, throughout each day, you will need to break the group up into smaller sub-groups for different modules; this is faster if the trainees are already sitting in groups and do not have to move again and again.

The cabaret style layout also encourages discussion and group work among participants. With U-shaped arrangements, people tend to give speeches or negotiate instead of engaging with others.

Trainers should talk to the organizers in advance to let them know that the room should be arranged in cabaret style and explain what this style is. Go to the room either on the day before the training or early before training begins on the first day to check the layout and adjust it if necessary.

Deciding who sits where

On the first day, trainers can let participants sit where they want for the first session. After they have introduced themselves, you can break up tables that are dominated by one group and mix up the trainees. Other issues you may want to consider include:

- **Language:** Try to arrange the tables in such a way that groups at a single table use a common language so that they can communicate easily for group work. It is best to try and create a consensus on the language used during the training course as it should be most accessible to the target audience. Translations of this manual in your language will be made available in due course of time.
- **Power dynamics:** You may want to split up groups and shuffle people around if there are unhealthy power dynamics in a group at a particular table, such as arguments, tensions or domination, or when you observe that some people are not at all involved in any of the discussions.
- **Gender balance:** Also try to make sure that there is a mix of men and women in the group at each table. Encourage women to participate and express their views.

Room comfort

On the first day, trainers should make sure participants are comfortable in the room and adjust arrangements so that everyone is able to concentrate and participate in the training. Important factors include:

- **Sufficient space:** Make sure you check in advance that there is enough space in the room allotted for training, so that participants will not be cramped in together. Shift things around and rearrange the room if needed.
- **Room temperature:** On the first day, ask participants if the room temperature is comfortable.
- **Lighting:** Adjust the lighting in the room so that participants are comfortable. Use blinds

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or curtains if there is too much sunlight, and turn on the lights to make sure everyone can see clearly.

- **Quiet environment:** Make sure that there is not much external noise seeping into the room, e.g. from construction work or traffic on the road. If the noise is really bad and cannot be reduced, you could ask for a different room if possible.

Engaging the room and maintaining presence

You need to set a good example for the trainees and encourage participation—make sure that your lecture and teaching style is open and includes everyone. Important tips:

- Don't just stand in the front of the room and give a presentation from behind a table or a stand. Walk around and get the participants to engage with the training/discussion.
- Maintain eye contact with all participants.
- To make sure that the participants remember what you have said, and that they have been following the discussions, every now and then during your presentations, use questions like the general "Any questions at this point?" or more specific questions such as "What do we think the key components of such agreements are?" (when talking about international agreements).
- When writing down key points made by the group on a board, don't just stand with your back to the participants and write continuously. Keep turning around and reinforcing what was said—for example, you can say something along the lines of "That was a good point. I shall write down 'Ensure that the rights of labour migrants are clearly communicated.' Does that capture what you said?"
- Speak in a positive way to the participants. For example, you can say, "That is a good point but we could look at it this way" instead of "No, the correct point of view is this".
- Keep track of issues raised by the participants and bring them up and build on them in later sessions, particularly in your presentations, so that they feel you are listening to them too and that they are involved in shaping the agenda of the training and discussions. You can use sentences like, "This reflects the point that was made from this table yesterday."
- Don't be afraid to go back over matters that did not seem clear to everyone, and to ask questions to make sure the whole group is following the flow of the course and is able to understand everything that is being presented.

Be on top of things / Take responsibility / Support your colleagues

A good trainer will keep all of the following in mind:

- All the little details, like where lunch will be served, whether coffee/tea/beverages are available at a particular time, whether there are certificates for participants, whom to contact for an IT issue at the venue etc.
- Even if someone else took care of setting up the room, since you are the one conducting the training, participants will look to you for guidance, even on little things.
- You should take some responsibility for everything in the room, from lighting to IT. You don't have to set up the computer yourself, for example, but you need to make sure that someone has set it up and that someone is available to adjust the lighting or temperature.
- Even when one of your colleagues is presenting, you still have things to do. For example, if there is a technical problem, go and find a technician to fix it while your colleague keeps the group engaged.
- If you have better language skills than your colleague, you can help during group work by checking on participants. However, don't talk to others during your colleagues' presentations, and be ready to answer questions or to assist if asked.
- If you feel that your session is going to take more time than is allotted, you should let the person who is running the next session know and ask if it's okay to take a few extra minutes.

Be prepared to use your discretion

- Make sure you know how all the exercises work instead of just focusing on the content of your presentations. Ensure that you are clear on how to introduce them and what materials are needed before training begins.
- It is a good idea to have a meeting with your team before the first day of the course to make sure everyone knows what each person's responsibilities are.
- The course may not always go according to plan. For example, the trainees might want to focus more on some issues. Trainers should be ready to make changes to the agenda or the time allotted for different topics/modules; this should be done after you discuss it with your colleagues, and you should make the changes in the agenda clear to the trainees as well.
- In some sessions, you may find that there is more information than needed for the training, or that the points were already raised by the participants in an earlier session and have been fully discussed. Feel free to skip such material and focus on key issues.

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- If you feel you have better case studies or examples than the manual, feel free to use those instead.
- For group work, make sure you give clear, simple instructions, and then repeat them once.
- The trainees might be confused about what they are supposed to do, how they are supposed to take part in a discussion/exercise etc. To avoid this, state the instructions very clearly in addition to writing them down on the board.
- After a few minutes, at the beginning of the exercise, you can walk around and check on each group to ensure that they understand what they are doing.
- When you are halfway through the exercise, walk around the room once more to answer any questions the participants might have and to make sure each group is on track.

Plan your session

- The training sessions have been spread over five days.
- The morning sessions will be 1.5 hours long with a half-hour tea break or extra time in case the discussion lasts longer than expected.
- The afternoon sessions are two hours each and you can choose to take a 15-minute break during the session.

Suggested training agenda

Day 1		
Session 1	9:30 – 11:00 am	Introduction – Definitions
Session 2	11:30 – 1:00 pm	Migration: Types and Trends
	Lunch	
Session 3	2:00 – 4:00 pm	Costs and Benefits of Migration
Day 2		
Session 1	9:30 – 12:30 pm	Modes of Recruitment for Overseas Employment
	Lunch	
Session 2	2:00 – 4:00 pm	The Journey Abroad
Day 3		
Session 1	9:30 – 11:00 am	Living and Working Abroad
Session 2	11:30 – 1:00 pm	Living and Working Abroad

	Lunch	
Session 3	2:00 – 4:00 pm	Living and Working Abroad
Day 4		
Session 1	9:30 – 11:00 am	Savings and Remittances
Session 2	11:30 – 1:00 pm	Women’s International Labour Migration
	Lunch	
Session 3	2:00 – 4:00 pm	Legal Protection for Migrant Workers
Day 5		
Session 1	9:30 – 11:00 am	Role of Indian Missions Abroad
Session 2	11:30 – 1:00 pm	Government of India Welfare Schemes for Indian Emigrants
	Lunch	
Session 3	2:00 – 4:00 pm	Returning Home

A detailed session plan has been provided at the beginning of each module.

Pre-training checklist

	Done?	Comments
Agenda reviewed and agreed upon		
Other trainers clear on agenda		
Materials reviewed and amended		
PowerPoint presentations prepared and revised materials agreed upon with other trainers		
All PowerPoint slides approved and copied onto core laptop		
Spare copy of PowerPoint slides on a USB drive		
Participants’ materials translated		
Participants’ materials printed		

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Packs sent to (and arrived at) venue		
Evaluation forms printed		
Certificates prepared		
Pre-meeting held with other trainers		
Room layout communicated to venue organizers		
Participant list checked for potential difficulties and issues		
Presentations prepared		
Group exercises prepared		
Room layout physically checked (and changed if necessary)		
Lunch, coffee and other arrangements clarified		
IT and video equipment checked		

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Day 1

- Module 1: Introduction
- Module 2: Migration: Types and Trends
- Module 3: Costs and Benefits of Migration



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Module 1
Introduction

MODULE 1: INTRODUCTION

Total Time: 1 h 40 min.

15 min	Introducing the Trainers and the Participants
20 min	The Importance of Pre-Departure Orientation
10 min	Objectives of the Training Manual
10 min	Structure of the Training Manual
5 min	How to Use the Training Manual
20 min	Definitions of Key Terms
20 min	Exercises

Module 1: Introduction



Aims

- To explain the importance of pre-departure orientation and training (PDOT) for migrant workers
- To present the objectives and structure of the Training Manual and explain how to use it
- To explain commonly used terms at various stages of migration and in the Training Manual

1.1 The Importance of Pre-Departure Orientation

Explain what PDOT is and its necessity for potential migrant workers prior to their departure to destination countries.

1.1.1 Background

- There are an estimated 28 million to 30 million overseas Indians, including Non-Resident Indians (NRIs) and Persons of Indian Origin (PIOs), presently residing overseas. The overseas Indian community is highly diversified, ranging from skilled professionals and entrepreneurs to low-skilled and semi-skilled workers.
- Skilled professionals predominantly emigrate to the United States, the United Kingdom, Canada, Australia, Singapore and countries in the European Union such as Germany and France.
- Around 800,000 blue-collar workers emigrate from India annually in the Emigration Check Required (ECR) category, mainly to countries in the Gulf region. The main destination countries for the Indian migrant workers are the Gulf Cooperation Council (GCC) countries, namely the Kingdom of Bahrain, Kuwait, the Sultanate of Oman, the Kingdom of Saudi Arabia, Qatar and the United Arab Emirates (UAE), and Malaysia.
- India is the world's largest recipient of remittances from abroad, mainly from overseas Indians. According to World Bank estimates, India received remittances of USD 70.38 billion in 2014 and USD 68.91 billion in 2015. It is estimated that over 40 per cent of these remittances are sent by Indian workers employed in the GCC countries.

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- In India, information on the emigration process is not easily available at the grass-roots level, and many prospective migrant workers are unaware of the emigration procedure and the documents required prior to their departure. Because of limited availability of information sources, potential migrant workers are at times exploited by unregistered recruiting agents and middlemen. Additionally, migrant workers at the destination country are also vulnerable to being exploited by foreign employers as they are not informed of their rights, responsibilities and the terms of the contract.
- Migrant workers may also find it hard to adjust to the culture of a new country. Lack of awareness of local customs, practices and regulations may create difficulties in their integration with the local community and, at times, locals may take advantage of or discriminate against them.
- The Government of India has been making sustained efforts to ensure the welfare and protection of Indian migrant workers abroad. It is important that Indian workers should migrate safely abroad with an enhanced skill set. The government's message is loud and clear: '*Surakshit Jaaye, Prasikshit Jaaye*'. The government is working towards enhancing the skill set and certification of vocational skills acquired by these workers. The Skill India initiative is among the key priorities of the government.
- The Ministry of External Affairs in collaboration with the Ministry of Skill Development and Entrepreneurship (MSDE) will shortly launch the Pravasi Kaushal Vikas Yojana (PKVY), a skill development scheme for emigrant workers that aims to enhance their technical as well as soft skills. The PDOT will be an integral component of this scheme.
- It has been demonstrated time and again that providing PDOT to prospective migrants in their countries of origin considerably enhances the migration experience. PDOT is one the important steps to facilitate safe and legal migration abroad. It enables potential migrants to live and work in their destination country without any problems and helps them integrate with the local community.

1.1.2 What is pre-departure orientation?

Pre-departure orientation is the training given to potential migrants before they leave the country to work abroad. Its objective is to prepare the migrants to live and work in another country. PDOT training should be conducted over a long period of time before the departure and not all at once at the last minute. This training manual aims to provide PDOT and is targeted at low-skilled and semi-skilled workers.

The PDOT should be carried out during one of the following stages:

- Pre-decision: when the decision to get a job abroad is being made
- During skills training or upgradation, recruitment, signing of contract and obtaining Emigration Clearance (EC)
- Pre-departure: while preparing for the journey to the destination country

1.2 Objectives of the Training Manual

Explain what the objectives of the training manual are.

The overall objective is to provide information about all stages of the migration process so that the trainer can help prepare the potential migrant workers for the challenges of working and living overseas, and also to return home when the duration of the employment contract ends.

The specific objectives of the training manual include the following:

- To promote safe, legal and humane migration through an efficient PDOT program and its implementation through the existing institutional mechanisms of the central and state governments
- To help prevent human trafficking, discrimination, exploitation and abuse of migrant workers at all stages of the migration process
- To encourage migrants to take care of their own well-being and carry out their duties properly
- To make migrant workers aware of their rights and of ways to safeguard these rights
- To prepare migrant workers to adapt to the new environment in the destination country
- To give basic information and options on sending money home as well as managing their budget and savings
- To prepare migrant workers to return home on completion of their tenure in the foreign country
- To help trainers become familiar with the training material and be sensitive to the needs of the migrants
- To help trainers understand the nuances of the emigration process so that they can communicate the process effectively to the youth and help them make informed choices
- To equip government agencies with tools to deliver pre-departure orientation and training

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- To help young people who take up occupation-specific training to benefit from overseas employment opportunities by becoming more aware of the benefits and the downsides of the same
- To function as an effective information dissemination tool; the eventual beneficiary is the potential migrant worker, and this training must help him/her make an informed choice while taking up employment abroad

1.3 Structure of the Training Manual

Explain what the structure of the manual is.

Each session in the suggested training agenda is based on a module. Most modules include exercises which will help participants to remember and understand various aspects of migration. Reading lists to further build your knowledge of the issues discussed in the PDOT Training of Trainers (ToT) manual are provided at the end of each module. There are twelve modules in the current manual.

- **Module 1** details the broad objectives of the ToT manual and explains the key terminology used in migration discourse.
- **Module 2** explains the different types of migration and talks about the history of emigration in India as well as trends across the world.
- **Module 3** details the costs and benefits of migrating to work abroad. The costs include not only the actual cost of getting documents in place, finding a job and travelling abroad but also the impact on migrant workers' health and their families left behind in India.
- **Module 4** explains the EC process in detail and lists out all the documents required to travel to and work in another country—passports, work visas, employment contracts etc. It also details the dominant modes of recruitment.
- **Module 5** discusses the actual journey to the destination country. It explains the formalities to be completed at the airport and the essentials of air travel.
- **Module 6** deals with living and working abroad. It gives information on six GCC countries and Malaysia, including information on the cultural and legal differences that migrants might face there.
- **Module 7** explains the process of sending money back home (remittances) and also gives an idea about managing budgets and saving money.

- **Module 8** deals specifically with women migrants and the trends in women migrating abroad from India.
- **Module 9** details the legal protections for migrant workers.
- **Module 10** explains the role of Indian missions/posts and labour wings abroad.
- **Module 11** lists the Indian government's welfare schemes for Indian emigrants.
- **Module 12** discusses the process of migrants returning home after completing their tenure in the destination country and resettling in India.

1.4 How to Use the Training Manual

Explain how to use this training manual to get the maximum benefit from it.

This Training of Trainers (ToT) Manual has been written as an aid to implement PDOT across India. This is a generic training manual, and trainers are advised to go through each module carefully and thoroughly to have this information at their fingertips. Please do adapt this information to your local context and use as many examples as possible so that trainees will find it easy to relate to and will understand the information provided. The trainers can further make use of references and suggested readings.

Instructions for trainers have been written in dark blue and italicised while the content to be communicated to trainees in each session has been presented point-wise in bulleted form. You may draw from the material provided to create your own PowerPoint presentations in addition to the training material that has been provided. Annexures and documents provided in the CD that accompanies this training manual can be used extensively during the training. Exercises have been suggested after most sessions to enhance trainees' retention of the material and to enable trainers to assess how much has been understood by the trainees. Please be creative, improvise and refer to the MEA website (www.mea.gov.in) and e-Migrate website (emigrate.gov.in) to keep yourself updated with the latest circulars issued on emigration from India and on pre-departure training and recent developments affecting Indian overseas migrant workers.

Exercise 1.1: Group Discussion on going to the gulf for work

Make four groups (not exceeding six to eight persons each). Each group will decide by consensus its leader (to guide the group discussion), writer (who will record points of discussion) and presenter (for the group presentation).

Each group will discuss the following question: *What do you know about migration to the Gulf for work?*

The trainer must ensure that groups sit at a distance from each other to avoid being distracted by other groups; they could sit in small circles in different corners of the room. A group discussion for 15-20 minutes, followed by a presentation of about five to eight minutes by each group, of ten points that have come up in the discussion would be ideal.

This exercise is to assess how much the trainees already know about the migration process, to enable the trainer to effectively guide his/her discussion over the next five days.

1.5 Definitions of Key Terms

Explain that the terms used in the manual have been drawn from IOM manuals, the Emigration Act, 1983 and the Indian Missions and Protector General of Emigrants (PGE). Then, explain the key terms from each section.

This section provides a list of key terms along with explanations.

1.5.1 Standard terms used in IOM manuals relating to international migration

- **Amnesty:** Amnesty is when people are granted protection from legal action if they have done something that is illegal. For example, some countries have for some periods of time given amnesty to illegal migrants—they are allowed to leave the country without being arrested.
- **Assimilation:** Adaptation of one ethnic or social group—usually a minority—to another. Assimilation involves the subsuming of language, traditions, values, mores and behaviour or even fundamental vital interests. Although the traditional cultural practices of the group are unlikely to be completely abandoned, on the whole, assimilation will lead one group to be socially indistinguishable from other members of the society. Assimilation is the most extreme form of acculturation.

- **Assisted Voluntary Return:** Administrative, logistical, financial and reintegration support to rejected asylum seekers, victims of trafficking in human beings, stranded migrants, qualified nationals and other migrants unable or unwilling to remain in the host country who volunteer to return to their countries of origin.
- **Asylum seeker:** A person who seeks safety from persecution or serious harm in a country other than his or her own and awaits a decision on the application for refugee status under relevant international and national instruments. In case of a negative decision, the person must leave the country and may be expelled, as may any non-national in an irregular or unlawful situation, unless permission to stay is provided on humanitarian or other related grounds.
- **Border management:** Border management is the process of making sure only people and goods that are authorized to cross a country's border get through, while blocking unauthorized or illegal entry or exit. Measures to manage borders include visa requirements and sanctions against transportation companies that bring irregular migrants to the country. International standards call for a balance between helping the entry of legitimate travellers and blocking illegal or unauthorized travellers.
- **Brain drain:** Brain drain is when trained and talented individuals go to another country, resulting in a depletion of skilled resources in the original country.
- **Capacity building:** Building capacity of governments and civil society groups by increasing their knowledge and improving their skills. Capacity building can take the form of substantive direct project design and implementation with a partner government, training opportunities, or in other circumstances facilitation of a bilateral or multilateral agenda for dialogue development put in place by concerned authorities. In all cases, capacity building aims to build towards generally acceptable benchmarks of management practices.
- **Circular migration:** The fluid movement of people between countries, including temporary or long-term movement, which may be beneficial to all involved if occurring voluntarily and linked to the labour needs of countries of origin and destination.
- **Country of origin:** The country that is a source of migratory flows (regular or irregular).
- **Emigration:** Leaving your home country to settle in another country is called emigration.
- **Facilitated migration:** Facilitated migration is when a government makes it easier to migrate, by making travel and visas simpler, cheaper and/or faster.
- **Forced migration:** A migratory movement in which an element of coercion exists, including threats to life and livelihood, whether arising from natural or man-made causes (e.g. movements of refugees and internally displaced persons as well as people displaced by natural or

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environmental disasters, chemical or nuclear disasters, famine, or development projects).

- **Freedom of movement:** According to the Universal Declaration of Human Rights, 1948, every person has the right to freely move about within a country, the right to leave any country and the right to go back to his/her home country. These three things make up every person's right to freedom of movement.
- **Human rights:** Human rights are the basic rights or freedoms that all people are entitled to (like the right to life). There are national and international laws on human rights and the rights of migrants.
- **Immigration:** When a person comes into a country to settle and work there, it is called immigration.
- **Indentured labour:** Work under a contract for a fixed period of time in exchange for payment of travel, accommodation and food. Conditions for indentured workers were usually very poor.
- **Internally Displaced Person (IDP):** People or groups who have been forced to flee or leave the place they live in for another place in the same country, especially because of the effects of armed conflict, situations of generalized violence, violations of human rights or natural or human-made disasters.
- **International minimum standards:** The doctrine under which non-nationals benefit from a group of rights directly determined by public international law, independently of rights internally determined by the country in which the non-national finds himself/herself. A country is required to observe minimum standards set by international law with respect to treatment of non-nationals present on its territory. In some cases, the level of protection guaranteed by the international minimum standard may be higher than the standard the country grants its own nationals.
- **Irregular migration:** Movement that takes place outside the regulatory norms of the sending, transit and receiving countries. There is no clear or universally accepted definition of irregular migration. From the perspective of destination countries it is entry, stay or work in a country without the necessary authorization or documents required under immigration regulations. From the perspective of the sending country, the irregularity is for example seen in cases in which a person crosses an international boundary without a valid passport or travel document or does not fulfil the administrative requirements for leaving the country. There is, however, a tendency to restrict the use of the term "illegal migration" to cases of smuggling of migrants and trafficking in persons.
- **Kafala system:** The *Kafala* system is a sponsorship system present in six Gulf countries (Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and the UAE)—with notable variations in its

form—which regulates the recruitment and employment of migrant workers. Under the *Kafala* system, every migrant worker must have a specific job and a sponsoring employer under whom she works—neither of which can be changed easily. Under the *Kafala* system in Saudi Arabia, workers need the permission of their sponsor to return to their country of origin.

- **Labour migration:** Movement of persons from one State to another, or within their own country of residence, for the purpose of employment. Labour migration is addressed by most States in their migration laws. In addition, some States take an active role in regulating outward labour migration and seeking opportunities for their nationals abroad.
- **Migrant:** The IOM defines a migrant as any person who is moving or has moved across an international border or within a State away from his/her habitual place of residence, regardless of (1) the person’s legal status; (2) whether the movement is voluntary or involuntary; (3) what the causes for the movement are; or (4) what the length of the stay is. IOM concerns itself with migrants and migration-related issues and, in agreement with relevant States, with migrants who are in need of international migration services.
- **Migration:** The movement of a person or a group of persons, either across an international border, or within a State. It is a population movement, encompassing any kind of movement of people, whatever its length, composition and causes; it includes migration of refugees, displaced persons, economic migrants, and persons moving for other purposes, including family reunification.
- **Migration management:** Migration management includes a number of governmental functions in a national system to handle cross-border migration. In particular, it deals with managing the entry and presence of foreigners within the country and the protection of refugees.
- **Naturalization:** The process of becoming getting approved as a national or a citizen in another country is called naturalization.
- **Orderly migration:** The movement of a person from his or her usual place of residence to a new place of residence, in keeping with the laws and regulations governing exit from the country of origin and travel, and transit and entry into the destination or host country.
- **Push-pull factors:** Migration is often analysed in terms of the “push-pull model”—the push factors drive people to leave their country (these could be economic, social or political problems) and the pull factors attract them to the destination country.
- **Receiving country:** The destination country that the migrant is going to in order to work.
- **Refugee:** A person who, “owing to a well-founded fear of persecution for reasons of race, religion, nationality, membership of a particular social group or political opinions, is outside the

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country of his nationality and is unable or, owing to such fear, is unwilling to avail himself of the protection of that country,” according to the Convention on the Status of Refugees.

- **Remittances:** Money earned by a migrant in another country and sent back home is called a remittance.
- **Repatriation:** The personal right of refugees, prisoners of war and civil detainees to return to their country of nationality under specific conditions laid down in various international instruments is known as repatriation. In the law of international warfare, repatriation also includes the duty of the detaining power to release eligible persons (soldiers and civilians) and the duty of the country of origin to receive its own nationals at the end of hostilities. Repatriation also applies to diplomatic envoys and international officials in times of international crisis, as well as to expatriates and migrants.
- **Resettlement:** The relocation and integration of people (refugees, internally displaced persons, etc.) into another place and environment, usually in another country. In the case of refugees, this involves the transfer of refugees from the country in which they have sought refuge to another country that has agreed to admit them. The refugees will usually be granted asylum or some other form of long-term resident rights and, in many cases, will have the opportunity to become naturalized.
- **Smuggling:** “The procurement, in order to obtain, directly or indirectly, a financial or other material benefit, of the illegal entry of a person into a State Party of which the person is not a national or a permanent resident” (Art. 3(a), UN Protocol Against the Smuggling of Migrants by Land, Sea and Air, supplementing the United Nations Convention against Transnational Organized Crime, 2000). Smuggling, contrary to trafficking, does not require an element of exploitation, coercion, or violation of human rights.
- **Stateless person:** A person who is not considered a national by any country under its laws is a stateless person, according to the UN Convention on the Status of Stateless Persons. A stateless person lacks the rights that come from the protection of a country, has no right to stay in a country and no right to return in case he/she travels somewhere else.
- **Technical cooperation:** Coordinated action in which two or more actors share information and expertise on a given subject, usually focused on public sector functions (such as the development of laws and procedures, assistance with the design and implementation of infrastructure, or technological enhancement).
- **Trafficking in persons:** “The recruitment, transportation, transfer, harbouring or receipt of persons, by means of the threat or use of force or other forms of coercion, of abduction, of fraud, of deception, of the abuse of power or of a position of vulnerability or of the

giving or receiving of payments or benefits to achieve the consent of a person having control over another person, for the purpose of exploitation” (Art. 3(a), UN Protocol to Prevent, Suppress and Punish Trafficking in Persons, Especially Women and Children, Supplementing the UN Convention against Transnational Organized Crime, 2000). Trafficking in persons can take place within the borders of one State or may have a transnational character.

- **Xenophobia:** At the international level, there is no universally accepted definition of xenophobia, but it can be described as attitudes and behaviour that reject and exclude people based on the idea that they are outsiders or foreigners in a community or a country. There is a close link between racism and xenophobia.

1.5.2 Standard terms used in the Emigration Act, 1983

In the Emigration Act, 1983, unless the context otherwise requires, the following terms have been defined as such:

- Certificate means a certificate of registration issued under Section 11 of the Emigration Act, 1983.
- Conveyance includes a vessel, vehicle, country-craft and an aircraft.
- Dependent means any person who is related to an emigrant and is dependent on that emigrant.
- Emigrant means any citizen of India who intends to emigrate, or emigrates, or has emigrated, but does not include:
 - a dependent of an emigrant, whether such a dependent accompanies that emigrant or departs subsequently for the purpose of joining that emigrant in the country to which that emigrant has lawfully emigrated
 - any person who has resided outside India at any time after attaining the age of eighteen years, for not less than three years, or the spouse or child of such a person
- Emigrant conveyance means any conveyance specially chartered for conveyance of emigrants or for conveying emigrants exceeding such number as may be prescribed:
 - Provided that the Central government may, by notification, declare that any conveyance conveying emigrants to such place as may be specified in the notification shall not be deemed to be an emigrant conveyance.
- ‘Emigrate’ and ‘emigration’ mean the departure out of India of any person with a view to taking up any employment (whether or not under an agreement or other arrangements to take up such

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employment and whether with or without the assistance of a recruiting agent or employer) in any country or place outside India.

- ‘Employer’ means any person providing or offering to provide employment in any country or place outside India.
- ‘Employment’ means any service, occupation or engagement (not being service, occupation or engagement under the Central government or a state government) in any kind of work within the meaning of clause (o), for wages or for reward, and all its grammatical variations and cognate expressions shall be construed accordingly.
- ‘Notification’ means a notification published in the Official Gazette.
- ‘Prescribed’ means prescribed by rules made under this Act.
- ‘Protector of Emigrants’ means a Protector of Emigrants (PoE) appointed under Section 3 and includes a person authorized under Section 5.
- ‘Recruiting agent’ means a person engaged in India in the business of recruitment for an employer and representing such employer with respect to any matter in relation to such recruitment, including dealings with persons so recruited or desiring to be so recruited.
- ‘Recruitment’ includes the issuing of any advertisement for the purpose of recruitment, the offering by advertisement to secure or assist in securing any employment in any country or place outside India and the entering into any correspondence, negotiation, agreement or arrangement with any individual for or in relation to the employment of such individual in any country or place outside India.
- ‘Registering authority’ means the officer appointed under Section 9 to be the registering authority for the purposes of this Act.
- ‘Work’ means:
 - Any unskilled work, including any form of industrial or agricultural labour
 - Any domestic service
 - Any service, not being a service in a managerial capacity, in any hotel, restaurant, tea-house or other place of public resort
 - Work as a driver of a truck or other vehicle, mechanic, technician or skilled labourer or artisan
 - Work as an office assistant or accountant or typist or stenographer or salesman or nurse or operator of any machine

- Work in connection with, or for the purposes of, any cinema, exhibition or entertainment
- Any such work of a professional or of any other nature as the Central government may, having regard to the need for the protection of citizens of India who may be employed in such work outside India and other relevant circumstances, specify by notification; this is provided that the Central government may, if satisfied that it is necessary to do so, having regard to the conditions of service applicable with respect to employment in any of the aforementioned categories of work or any sub-category thereof, whether generally or in relation to any particular country or place and other relevant circumstances, declare by notification that such category of work or sub-category of work shall not be deemed to be work within the meaning of this definition.

1.5.3 Standard terms used by Indian missions and PGE

- **Attestation:** The Indian Embassy performs notarial functions like attestation of documents executed by Indian citizens. The document to be attested must be presented in original by the applicant with a photocopy and signed before the Consular Officer, who will verify and satisfy himself about the identity of the executant/deponent from his/her passport. The service is generally rendered on the same day. The applicant must bring his original passport containing a valid residence visa of the destination country for availing of all consular services.
- **Bank Guarantee:** The Government of India has decided that prospective sponsors/employers should give a bank guarantee of a sum equivalent to USD 2500 for employing an Indian female worker. The bank guarantee shall be used for repatriation of the female worker and other unpaid expenses like salary, medical expenses etc. in case the employer fails to pay the same as per the terms of the agreement.
- **Consular:** The Indian embassy at the destination countries administers consular services for Indian citizens, which include visa services, attestation services, passport issues, ECs and other documents, and registration of death and marriage.
- **Detention Centre:** Immigration detention is the policy of holding in detention individuals suspected of visa violations, illegal entry or unauthorised arrival, who are subject to deportation until a decision is made by immigration authorities to grant a visa and release them into the community or repatriate them to their country of departure. Mandatory detention is the practice of compulsorily detaining or imprisoning people seeking political asylum or those considered to be illegal immigrants or unauthorised arrivals into a country.

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- **Dispute settlement mechanism:** Settlement of labour disputes between expatriate Indian nationals and sponsors takes place through amicable negotiations, correspondence with sponsors and the local authorities in the destination country. Workers can also register their grievances on www.madad.gov.in or emigrate.gov.in. Many Indian Missions/Posts also help in the registration of complaints and queries through helplines and the Open House programme.
- **ECR/ECNR:** As per the Emigration Act, 1983, Emigration Check Required (ECR) categories of Indian passport holders are required to obtain an EC from the office of the PoE for going to 18 notified countries for work/employment. If an Indian citizen has not passed Class 10, then his/her passport will be in the ECR category. If he/she has passed Class 10 or is a graduate, and has given these details while applying for a passport, the status will be Emigration Check Not Required (ECNR). Those persons who have an ECNR passport do not need to obtain EC from the PoE every time they go out of India.
- **Emergency Certificate:** An emergency certificate is issued to an Indian national for his/her return to India in a situation when he or she does not have any valid travel document or is an illegal resident in the destination country. No passport is ordinarily issued in such cases. The person is issued an emergency certificate after verification of his/her personal particulars and after his/her claim of being an Indian citizen is fully established through documents or by the concerned Indian authorities.
- **Emergency Contact Details of Embassies:** Every Indian Mission/Post maintains emergency contact details for Indian citizens at destination countries. The contact details are available on the respective embassy websites and prospective emigrants should take note of these. They are also available on the ministry's website, www.mea.gov.in
- **Employer's Clearance:** In some countries, a foreign worker at the end of his employment period has to secure clearance from the employer stating that the worker has satisfactorily fulfilled the terms of the employment contract or that his services are no longer needed. The exit visa can also be withheld if there are pending court charges that need to be settled or penalties that have to be meted out.
- **Evacuation:** Emergency evacuation is the immediate and urgent movement of people away from the threat or actual occurrence of a hazard in a particular country. Evacuations have mostly happened due to war, internal strife or a shift in a government's stand on immigrants. In recent times, the Indian government has successfully evacuated Indian nationals from Iraq, Syria, Yemen and South Sudan.
- **Illegal Stay:** The term 'illegal stay' refers to a migrant worker staying in a country without legal

authority. This can happen because his visa or passport has expired or he has run away from his existing employment or arrived at the destination country by illegal means.

- **Indian Community Welfare Fund (ICWF):** The Government of India established the ICWF in 2009, which was subsequently extended to all Indian Missions and Posts abroad to meet contingency expenditures for carrying out on-site welfare activities for overseas Indian citizens in distress. The ICWF provides boarding and lodging for distressed overseas-Indian workers in the household/domestic sectors and low or unskilled labourers on a means tested basis. It also provides (a) emergency medical care (b) air passage to stranded persons (c) initial legal assistance d) expenditure on incidentals and (e) airlifting mortal remains to India or local cremation/burial of deceased overseas Indians. This help is extended in cases where the sponsor is unable or unwilling to bear the expenses as per the contract and the family is unable to meet the cost. The ICWF has been immensely useful in extending on-site welfare activities for overseas Indians.
- **Indian Workers Resource Centre (IWRC):** Indian Missions/Posts in the UAE and Saudi Arabia have established the IWRC which runs a 24x7 toll-free multilingual information helpline number 800-46342 (1800-INDIA). IWRC also offers free counselling services to Indian nationals on psychological, financial and legal matters. Recently, similar help lines in Jeddah and Riyadh in Saudi Arabia and a walk-in counselling centre in Sharjah, UAE, have also been set up.
- **Labour Attaché:** A labour attaché is normally an official, under the authority of an ambassador or other head of a diplomatic mission, who serves either as a diplomat or as a member of the support staff. Attachés monitor various issues related to Indian migrant labourers. Some of the works monitored by them include attesting domestic workers' agreements, resolving their problems and their repatriation issues, processing and signing agreements in respect of employing domestic workers, looking after complaints by domestic labour, dealing with problems/disputes with the employer/sponsor, looking after issues relating to the submission/receipt of domestic workers' agreements, attestation of work agreements of private sector workers etc.
- **Labour Card:** A labour card identifies an employee and his/her place of work. It should be obtained within 60-90 days (depending on the country of destination) from the date of arrival in the country and after medicals have been done. In case this is not followed, the employer will have to pay the incurred delay penalties.
- **MADAD:** The MEA launched an online Consular Grievances Monitoring System called MADAD on 21 February 2015 to extend a helping hand to Indians abroad requiring consular assistance. MADAD seeks to address grievances on issues related to worker abuse, recruiting agents,

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sponsorship and contract issues, repatriation of Indian nationals, tracing the whereabouts of Indian nationals, death/injury compensation, transportation of the mortal remains of deceased Indian nationals and marital dispute issues. The MADAD portal enables the online forwarding, filing, tracking and escalation of grievances until their eventual resolution.

- **Minimum Referral Wages (MRW):** The Indian government has identified the minimum required salary of various job categories in ECR countries. These wage slabs are mandatory for the recruitment of Indian workers to eighteen notified ECR countries. The MRWs for each category are available at: https://emigrate.gov.in/ext/openPDF?strFile=MRW_CONSOLIDATED_REPORTS.pdf. These can be checked on the websites of the Missions in ECR countries as well.
- **Next of Kin or Nomination:** A person's next of kin (NOK) is that person's closest living blood relative or relatives as nominated by him/her. In general, the legal order of next of kin is defined as the spouse, adult children, parents, adult siblings, other relatives and public administrators.
- **Non-Resident Indian (NRI):** An NRI is a citizen of India who holds an Indian passport and has temporarily emigrated to another country for six months or more for employment, residence, education or any other purpose.
- **Open House:** 'Open House' refers to a specific period of time for consular services (passport, visa and attestation) where one does not need a formal appointment. During the 'Open House' held in a Mission abroad, any member of the Indian community can interact with the officer on duty in the meeting room without fixing a prior appointment.
- **Overseas Citizenship of India (OCI):** The Government of India decided to register Persons of Indian Origin (PIOs) of a certain category as specified in Section 7A of the Citizenship Act, 1955, as Overseas Citizens of India. For the latest details of the scheme, please go to the website of the Ministry of External Affairs (www.mea.gov.in)
- **Person of Indian Origin (PIO):** A PIO is a person of Indian origin or ancestry who is, however, not a citizen of India but of another country. A PIO might have been a citizen of India initially and subsequently taken citizenship of another country or he or she could have ancestors born in India or other states.
- **Pravasi Bharatiya Bima Yojana (PBBY):** The PBBY is a mandatory insurance scheme for all ECR category workers going to ECR countries. It covers accidental death and permanent disability. The maximum sum insured under the policy is Rs 10 lakh, and this also provides limited coverage towards hospitalization, transportation cost of mortal remains based on actuals, repatriation cover for the medically unfit, family hospitalization in India, maternity expenses, attendants and legal expenses.

- **Protector General of Emigrants (PGE):** The PGE, under the MEA, is the authority responsible for protecting the interests of Indian workers going abroad. The PGE is also the registering authority to issue a Registration Certificate to the Recruiting Agents (RAs) for an overseas manpower-exporting business. The PoEs are responsible for granting ECs to the intending emigrants as per the procedure prescribed under the Emigration Act, 1983.
- **Registration of Birth and Death:** Birth and death should be registered in the Mission/Post. Documents required by the embassy will have to be provided while registering the birth/death.
- **Remittances:** A remittance is a transfer of money by an Indian to his family members or any other individual in his or her home country through legal or official channels.
- **Renewal of Passports:** All ordinary Indian passports are issued with a 10-year validity period. The passport needs to be renewed in the last six months before expiry. Fresh passport booklets are issued on renewal. Expiry of a passport at the destination country can lead to illegal status and deportation.
- **Repatriation:** Repatriation is the process of returning a person—voluntarily or forcibly—to his or her place of origin or citizenship. Involuntary or forced repatriation is the return of illegal migrants, refugees or civil detainees to their country of origin under circumstances that leave no other viable alternatives.
- **Runaway cases:** In GCC countries, it is illegal to change or leave the employer/occupation without informing the sponsor/employer. In such a situation, workers come under the category of ‘Runaway Case’, which leads to immediate deportation or legal action.
- **Sponsor (Kafeel):** Many of the Gulf Cooperation Council (GCC) countries manage their migrant workers through the sponsorship or *Kafala* system. Within this system, workers are the complete responsibility of the employer (also known as the sponsor or *Kafeel*) both financially and legally. The employer is responsible for getting them a residence permit and providing an identity card. Thus, the legal status of workers with reference to living and working in a country fully depends on employers, and workers cannot leave or enter the country without the employer’s permission. The employer can either be a local citizen or a company.
- **Travel Advisory:** A travel advisory is an official statement issued by the MEA or the Indian Embassy to provide information about the relative safety of travelling to or visiting one or more specific foreign countries or destinations.

Exercise 1.2: Group Activity on standard definitions of terms used for migration

The trainer should choose the terms to be used. He or she must make sure that every trainee is participating in the exercise and thinking about definitions and terms. Use five flipcharts. Each flipchart will have five terms. Each group will get a different colour marker. After a discussion, they should define the terms briefly in a sentence. Suggested terms for use for this exercise are: Undocumented Migrant, Remittances, Emigration Clearance, Recruitment Agency, PoE, Attestation, PBBY, Immigration Check

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PRE-DEPARTURE ORIENTATION TRAINING
Training of Trainers (TOT) Manual

Module 2

Migration: Types and Trends

MODULE 2: MIGRATION: TYPES AND TRENDS

Total Time: 1 h 40 min.

10 min	Types of Migration
40 min	History of Migration from India
20 min	International Labour Migration Trends
30 min	Exercises

Module 2: Migration: Types and Trends



Aims

- To explain the different types of migration
- To give a brief history of international migration from India
- To explain some trends and patterns in international migration across the world

2.1 Types of Migration

Explain the types of migration and their key differences.

- **Internal migration:** A movement of people from one area to another of the same country for the purpose of establishing a new residence. This migration may be temporary or permanent. Internal migrants move but remain within their country of origin (e.g. rural to urban migration). For example, someone who shifts from Tamil Nadu to Delhi is an internal migrant.
- **International migration:** A movement of persons who leave their country of origin or habitual residence to establish themselves either permanently or temporarily in another country. An international frontier is crossed in this kind of migration.
- **Temporary migration:** The act of going to another place or country to work for a while and then returning home. Skilled, semi-skilled or untrained workers who remain in the destination country for specified periods as determined by a work contract are temporary migrants; they are also called contract migrant workers. An example is a farmer who leaves his home in northern Karnataka to travel to Mumbai to work as a labourer during the dry season.
- **Permanent migration:** The act of permanently shifting to another country or place to live and work. These are legally admitted immigrants who are accepted in the receiving country, and include persons who have emigrated to be with their families.
- **Circular migration:** The fluid movement of people between countries, including temporary or long-term movement which may be beneficial to all involved, if occurring voluntarily and linked to the labour needs of the countries of origin and destination.

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- **Documented migration:** A migrant who enters a country lawfully and remains in the country in accordance with his or her admission criteria is part of the movement of documented migration. For example, a construction worker who travels with proper legal documents to Dubai through an authorised recruitment agent and returns to India after his contract ends is a documented migrant.
- **Undocumented migration:** Undocumented migrants are those who enter or stay in a country without appropriate documentation. This includes, among others, a person
 - who has no legal documentation to enter a country but manages to enter clandestinely
 - who enters or stays using fraudulent documentation
 - who, after entering using legal documentation, stays beyond the time authorized or otherwise violates the terms of entry and remains without authorization. Examples:
 - A man who legally enters a country on a tourist visa (you need a work visa to take up a job in another country) but starts working as a labourer on a construction site
 - A migrant worker who was legally recruited and legally entered the country to work as a factory worker for only two years stays even after his visa expires
 - A migrant worker who is supposed to be working with a certain employer according to his/her contract but is actually working for another employer
 - A migrant worker who runs away from his/her employer because of abuse and finds a job with another employer without a contract or work visa
- **Forced migration:** A migratory movement in which an element of coercion exists, including threats to life and livelihood, whether arising from natural or man-made causes (e.g. movements of refugees and internally displaced persons as well as people displaced by natural or environmental disasters, chemical or nuclear disasters, famine, or development projects).

2.2 History of Migration from India

Explain the history of migration from India and what the main trends have been.

- From a historical perspective, the emigration of Indians can be broadly classified into three major streams—pre-colonial, colonial, and migration that occurred following the abolition of the indenture system in 1917 by the colonial government, including after India's independence. The table below details the estimated migration to and from India between 1834 and 1937.

Table 2.1: Estimated Total Migration to and from India 1834-1937

Year	Emigrants	Returned Migrants	Net
1834-35	62	52	10
1836-40	188	142	46
1841-45	240	167	72
1846-50	247	189	58
1851-55	357	249	108
1856-60	618	431	187
1861-65	793	594	199
1866-70	976	778	197
1871-75	1235	958	277
1876-80	1505	1233	272
1881-85	1545	1208	337
1886-90	1461	1204	256
1891-95	2326	1536	790
1896-1900	2962	1268	694
1901-05	1428	957	471
1906-10	1864	1482	383
1911-15	2483	1868	615
1916-20	2087	1867	220
1921-25	2762	2216	547
1926-30	3298	2857	441
1931-35	1940	2093	-162
1936-37	815	755	59
Total	30191	23941	6250

Sources: Prakash C. Jain. 2011. 'British Colonialism and International Migration from India: Four Destinations', in Irudaya S Rajan and Marie Percot (ed.), Dynamics of Indian Migration: Historical and Current Perspectives. New Delhi: Routledge.

- Colonial emigration from India, which was a result of the abolition of slavery across the British Empire in 1834, constituted mostly indentured *kangani* and *maistry* labour migrants. A *kangani* was a headman/leader of a group of 25-30 persons with a license to recruit labourers for plantations. *Maistry* labour migrant recruitment was similar to the *kangani* system but was

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applicable in case of emigration to Burma, where there was a large Telugu population). Besides these categories, there were free or passage migrants (who paid for their own passage on the ship). Emigration to colonies such as Malaysia, Burma and Sri Lanka continued under the *maistry* or *kangani* forms even after 1917.

- Indians began emigrating to the West for academic purposes as early as 1900. However, the outward flow, especially to the US, picked up after the passing of the 1965 Immigration Act to the US. Emigration to countries such as the United Kingdom and France took place even earlier than this as a result of the colonial connection with these countries. For instance, emigration to France from erstwhile French colonies such as Pondicherry and Yanam is evident.
- It is estimated that the Indian diaspora is around 28-30 million, with the majority residing in the US and the Gulf. The first holistic attempt to estimate the Indian diaspora was that made by the High-Level Committee (HLC) on the Indian Diaspora by the Government of India in 2001. The HLC reported that the Indian diaspora constituted 20 million.
- The MEA (previously looked after by the Ministry of Overseas Indian Affairs) in 2015 has estimated that there are currently 28.45 million overseas Indians. This includes 11.3 million PIOs and 17.07 million NRIs. According to the 2015 estimates as quoted above, the top 15 countries, in descending order, with a large overseas Indian population include USA, Saudi Arabia, Malaysia, Myanmar, UAE, UK, Sri Lanka, South Africa, Canada, Mauritius, Kuwait, Oman, Singapore, Qatar and Nepal.
- According to a study by Rajan (2013), immigration into India is approximately 5.4 million, of which 2.9 per cent constitutes refugees. Incidentally, countries from South Asia constitute the top source of immigration to India and include Bangladesh, Pakistan, Nepal, Sri Lanka, Myanmar, China, Malaysia, the UAE, Afghanistan and Bhutan.
- The history of emigration from India is summarised in Map 2.1 and Table 2.2 as shown below:

Map 2.1: Various streams of emigration from India over time

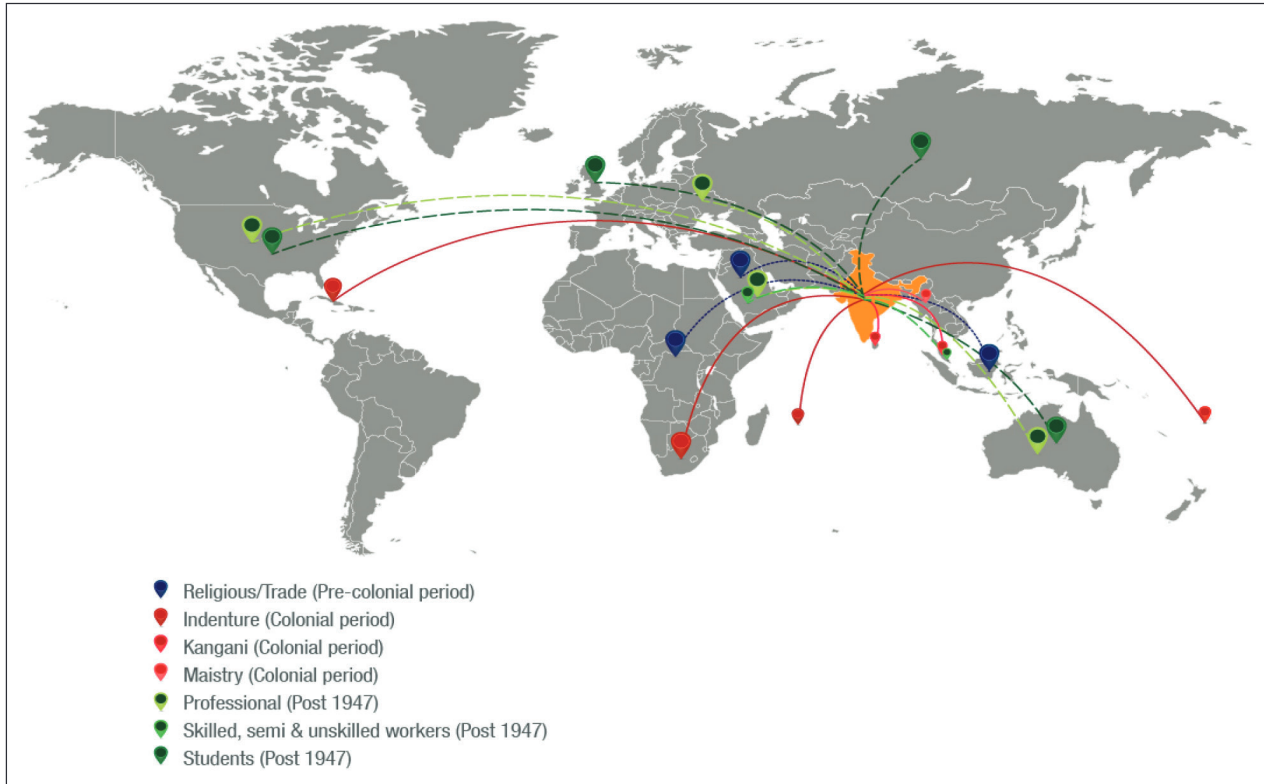


Table 2.2: Various Streams of Emigration from India Over Time

Time Period	Category of Emigrant	Destination for Indian Emigrants
Pre-colonial	Religious/trade	West Asia, South and South East Asia & Africa
Colonial	Indenture	West Indies, South Africa, Fiji, Mauritius and several other colonies
	<i>Kangani</i>	Malaya and Ceylon
	<i>Maistry</i>	Burma
	Free/Passage (merchants and other skilled labor)	To colonies outside British India

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Post-independence (1947)	Professional	Mostly to USA, Europe, Australia and the Gulf
	Skilled, semi-skilled and low skilled workers	Mostly to GCC countries and Malaysia
	Family reunion (dependents of emigrants)	To all destinations as permitted by both India and receiving countries
	Students	Australia, UK, USA and Russia

Source: Rajan, S. I. & Bhaskar T.L.S (2014)

- The United Kingdom, which was traditionally a destination for Indian emigrants due to the colonial linkages between the two countries, turned out to be a major destination for permanent residence. Following close behind were the United States, Australia and Canada, which attracted mostly professional emigrants. The post-1990s period saw the large-scale emigration of skilled professionals to destinations such as Australia, Canada, New Zealand and Singapore—English-speaking, industrialized countries whose higher education systems are an important mechanism to attract and screen potential immigrants’. The flow of Indian nationals into Organization for Economic Cooperation and Development (OECD) countries increased from 73,455 in 1998 to 262,984 in 2014 (Khadria, opp.cit).
- The migration of Indians to the US occurred in several phases, the majority emigrating post-1965 when the Hart-Celler Act came into effect. Apart from abolishing the quota system, the Act facilitated emigration under various categories that included family reunion. However, Indian emigration had earlier occurred on a large scale when Sikhs working in the British Regiments migrated from the United Kingdom to North America after attending the Queen Victoria’s Diamond Jubilee celebrations in 1897. Post-Independence migration initially comprised students and later professionals, who migrated in large numbers from the 1970s and continue to migrate to date. Currently, there are 4.4 million overseas Indians (including NRIs and PIOs) in the US.
- Migration to the Gulf began in the 1970s and gained momentum as the decades passed. Indians in the Gulf constitute over 6 million. Most of them are in the UAE, Saudi Arabia and Kuwait and work in the construction, oil and natural gas and trading and financial sectors. Although the majority of them are labourers, the presence of professional emigrants cannot be ignored. The Indian expatriate population in the Middle East increased from 0.2 million in 1975 to 3.3 million in 2001 and was estimated to be 5 million in 2010. The opportunities for skilled workers will increase further as recruitment opens for nearly 300,000 jobs in the new refineries and power plants being set up in Saudi Arabia and Abu Dhabi over the course of the next five

years. The boom in the investment sector and the associated migration of skilled workers refute the former notion that Indian emigration to the Middle East comprises exclusively low and semi-skilled labour.

- For low-skilled workers, a number of opportunities have been opening up across the GCC. In Qatar, oil reserves are expected to enable continued output at current levels for approximately fifty years. Qatar's successful 2022 World Cup bid is accelerating large-scale infrastructure projects such as a metro system, a light rail system, a new port, roads, stadiums and related sporting infrastructure. In the medium term, this will result in an increase in work opportunities in service sectors such as hotels, restaurants, housing, maintenance, cleaning and security providers.
- In Saudi Arabia, both manufacturing and the wholesale and retail trade sectors appear poised to continue to grow significantly, creating opportunities for more low-skilled to mid-skilled workers. There are also indications of opportunities in new sub-sectors such as automobile manufacturing and 'green' construction (including advanced water treatment systems and solar panels) that will require workers with specific technical and vocational skills.
- In the UAE, and specifically in the case of Abu Dhabi, the Saadiyat Island project sets out to combine real estate development on a hitherto uninhabited island with the creation of a cultural and education zone that includes a world-class university, three major museums and other attractions. High-end residential projects are set to expand from the island of Abu Dhabi. As of early 2014, Dubai was set to resume major construction activity, with megaprojects such as the Palm Jebel Ali (which was discontinued during the economic slump in 2009 but has now been revived) and the Expo 2020 becoming a focal point. Overall, in the next fifteen years, the sectors that will find themselves at the centre of this strategy are construction and real estate, tourism and hospitality, manufacturing and logistics and education and health care, with a significant demand expected for all levels of workers.

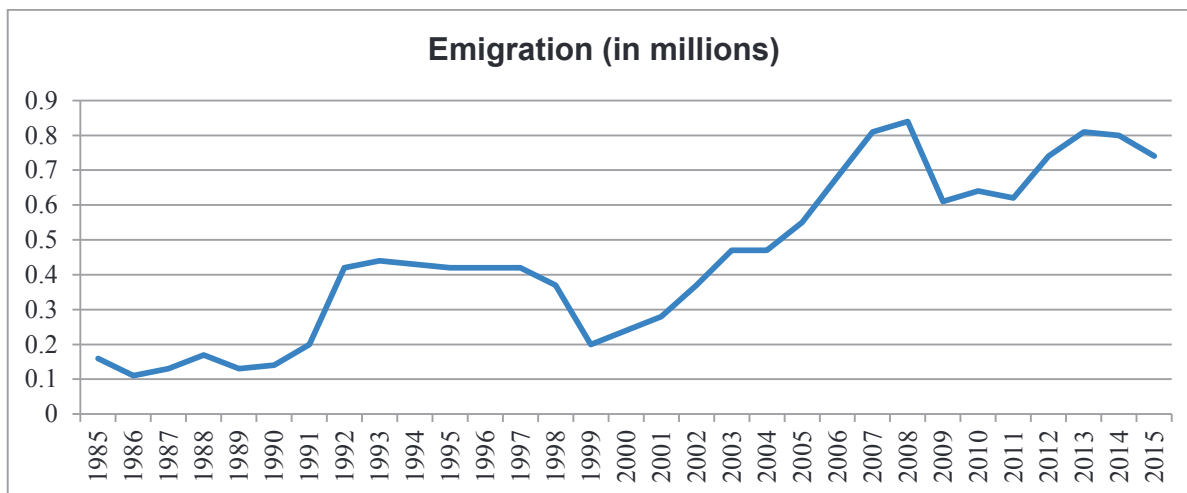
2.2.1. Emigration for work from India

- In mid-2015, there were 0.74 million registered migrants from India under the ECR category, according to the official data. But this does not provide the complete picture because it does not include non-ECR migrants to the Gulf and other countries; it also does not include irregular and illegal migrants.
- It is estimated that there are over six million Indians in the GCC countries and around 70 per cent of them are blue-collar workers.

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- The graph below shows the number of people who have left India for work since 1985.

Chart 2.1: Emigration from India (in Millions)



Source: Compiled from various annual reports of the Ministry of Labour, the erstwhile Ministry of Overseas Indian Affairs and the Ministry of External Affairs, Government of India

- From the 1990s, there has been an increasing demand for skilled labourers in the Gulf.
- Migration from India in 1992 was double the migration in 1991 and it stayed that high for a few years. But in 1999, it was back to the same level as 1991. The reasons for this included the changes that Gulf countries made to their immigration policies to reduce the number of migrant workers coming in, as well as a recession in the Gulf countries and the fact that there were already a lot of low- and semi-skilled migrant workers in these countries by 1999.

Table 2.3: Indian Migrants in the GCC Region in 2010 and 2015

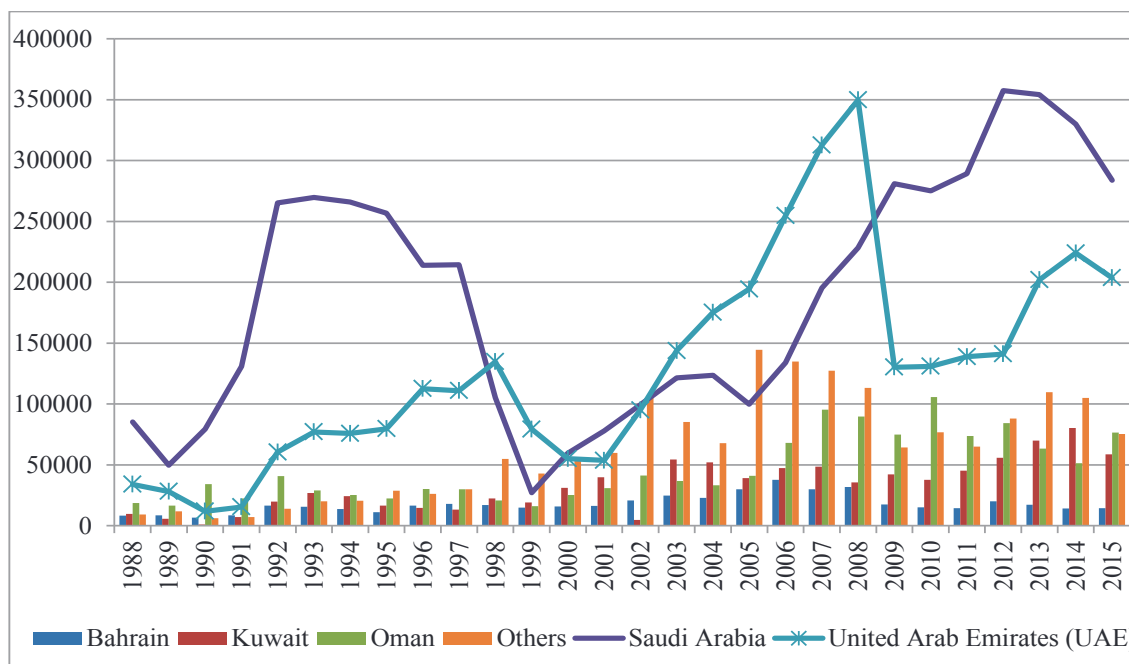
	India	
	2010	2015
WORLD	1,32,86,337	1,55,75,724
Western Asia	64,78,483	82,11,884
Bahrain	2,59,915	3,02,635
Iraq	231	232
Kuwait	6,74,184	10,61,758

Lebanon	1,840	1,548
Oman	4,73,206	7,77,632
Qatar	5,40,914	6,45,577
Saudi Arabia	15,79,235	18,94,380
United Arab Emirates	29,13,802	34,99,337

Source: UNDESA (2015) Trends in International Migrant Stock: Migrants by Destination and Origin (United Nations database POP/DB/MIG/Stock/Rev.2015)

- Saudi Arabia and the UAE have been the top two destinations for Indian migrants in the Gulf. In 1988, Saudi Arabia got about 51.62 per cent of total migrants from India and the UAE came second with about 20.59 per cent (see graph below). From 2003 to 2008, the UAE was the top destination, with Saudi Arabia coming second. After the global financial crisis in 2007 and 2008, the UAE again fell to second place. In 2015, Saudi Arabia had 39.85 per cent of Indian migrants and the UAE had 28.59 per cent.

Chart 2.2: Migration to Major GCC Countries from India from 1985 to 2015



Source: Compiled from various annual reports of the Ministry of Labour, Ministry of Overseas Indian Affairs and Ministry of External Affairs, Government of India

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- The number of workers who were given emigration clearance went down from 1993 to 1999 in all states. But from 2000 onwards, the number has slowly been going up.
- For a long time, Kerala was the state with the highest number of migrant workers, followed by Tamil Nadu and Andhra Pradesh. But in recent years, the number of migrant workers from Kerala has dropped while the number of workers from northern states, particularly Uttar Pradesh, Bihar, Rajasthan and Punjab, has witnessed a significant increase. According to a study by Krishna Kumar and Irudaya Rajan (2014), Kerala has become like the developed countries, with an ageing population and low fertility rates whereas Uttar Pradesh is entering the demographic dividend phase with a huge youth population.
- In 2015, Uttar Pradesh had the highest number of migrants in the ECR category, followed by Bihar, Tamil Nadu, West Bengal, Punjab, Rajasthan and Andhra Pradesh. Table 3 below shows the number of Emigration Clearances given to the ECR category of passport holders leaving India on an employment visa for 18 notified ECR countries. It is evident from Table 3 that Uttar Pradesh and Bihar have been the largest labour-sending states in the ECR category.

Table 2.4: State-Wise Figures of Workers Granted Emigration Clearance/ECNR Endorsement During 2011-2015

State	2011	2012	2013	2014	2015
Total	6,26,565	7,47,041	8,16,655	8,04,878	7,81,146
Uttar Pradesh	1,55,301	1,91,341	2,18,292	2,29,444	2,36,164
Bihar	71,438	84,078	96,894	98,721	1,07,146
Tamil Nadu	68,732	78,185	83,087	83,202	72,969
West Bengal	29,795	36,988	41,916	51,561	64,088
Punjab	31,866	37,472	48,836	48,431	46,417
Rajasthan	42,239	50,295	41,676	48,123	45,949
Andhra Pradesh	71,589	92,803	1,03,049	53,104	45,201
Kerala	86,783	98,178	85,909	66,058	43,114
Telangana	0	0	0	38,531	36,271
Orissa	7,255	7,478	10,608	13,046	15,250
Maharashtra	16,698	19,259	19,579	19,110	15,244
Karnataka	15,394	17,960	17,798	15,054	11,905
Jharkhand	4,287	5,292	6,782	7,837	7,607
Gujarat	8,369	6,999	8,853	7,893	6,852

Migration: Types and Trends

Uttarakhand	1,441	2,470	2,828	3,512	4,816
Jammu & Kashmir	4,137	4,737	4,532	4,441	4,731
Assam	2,459	3,384	3,794	4,073	4,272
Haryana	1,058	1,196	1,735	2,178	2,680
Delhi	2,425	2,842	2,890	2,642	2,495
Tripura	465	514	530	964	2,242
Madhya Pradesh	1,378	1,815	1,993	1,683	2,023
Goa	1,112	1,338	1,953	1,775	1,181
Himachal Pradesh	739	847	1,256	1,288	1,180
Pondicherry	211	257	347	427	516
Chandigarh	861	823	1150	1328	453
Chhattisgarh	114	111	131	203	242
A&N Islands	93	97	194	84	29
Manipur	11	7	18	10	28
Arunachal Pradesh	175	153	248	69	15
Nagaland	39	3	12	9	14
Daman & Diu	13	31	33	23	13
Sikkim	8	13	20	16	12
Meghalaya	16	39	78	7	11
Dadra & Nagar Haveli	0	0	0	0	10
Lakshadweep	11	13	70	15	4
Mizoram	0	3	5	1	2
DNH/UT	53	20	35	15	0
Port Blair	0	0	0	0	0
Others	0	0	0	0	0

Source: Data provided on request by the Ministry of External Affairs for the ToT Manual

2.3 International Labour Migration Trends

Explain the migration trends and patterns prevalent in world migration.

2.3.1 General trends

- All over the world, there were 244 million international migrations in 2015, up from 173 million in 2000. Out of 244 million migrants, about 104 million (43 per cent) were born in Asia and another 62 million (25 per cent) in Europe (UNDESA 2016). In other words, two out of five international migrants originated from Asia.
- Women comprise a little less than half of all international migrants. The share of women migrants fell slightly from 49 per cent in 2000 to 48 per cent in 2015. Women migrants outnumber male migrants in Europe and North America, while in Africa and Asia, particularly West Asia, migrants are predominantly men (UNDESA 2016).
- About 50 per cent of international migrants reside in ten highly urbanized, high-income countries such as Australia, Canada and the United States, several countries in Europe (France, Germany, Spain and the United Kingdom), the Russian Federation, Saudi Arabia and the United Arab Emirates (IOM 2015).
- According to ILO (2015) estimates, there are 150.3 million migrant workers in the world. Among migrant workers, 83.7 million are men and 66.6 million are women, corresponding to 55.7 per cent and 44.3 per cent of the total respectively.
- While the Arab region accounts for 11.7 per cent of all migrant workers, this corresponds to 17.9 per cent of all male migrant workers and only 4.0 per cent of all women migrant workers. Arab States have the highest proportion of migrant workers as a share of all workers, at 35.6 per cent (ILO 2015).
- The latest estimates of annual outflow from five countries in South Asia peg the number at 2.5 million migrant workers. More than 90 per cent of all migrant workers from India, Pakistan and Sri Lanka take up jobs in a GCC country, i.e. Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and the UAE (GIZ and ILO 2015).
- While GCC countries remain an important destination, the number of workers from South Asian countries to East and South-East Asia has also increased, with Malaysia and Singapore emerging as popular work destinations (GIZ and ILO 2015).

- The GCC region remains the main destination for South Asian workers since the 1970s because of the demand for labour that came from the massive economic and infrastructure development due to the oil boom in that region (GIZ & ILO 2015).
- Estimations of the demand for migrant labour from GCC countries point to the fact that the demand is for 'more of the same'—a continuing and even increasing demand for foreign workforces of, on average, 85 per cent of the total workforces, comprising largely low-skilled labour predominantly in the construction and service sectors (GIZ and ILO 2015).
- In 2015, India had the largest diaspora in the world (16 million), followed by Mexico (12 million). Other countries with large diasporas included the Russian Federation (11 million), China (10 million), Bangladesh (7 million), and Pakistan and Ukraine (6 million each) (UNDESA 2016).

Exercise 2.1: Group Discussion on reasons for labour migration from India

Time: 20 minutes

Conduct a group discussion with all the participants. Give as many participants as possible a chance to speak and voice their opinions. Do not interrupt. Make sure you take notes on issues of interest and those that can be further explained and clarified in the later modules.

The Question: What is the most important event that influenced migration trends from India? How are international migrations trends different from Indian trends?

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Module 3
Costs and Benefits of
Migration

MODULE 3: COSTS AND BENEFITS OF MIGRATION

Total Time: 1 h 40 min.

20 min	Economic Costs and Benefits of Migration
20 min	Social Costs and Benefits of Migration
20 min	Health Costs of Migration
40 min	Exercise

Module 3: Costs and Benefits of Migration



Aims

- To help the trainee weigh the options and make an informed decision on whether migrating abroad for work will be beneficial in his/her case
- To explain that there are three kinds of costs in finding work abroad—economic, social and health
- To clearly lay out what all the costs involved in migrating to work in another country are (in terms of money, physical and mental pressure on the migrant and his/her family etc.) as well as all the benefits (higher earnings, remittances, etc.)
- To enable the trainee to carry out a cost-benefit analysis from his/her perspective and not go by hearsay

3.1 Economic Costs and Benefits of Migration

Explain what the economic costs and benefits of migration are. Give an idea of how jobs overseas can be a chance to earn more than one can at home, and how sending money back can help boost a family's income. (Earnings, remittances and how to transfer them have been discussed in detail in Module 7.)

- To explain economic costs to trainees, these costs can be broken down into two types: recruitment costs and migration costs.
 - Recruitment cost constitutes a recruitment fee which has to be paid to the registered RA. No RA shall collect from the worker charges more than the equivalent of his wages for forty-five days as offered under the employment contract, subject to a maximum of Rs 20,000, in respect of services provided by him/her to the worker, and shall issue a receipt to the worker for the amount collected by him/her in this regard.
 - Migration costs include the cost of obtaining a passport, visa, emigration clearance, insurance, airfare (which the employment contract should ideally cover) and other costs related to actually migrating from your own country to the destination country.

3.1.1 Cost: The economic cost of employment and recruitment

- Getting a job abroad and going to another country to work is expensive.
- Only a few migrants manage to go without financial support from other sources. Usually, family members or friends help pay for recruitment and migration costs.
- To pay the high recruitment fees charged by unregistered agencies, migrants are also forced to borrow money at high interest rates from local moneylenders or are offered 'loans' against their salary by recruitment agencies.
- The debt burden incurred in paying high recruitment fees makes it difficult for workers to leave their employers or report exploitative working conditions.
- A migrant needs funds to pay for documents like a visa, a passport, emigration clearance etc.
- All migrant workers need money to pay the registered recruitment agencies.
- For migrant workers in rural areas, a sub-agent may also need to be paid, since recruitment agencies are typically located in urban centres, thus increasing the chance of getting into a debt trap.
- The documents needed to migrate depend on the type of job a worker is going for and the laws of the destination country. They can include insurance papers, medical certificates etc. Obtaining these documents involves expenditure.
- Indians under the ECR category need to get the approval of the PoE while travelling on work to any of the 18 ECR countries (all the six countries in the GCC are included in the list). Presently, this is processed online through the e-Migrate system.
- Workers should beware of people who assure help through fake documents and exploit migrants. Never submit fake documents.
- In the case of migrant workers requiring an EC, according to the Government of India circular No. Z-11025/208/2013-ES, dated 28 May 2015, recruiting agencies are allowed to charge workers up to Rs 20,000 in fees. If the agency tries to charge you more than Rs 20,000, you can submit a complaint on the e-Migrate or MADAD portals. Complaints and grievance redressal have been discussed in detail in Module 6 and Module 11.
- Expenses other than the recruitment fee are supposed to be paid by the employer, or the agency has to collect them from the employer later. These expenses include, wherever applicable:

- Cost of medical examination for visa
- Cost of medical examination prescribed by employer
- Visa fees
- Air fare from India to the destination country
- Initial hotel stay at the destination country
- Any other cost associated with overseas employment
- Therefore, the worker must exercise caution and weigh his/her options carefully.

3.1.2 Benefits: Higher earnings and remittances

- A higher wage is one of the main motivating factors that drives low- and semi-skilled workers to migrate overseas. The higher currency exchange value, in addition to the higher wage, makes it a lucrative prospect for migrant workers despite the hardships that they may face.
- The Government of India has set MRWs and allowances for migrant workers leaving for the ECR countries. Information on MRWs is available on the e-Migrate portal. The MRWs and allowances vary from job to job, sector to sector and country to country. They function as a benchmark and are a helpful tool at the time of drawing up the contractual conditions with reference to wages.
- The possibility of saving money for the future seems achievable with the prospect of higher earnings.
- Interest earned on NRE accounts (discussed in Module 7) is tax-free, and thus remitting money through these accounts ensures not only safe transfer of earnings to your family but also higher interest rates on your savings.
- Workers with better skills, more years of experience, and with internationally recognised certifications have the capacity to earn more.
- It is important to know about the contractual obligations of the employer with regard to payment of wages. Workers cannot be paid less than what is mandated as per the contract. Workers have rights. Ensure that you guard against any kind of exploitation, including payment of lower wages by the employer.

3.2 Social Costs and Benefits of Migration

Explain how migration affects family members who are left at home (spouses, parents and children). Emphasize that apart from economic costs, the decision to emigrate abroad for work also affects the family, community and society at large.

3.2.1 Costs: Family members left behind

3.2.1.1 The elderly

- While migration normally increases the income of the migrant's household, it decreases the number of people of working age that are available in the family or community in India.
- The increase in the number of elderly people because of the migration of young persons who, much of the time, only return permanently after they retire also causes problems, because the elderly mainly depend on their children and on their pension/savings when they retire.
- Migration has a positive as well as negative impact on the elderly in the home country.
 - On the positive side, migration brings in remittances and higher family income. This provides for financial security for the elderly and also more options for medical care.
 - On the negative side, migration very often means that the elderly are left behind at home, and do not get personal care from their children. At times, the situation may make the family heavily or completely dependent on remittances. Loneliness is also said to be a major problem among the elderly in India.
 - Also, older parents have health and well-being needs and may need care and support from their children.

3.2.1.2 Spouse

- Migration very often leads to spouses being separated. While in a few cases, it is husbands who are left behind by women who migrate, mostly it is wives who are left behind by migrating husbands.
- Remittances sent by the husband who has migrated abroad will increase the income of the family, and wives who are not used to handling large sums of money may become responsible for managing the household finances. They will have to open bank accounts and manage the finances independently.

- On the other hand, women who successfully take on more responsibilities develop new skills, and their confidence grows. They become more independent and their social status goes up.
- Those who are not able to handle the extra pressure might get into trouble with the husband and the family, and may even develop social and psychological problems.
- The impact of migration can be positive or negative or both, depending on the wife's ability and background as well as the family.
- The major problems include loneliness, anxiety, added responsibilities and debt from loans, as well as situations where the amount of money the household gets from the migrant spouse is not enough.

3.2.1.3 Children

- Children left behind by parents who migrate to another country are more vulnerable to violence and abuse.
- Children lose the guidance and authority of their parents as well as a source of parental love and care. Parental duties have to be carried out by other family members, especially sisters, grandmothers and aunts, if the mother has migrated.
- Research on migration shows that most children feel sad even though they understand the reasons why their parents or family members have left and that it helps their family.
- If the child is very young, the memory of the parents will fade quickly. Among children who are a little older when they are left behind, fear, anger and feelings of rejection are common. The children also suffer from other psychological problems like high-risk behaviour.
- Problems related to drugs and alcohol are greater in children with migrant fathers. Less attention to school and household tasks can also be an outcome of migrating parents.
- Children left behind by migrants also see a dip in their academic performance. Behavioural problems can also crop up at school.
- Children left behind may also face health problems due to a lack of care from the extended family.
- Studies have shown that migration also increases the risk of children getting abused or exploited.

3.3 Health Costs of Migration

Explain the health risks and problems that migrant workers commonly face, how to avoid them and how to deal with them if they come up. Also explain that each of these health issues has a direct financial cost and that this section will help them understand how they can minimise these costs. Emphasize the importance of obtaining a medical certificate prior to departure.

Migrant workers are at risk of catching communicable diseases because of a lack of knowledge and access to health services. They may also face unsafe or unhealthy working and living conditions. Some migrant workers suffer from depression and mental health problems that lead to other health problems as well.

3.3.1 Physical problems

Before you leave for your destination country, it is advisable to get a medical certificate. If you fall ill in the destination country, your employer must pay your medical expenses. A medical certificate is proof that you were fit when you started the job, so your employer cannot make you pay your medical expenses by saying that you might have been sick before joining. Some of the potential health problems a migrant might face are:

- Stomach problems and diarrhoea are very common since the migrant is not used to the food in the destination country. They can also be caused by food poisoning or drinking dirty/contaminated water.
- Headaches because of long working hours, stress etc
- Muscle pains because of hard labour
- Injuries because of unsafe working conditions
- Exposure to toxic materials or a dusty/smoky work environment, causing problems like lung disease

3.3.2 Psychological problems

- Depression: Poor living and working conditions could lead to depression, which manifests as sadness, loss of interest and decreased energy.
- Psychosis: The ability to think clearly, talk and communicate effectively and understand reality are all damaged.

- Homesickness: The feeling of missing your home so much that all you think about is being back home.
 - When you first migrate to a foreign country, you will find life there very different from what you are used to. It is very common for migrants to miss the comfort of their home, their families and their communities. Very often, migrants feel upset, sad or scared because they are homesick.
 - To deal with homesickness:
 - Try to be positive and focus on living in the new country and on the new things you get to experience.
 - Keep in touch with your family and friends through letters, phone conversations and chats.
 - Make sure you eat properly and stay healthy. Try to find something interesting to do when you are not working.
 - Talk to your friends and the people you work with in the new country.
 - Take one or two things that will remind you of your home when you leave to go to another country.
 - It takes time to get over homesickness. Don't hesitate to talk to people around you who you feel you can trust and ask for help.
- Migrant workers are often discriminated against, which can put them under pressure and affect their mental health.
 - Local workers or residents may discriminate against migrants on the basis of race or nationality. Employers may also favour local workers and may treat migrants poorly and pay them less.
 - Women migrants also face discrimination based on their gender.
 - Employers and local workers/residents may also discriminate against migrants based on their job profiles. Many migrant workers fall into the low-skilled or semi-skilled category, and are often accorded a low social status based on the work they do.

3.3.3 Occupational health and safety

- The company or person you work for cannot make you work in dangerous conditions such as:

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- In small spaces with not enough air or light
- With machines that are not safe and might injure you
- With exposure to toxic chemicals, gases and other substances that harm you
- In a place that is extremely hot or cold, enough to seriously hurt you
- Without equipment that will protect you, like hard hats for construction work
- Workers have to be given appropriate training in occupational health and safety for their work and be informed of any potential health hazards.
- If a situation poses a danger to the health and safety of workers, the employer cannot force them to continue working until the problem has been fixed and the workplace is safe.

3.3.4 Sexual and reproductive health

Trainers should discuss this separately with female and male trainees.

- What is HIV/AIDS?
 - HIV is a virus that can be transmitted from one person to another. It weakens the body's resistance against other diseases. Someone who has contracted HIV is referred to as HIV-positive. If given proper medicines and treatment, an HIV-positive person can still be healthy. But if HIV is not treated properly, it will lead to AIDS.
 - AIDS (Acquired Immunodeficiency Syndrome) is when the body's defences have been damaged so badly by HIV that other diseases or infections like tuberculosis (TB) and diarrhoea can kill you.
- How do you get HIV?
 - The main cause of HIV is unprotected sex with a person infected by HIV. The virus spreads through the fluids of the other person's body—semen, vaginal fluid, blood etc.
 - You can also get HIV via blood transfusion if the blood donor is HIV-positive.
 - If an HIV-positive woman gets pregnant, it is possible for the virus to travel from the mother to the unborn child. The virus can also be transmitted to the baby via the mother's infected blood and breast milk.
- Remember that the HIV virus is NOT transmitted by:
 - Shaking hands, hugging or kissing an HIV-positive person

- Coughing or sneezing
- Going to a hospital
- Touching something that an HIV-positive person has touched
- Using public/shared toilets or showers
- Sharing food or utensils with an HIV-positive person
- Living or working with HIV-positive people
- It is not possible to easily tell who has HIV or other sexually transmitted infections. If you have had unprotected sex, you should go to a clinic or hospital and get an HIV test done.
 - The doctor will do a blood test to check if you are HIV-positive.
 - Sometimes, it can take up to three months before the virus shows up, so even if the doctor does not find HIV in your blood, you should go for another HIV test after three months.
- If you find out you are HIV-positive, you can take medical treatment and still stay healthy and live a normal life.
- Women who are pregnant and find out they are HIV-positive can take medical help for the unborn child as well.
- What are STIs (sexually transmitted infections)?
 - STIs are infections like HIV that spread from one person to another through sex or contact with STI-infected areas.
 - Some signs that you have an STI will be difficulty or pain while urinating, pus coming out of your penis or vagina, or rashes/skin problems/swellings on or around your penis or vagina.
 - Most STIs can be cured if you go to a doctor immediately but can do permanent damage if you do not get treatment.
 - If you have unprotected sex or come into contact with another person's fluids like semen, vaginal fluid or blood, then you should go to a clinic or hospital and get tested for STIs.

3.3.5 Contraceptive methods

Appropriately sensitize the trainees to the idea of contraceptive methods.

- A contraceptive is any medicine or device used to prevent pregnancy. There are many different contraceptives for spacing the birth of children and preventing STI/RTI/HIV/AIDS. Among these contraceptives are condoms, daily oral contraceptive pills and emergency contraceptive pills.

3.3.6 Getting medical help

- If you fall sick or have any other health problems, you should go to a clinic or a hospital to see a doctor. Many people buy medicines on their own when they are sick, but this is dangerous; if you take the wrong medicine, you might poison yourself or make the illness worse.
- When you go to another country, ensure that you find out where the nearest hospital or clinic is and what its timings are.
- In many cases, your employer will take care of health costs and medicines, but this depends on your job and employment contract. If your contract does not include health costs, you will have to pay for them yourself.
- When you go to a doctor, you should be honest with him/her about what you are feeling and what you have been doing. If you do not give the doctor all the information, he/she may not be able to properly understand what is wrong and what medicine you should take.
- If the doctor tells you to take a specific medicine, do not take any other medicine instead. Also, make sure you take the exact amount of medicine the doctor tells you to, not less and not more, and take the medicine at the right time.
- Follow all the doctor's instructions carefully. If there is something you do not understand, ask the doctor again.
- The PBBY covers health-related costs. Refer to Module 11 for more details.

Exercise 3.1: Group activity on the trade-offs of migration

Introduction: Immigration is not a one-way street. A migrant may gain much by migrating, but by moving from his homeland, he also gives up something. This activity is meant to get people to think about both sides.

Materials: Large sheets of paper and marking pens or a whiteboard and markers

Time: 20–40 minutes

Procedure:

On the whiteboard, make two columns, one with the word **GAIN** and the other with the word **LOSE**.

Tell participants that they may be eager to go to the Gulf because they believe that they will gain a lot by moving there. However, gain on the one hand means loss on the other. Now, ask them to consider both sides of the equation.

Give two or three participants a marker. Ask them to go up to the board and write down ONE thing that they have either to gain or to lose. Once they have done that, they should hand the pen to another participant and return to their place.

The participant who receives the pen must then go up and write one thing he/she has to gain and one thing to lose.

Continue this till they run out of ideas.

Discussion:

This activity follows the experiential method of learning.

Experience: The list they make is the experience.

Reflection: Have them look at the list and tell you what they see (they may see that they have more things to lose than to gain!). Don't ask them what they think about it, just ask them what they see. After they have described what they see, ask them how they feel about it.

Generalization: Let them discuss the topic in general. Perhaps not all gains/losses have equal importance. Is it worth it to move? You may move for the sake of your children but your children will be unable to stay with you.

Application: What will you do about it? How can you make the losses less painful?

In all of this, the trainer only asks questions. The trainer does not give his or her opinion.

Possible answers:

Gains	Losses
Freedom	Family far away
Better chance for future	Lose touch with culture
Better future for children	Children don't learn own culture
Earn more money	Stress for family: higher possibility of divorce
	Possibly can't get job in field; loss of social status

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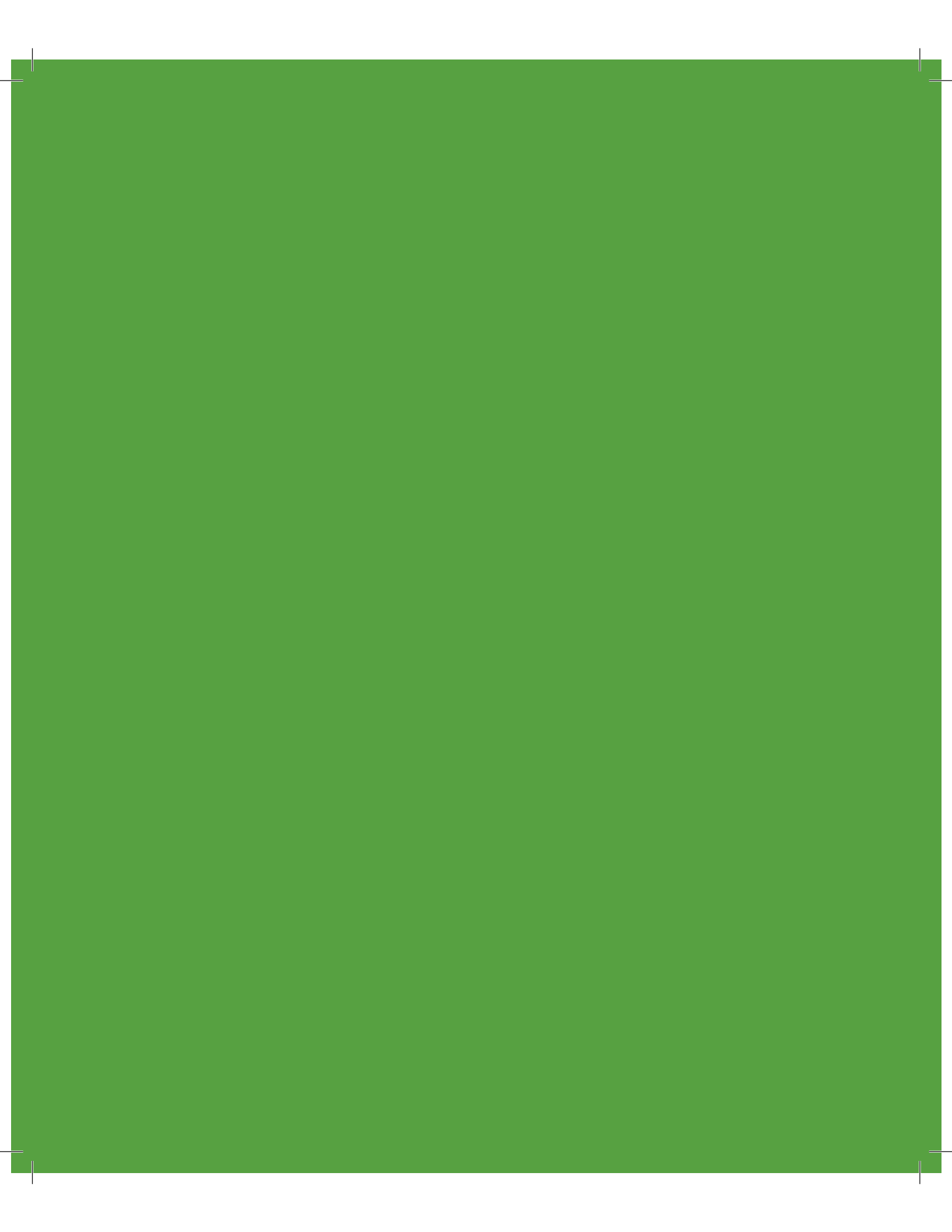
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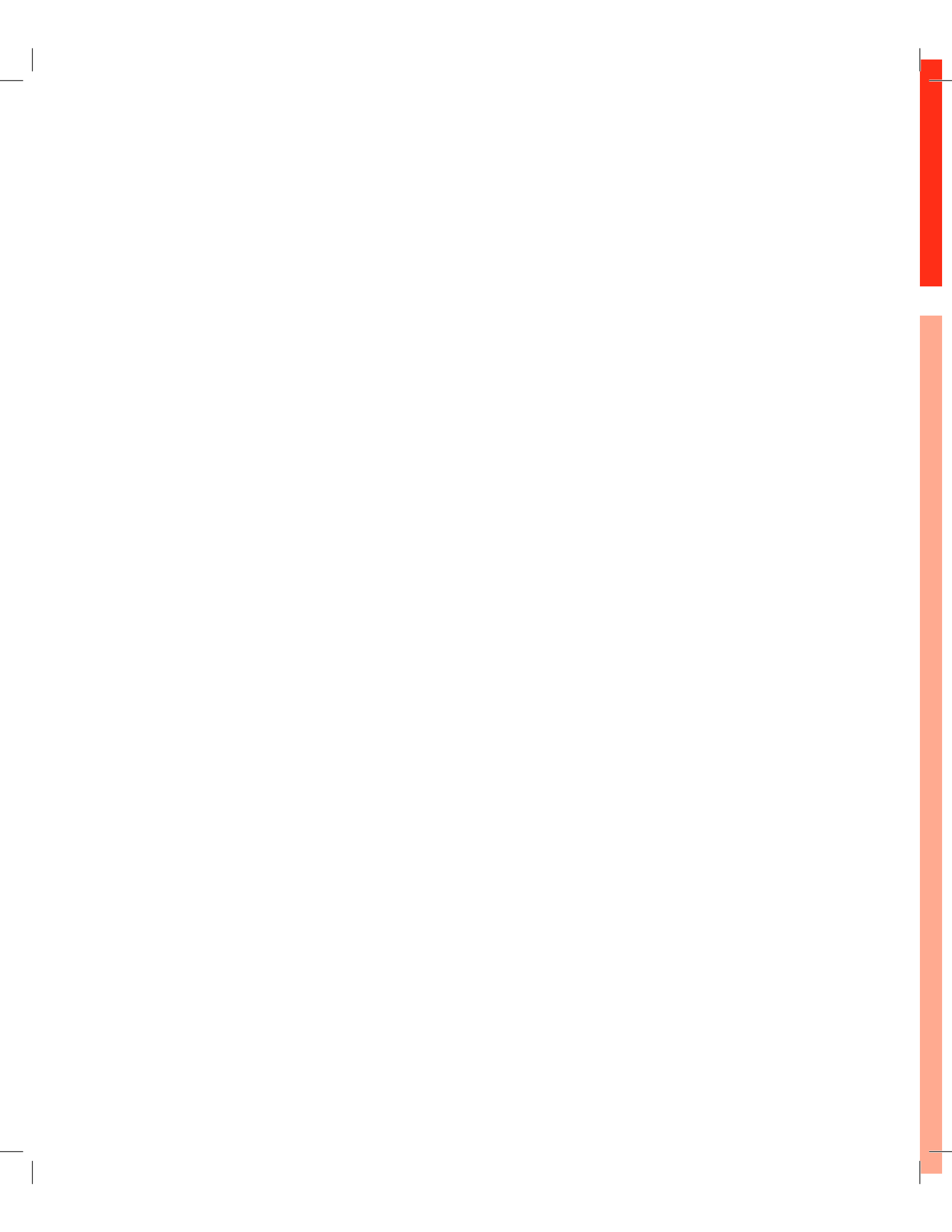


PRE-DEPARTURE ORIENTATION TRAINING

Training of Trainers (TOT) Manual

Day 2

- Module 4: Modes of Recruitment for Overseas Employment
- Module 5: The Journey Abroad



PRE-DEPARTURE ORIENTATION TRAINING
Training of Trainers (TOT) Manual

Module 4

Modes of Recruitment for Overseas Employment

MODULE 4: MODES OF RECRUITMENT FOR OVERSEAS EMPLOYMENT

Total Time: 2 h 30 min.

30 min	Obtaining a Passport
30 min	Emigration Clearance for ECR Passport Holders
10 min	Forms of Recruitment
05 min	Work Visa
15 min	Direct Recruitment through the e-Migrate System
20 min	Recruitment through Registered RA under e-Migrate System
10 min	Dos and Don'ts of Seeking Employment in GCC Countries & Malaysia
30 min	Explanation of Sample Contracts

Module 4: Modes of Recruitment for Overseas Employment



Aims

- To provide information about the dominant modes of recruitment
- To explain the documents needed for EC if the migrant has an ECR passport and is looking for employment in one of the eighteen notified ECR countries
- To explain the process of obtaining an EC from the PoE
- To explain the different types of recruitment agencies and migration process to enable the migrant to choose his/her best options
- To guide potential migrants through the process of obtaining the necessary documents

(Note: In case the worker is going through a government-registered RA, the agency will help arrange for the documents.)

4.1 Obtaining a Passport

Explain what a passport is and what the procedure for obtaining one is. Explain where a migrant worker can apply for a passport, the documents required for a successful application and the fees payable for obtaining a passport.

A passport is a document issued by the Government of India to its citizens to enable the bearer to travel overseas. The passport also serves as proof of Indian citizenship. The Passport Act of 1967 acts as the reference document.

4.1.1 How to obtain a passport

- Submit a passport application and pay the application fee online or at a passport processing centre/Passport Seva Kendra (PSK). The procedures and fee structure are explained below. When you go for the passport application, you have to carry copies and originals of supporting documents such as proof of address.

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- Once the application is accepted, a police officer will come to your current address to verify that you are actually living there. This process can take up to three weeks. While applying for the passport, you need to mention all the places you have stayed at in the past one year. You need to submit proof only for your current address while applying for the passport, but the police verification will be carried out at all the addresses that you stayed at in the last year.
- After the police verification is cleared, your passport will be issued to you.
- Your passport will be valid for ten years from the date of issue and will carry an ECR stamp in case you qualify for the category.
- In case you need to get a passport very quickly, you can apply for a *Tatkal* passport. *Tatkal* passports are costlier but will be given to you faster, and the police verification will be carried out only after you are issued a passport instead of before.

4.1.2 Where to apply

- Passport applications can be submitted online at <http://www.passportindia.gov.in/>. You will have to book an appointment at the nearest PSK after online application and payment. Take the application receipt and go to the PSK on the day of the appointment with both originals and copies of the required documents (listed in section 4.1.3).
- The passport application can also be submitted offline. The application form can be downloaded from the [passportindia.gov.in](http://www.passportindia.gov.in) site and printed. It is also available with government-registered Recruitment Agencies and at District Passport Cells (DPCs), Common Service Centres (CSCs) and certain Speed Post Centres (SPCs) across the country.
- You can then submit the form at the nearest DPC, CSC or SPC, along with the required documents and the application fee in the form of a demand draft (for DPCs and SPCs), in cash (at SPCs and CSCs) or using a debit/credit card (at CSCs).
- If the worker has access to the Internet and has an email ID of his/her own, the following steps can be followed to apply for passport services:
 1. Visit the Passport Seva Portal at www.passportindia.gov.in
 2. Register yourself as a new user by creating a user ID.
 3. Provide user ID details and click Register. An e-mail ID is mandatory. A registration confirmation mail will be sent to your e-mail ID.
 4. Login to the portal.

5. Select the required service (e.g. Apply for Fresh Passport/Reissue of Passport).
 6. You can either download the e-form and upload it later or fill in the application online.
 7. Schedule an appointment with a Passport Seva Kendra. Ensure you know the PSKs where online payment is mandatory for seeking appointment.
 8. View the saved/submitted application.
 9. Make the payment and schedule an appointment for visiting a PSK.
 10. Choose a mode of payment.
 11. Select a PSK and the earliest available appointment date will be displayed.
 12. Pay for and book your appointment.
 13. Once the appointment is confirmed, print your application receipt.
 14. Check the date and time of appointment.
- Offline applications at these centres are only available if you are applying for a new passport. In case you need to get your passport reissued (because you need to make changes to it, it has expired, it has been lost etc.), you need to apply online and book an appointment at a PSK.
 - You can call the Passport Seva Helpdesk at the following toll free number: 1800-258-1800
 - You can also check the online guides for application procedures at the following link: <http://www.passportindia.gov.in/AppOnlineProject/welcomeLink>

The table below lists the locations of Passport Seva Kendras and Laghu Kendras in India:

Table 4.1: Locations of Passport Seva Kendras and Laghu Kendras in India

Ahmedabad	Bareilly	Visakhapatnam
Delhi	Guwahati	Chandigarh
Lucknow	Mumbai	Jalandhar
Srinagar	Tiruchirappalli	Pune
Amritsar	Bhopal	Coimbatore
Ghaziabad	Hyderabad	Kochi
Madurai	Nagpur	Kolkata
Surat	Thiruvananthapuram	Ranchi
Bengaluru	Bhubaneswar	Dehradun

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Malappuram	Jaipur	Kozhikode
Thane	Patna	Shimla
Chennai	Goa	Jammu
Raipur	Itanagar	

4.1.3 Documents needed for passport application

- Proof of date of birth, such as:
 1. Birth certificate
 2. School-leaving certificate (only applicable if date of birth is before 26/01/1989)
 3. Affidavit sworn before a magistrate or notary (only applicable if date of birth is before 26/01/1989)
- Proof of present address, such as:
 1. Aadhaar letter or Aadhaar card
 2. Voter ID
 3. Water bill
 4. Telephone bill (landline or post-paid mobile)
 5. Photo passbook of a scheduled bank
 6. Court-registered rent agreement (notarized rent agreement is not accepted)
 7. Income-tax assessment order
 8. Proof of gas connection
 9. Spouse's passport copy
- If a worker is eligible for the non-ECR category, he/she has to submit proof of that as well (such as a matriculation certificate).
- For a *Tatkal* passport, three of the following sixteen documents are needed, along with Annexure F and Annexure I (available on the passportindia.gov.in website):
 1. Voter ID
 2. Service Photo Identity Card issued by state/Central government, public sector undertakings, local bodies or public limited companies
 3. SC/ST/OBC certificates

4. Freedom fighter ID card
5. Arms licence
6. Property documents such as *pattas* or registered deeds
7. Pension documents such as ex-servicemen's Pension Book/Pension payment order, ex-servicemen's Widow/Dependent certificate, Old Age pension order or Widow Pension order
8. Railway ID card
9. Birth certificate
10. Student photo identity cards issued by government-recognized educational institutions in respect of full-time courses
11. Driving licence
12. Bank/Kisan/Post office passbook
13. PAN card
14. Gas connection bill
15. Aadhaar card
16. Registered rent agreement (notarized rent agreement will not be accepted)

Note: One of the three documents should be a photo ID and at least one must be from document number 1 to document number 9. Please visit www.passportindia.gov.in for complete details on filling the passport application form and supplementary form.

4.1.4 Passport fees

The table below lists the fees for normal and *Tatkal* passports in India.

Table 4.2: Fees for Normal and *Tatkal* Passports in India

	Normal charges	<i>Tatkal</i> charges
For a fresh passport or a reissued passport in case the old passport has expired or there are changes in the passport holder's personal details (such as name, address, etc.) 36 pages, 10 years' validity Note: This is also applicable for minors aged 15-18 years who wish to get a passport with full 10-year validity.	Rs 1,500	Rs 3,500

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For a fresh passport or a reissued passport in case the old passport has expired or there are changes in the passport holder's personal details (such as name, address, etc.) 60 pages, 10 years' validity	Rs 2,000	Rs 4,000
For a duplicate passport in case the original passport has been lost, damaged or stolen 36 pages	Rs 3,000	Rs 5,000
For a duplicate passport in case the original passport has been lost, damaged or stolen 60 pages	Rs 3,500	Rs 5,500
Police clearance certificate/Surrender certificate/Other certificates	Rs 500	Rs 5,000

Note: Please visit <http://www.passportindia.gov.in/AppOnlineProject/fee/feeInput> for updated information on fees.

4.2 Emigration Clearance for ECR Passport-Holders

Explain what emigration clearance is and who does and does not need emigration clearance. Also, explain which countries are notified as ECR countries, the documents required for obtaining emigration clearance and specific details that the employment contract must contain.

Indian nationals who possess ECR passports have to obtain an EC if they wish to go abroad for work or employment to one of the eighteen notified ECR countries. The Government of India can also bring certain occupations into the EC system, even for those holding an ECNR Passport.

The process of obtaining EC is explained in subsequent sections.

For example: All nurses travelling to any one of the eighteen notified ECR countries are now required to migrate through state government-run RAs registered with the PGE. This shall continue until an order is issued otherwise.

4.2.1 Checklist for non-ECR category

The following persons are exempt from obtaining EC even if they are migrating to ECR countries:

- All holders of diplomatic/official passports

- All gazetted government servants
- All income-tax payers (including agricultural income-tax payers) in their individual capacity
- All professional degree holders such as doctors holding an MBBS degree or a degree in Ayurveda or homoeopathy, accredited journalists, engineers, chartered accountants, lecturers, teachers, scientists, advocates etc
- Spouses and dependent children of persons listed in the four categories above
- Persons holding a Class 10 certificate or a higher degree
- Seamen who are in possession of Continuous Discharge Certificate (CDC) or sea cadets, desk cadets who have passed the final examination of the three-year B.Sc. Nautical Sciences Courses at T S Chanakya, Mumbai; and who have undergone three months' pre-sea training at any of the government-approved training institutes such as T S Chanakya, T S Rehman, T S Jawahar, MTI (SCI) and NIPM, Chennai after production of identity cards issued by the Shipping Master, Mumbai/Kolkata/Chennai
- Persons holding permanent immigration visas such as visas of the UK, USA and Australia
- Persons possessing a two-year diploma from any institute recognized by the National Council for Vocational Training or the State Council of Vocational Training and persons holding a three-year diploma/equivalent degree from institutions like polytechnics recognised by Central/state governments
- Nurses possessing qualifications recognized under the Indian Nursing Council Act, 1947
- All persons above the age of fifty years
- All persons who have been staying abroad for more than three years (the period of three years could be either in one stretch or broken up) and their spouses
- Children below eighteen years of age

Note: If you do not belong to any of the categories mentioned above, you need to get emigration clearance from the office of the PoE.

4.2.2 List of ECR countries

Table 4.3 lists the ECR countries.

Table 4.3: List of ECR Countries

United Arab Emirates	Malaysia	Indonesia
Kingdom of Saudi Arabia	Libya	Syria
Qatar	Jordan	Lebanon
Sultanate of Oman	Yemen	Thailand
Kuwait	Sudan	Iraq
Kingdom of Bahrain	Afghanistan	South Sudan

Visit the section on the e-Migrate website on Office Orders and check the Advisories/Travel Ban issued by the Government of India for a list of countries which you cannot emigrate to.

4.2.3 Documents required for emigration clearance

- Please note that presently ECs are processed through an electronic platform called e-Migrate, and some of the documents mentioned in this section are auto-generated by the system for the purpose of issuing an EC.
- The following documents are required while applying for emigration clearance under the Emigration Act, 1983:
 - True copy of the demand letter verified and authenticated by the Indian Mission in the country of employment. Presently, the demand letter is auto-generated on e-Migrate by the foreign employer.
 - True copy of the Power of Attorney given by the employer to the recruiting agent, verified and authenticated by the Indian Mission in the country of employment. Presently, the Power of Attorney is generated on e-Migrate.
 - True copy of the agreement under Sub-sec. (3) of Sec. 22 of the Act verified and authenticated by the Indian Mission in the country of employment. Presently, this is done online on e-Migrate.
 - Fee of Rs 200 drawn in favour of the PGE as fee for emigration clearance.
 - Insurance policy providing insurance cover for the intending emigrant for the period of employment as specified in the contract, and a copy of this insurance policy.
 - Visa copy, passport copy, employment contract, photograph of emigrant.

4.2.4 Employment contract

One of the key documents required for obtaining an EC is an employment contract/agreement, which should provide the details listed below (please note that at present the contract is auto-generated by the e-Migrate website):

- Period of employment/place of employment
- Wages and other conditions of service
- Free food or food allowance provision
- Free accommodation
- Provision for the disposal of or transportation to India of the dead body of the emigrant in case of death
- Working hours, overtime allowance, other working conditions, leave and social security benefits as per local labour laws
- To-and-fro air passage at the employers' cost; and mode of settlement of disputes

Your check list should include the following items:

- You should get a written contract duly signed by the sponsor/employer before leaving to work in a foreign country. Make sure you fully understand all the terms of the employment contract before signing it, because the contract is proof of what the employer has promised you.
- If you are applying through a registered recruitment agency, the agency should obtain a copy of the employment contract from the employer for you.
- In the GCC countries, the official language is Arabic. The contracts are usually in Arabic and English. In case of a dispute, the Arabic version is the one that will be considered.
- Sample employment contracts for the GCC countries will be shown in the exercise.

Employment contracts vary from country to country. It is important to keep in mind the following while examining the employment contract:

- Employee details (name, address, passport number etc.)
- Employer details (name, address, etc.)
- Whether the employer will provide free transport to and from work every day
- Paid leave (annual vacation and medical leave) for workers

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- Whether free food will be provided by the employer (If not, what is the food allowance to be given to the worker)
- Whether free accommodation will be provided by the employer (If not, what is the accommodation allowance to be given)
- Regular working hours and salary to be paid
- Extra wages/salary to be paid in case the employee works extra hours
- Medical facilities to be provided and paid for by the employer
- Weekly day off for the employee
- Air ticket to be paid for by the employer when going to the destination country to take up the job and when going home after the contract ends
- Whether the employer will pay for the air ticket/other transport when the employee goes on annual vacation
- Life insurance to be provided by employer
- The mode of settlement of disputes, period of employment in the foreign country
- Conditions under which the employer can terminate the contract and probation period
- Mode of payment of salary (cash, bank transfer)
- Employer shall provide a mobile phone and connection free of charge
- Other terms and conditions that are applicable in the destination country

4.3 Forms of Recruitment

Explain the major modes of recruitment.

- There are three major modes of recruitment:
 - Foreign employer (FE) recruiting the migrant directly
 - FE recruiting employee through a registered RA
 - Project exporters
- Direct recruitment is when the FE directly recruits the migrant worker from India. In this case, the FE cannot take any assistance from a registered RA in the recruitment process. Presently EC is processed through e-Migrate. Please refer to section 4.5 for more details.

4.4 Work Visa

Explain what a work visa is and the process a migrant worker must follow to obtain one.

To work in any country, one needs a valid work visa. The FE or the RA shall assist the prospective migrant in obtaining a work visa to the destination country.

To get one, the following documents need to be submitted at the recruitment agency:

- Visa application form
- Valid Indian passport
- Employment contract
- Work permit
- Health insurance and return flight ticket as stipulated by the destination country's visa rules
- Visa fee
- Additionally, getting a medical test done before leaving, and obtaining a medical certificate that proves you are fit, is advised. If you fall ill in the destination country, your employer has to pay your medical expenses. A medical certificate is proof that you were fit when you joined work, so the employer cannot make you pay for medical expenses by saying that you might have been sick before joining.

4.5 Direct Recruitment Under the e-Migrate System

Explain how the e-Migrate system can be used for the process of direct recruitment.

The following key steps explain the process of direct recruitment of the prospective migrant by the FE:

- The FE has to register on e-Migrate and obtain a user ID and password.
- The FE has to get the attestation of the visa done from the Indian Mission as per the current process (outside the e-Migrate system).
- The FE has to submit the emigrant's details online in e-Migrate specifying the job designation, salary etc. and upload the visa copy attested by the Indian Mission.
- An email is sent to the FE with a job ID and job code which are auto-generated by the e-Migrate system.

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- Using the job ID, the employer can generate the employment contract, sign it and send it to the emigrant.
- The emigrant has to apply online for emigration clearance by using the job ID and job code and uploading the required documents i.e. a copy of the passport, PBBY policy, signed employment contract, photograph, and also choose the desired PoE office. The emigrant can also make an online payment of Rs 200 for the emigration clearance. Offline payment through a challan at a designated SBI branch can also be made and the receipt can be manually deposited at the PoE office.
- The PoE will process the application for emigration clearance online and the emigrant will not be required to visit the PoE office with hard copies of the documents, as passport details are validated through the MEA database, the PBBY policy is validated with the insurance agency and the visa is attested by the Indian Mission. At this stage, the PoE will verify online the documents uploaded by the FE and the emigrant, including the visa copy attested by the Indian Mission.

4.6 Recruitment through Registered RA under the e-Migrate System

Visit the website and explain the relevant portions to the trainees while informing them about the latest position of the Government of India issued through various Office Orders which are also available on the e-Migrate website.

- The FE has to register on e-Migrate and obtain a user id and password (for using e-Migrate to recruit directly).
- The FE raises the demand by giving the details of the number of vacancies, job description, salary offered and other terms and conditions of employment. The FE also selects the RA online and uploads a copy of the valid labour quota issued in the name of the FE by local authorities at the destination country, including a copy of the visa bearing the name of the emigrant and the FE. The demand is automatically approved by the Mission and the e-Migrate system. A Demand ID is generated by the system, thereby creating a demand letter and Power of Attorney, both of which are sent to the RA by the FE.
- The RA acknowledges the demand under his login and digital signature certificate and uploads signed copies of the demand letter and Power of Attorney. The RA, in the process, will also verify the labour quota document and other details put up by the FE.

- Thereafter, the demand is automatically approved by the system, generating job codes specific to each demand.
- The RA also releases an advertisement in the media for recruitment to the vacancies approved.
- Thereafter, the RA updates the emigrant's details on the e-Migrate system. These details are then forwarded to the FE for updating the visa details of the emigrant and generating the employment contract.
- The FE generates the employment contracts from the e-Migrate system, signs them and sends them to the RA. Subsequently the RA uploads the signed contracts after obtaining signatures of the emigrant and signing it himself.
- The RA applies for an individual EC for each Job ID and uploads the employment contract, visa copy, passport copy, PBBY copy, copy of the receipt of service charges, receipt from the emigrant and photograph of the emigrant. Hard copies, including the passport, are not required to be submitted at the PoE office.
- The PoE verifies the applications submitted for issuance of the EC.
- The PoE can either approve or reject the EC.
- An SMS notification is sent to the emigrant once the EC is granted—thereafter, the RA can print out a copy of the EC and emigrant card.
- The issued EC is valid for six months from the date of approval.
- If the emigration clearance application is approved, the prospective emigrant can download an eSticker from the e-Migrate website at the following link: <https://emigrate.gov.in/ext/preAckLetter.action>
- Other resources available on the e-Migrate website:
 - You can submit grievances or complaints (<https://emigrate.gov.in/ext/preGrievance.action>).
 - You can generate electronic ID cards (<https://emigrate.gov.in/ext/pregenIDCard.action>).
 - There is an eLocker available for migrant workers (<https://emigrate.gov.in/ext/preEmgrtElocker.action>)
 - You can apply for re-registration (<https://emigrate.gov.in/ext/preEmigReRegNCAction.action>)
 - You can submit eventuality details (<https://emigrate.gov.in/ext/preEmigEventuality.action>)
- Please visit the e-Migrate website at <http://emigrate.gov.in/> for all details pertaining to the recruitment process.

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- The website has an extensive Frequently Asked Questions (FAQs) section which provides all the relevant information about seeking employment abroad.
- The map and table below provide the location and contact details of the PoE offices across the country.

Map 4.1: Location of PoE Offices in India



Table 4.4: PoE Offices and Their Jurisdictions

Protector of Emigrants (PoE) Offices in India	Areas Covered/Jurisdiction	Landline
PoE, New Delhi	Delhi, West Uttar Pradesh, Rajasthan, Madhya Pradesh, Chattisgarh	011-23382472 011-23073908
PoE, Mumbai	Maharashtra, Gujarat	022-26614253 022-26614393 022-26608800
PoE, Chennai	Tamil Nadu, Karnataka	044-24891337 044-24745610
PoE, Trivandrum	Kerala	0471-2336625 0471-2336626 (fax)
PoE, Cochin	Kerala	0484-2360187 0484-2372040
PoE, Hyderabad	Andhra Pradesh & Telangana	040-24652557
PoE, Chandigarh	Punjab, Haryana, Himachal Pradesh, Jammu and Kashmir	0172-2741790
PoE, Kolkata	NE States, Orissa, West Bengal	033-23343407
PoE, Jaipur	Rajasthan	0141-2771528 0141-2771529
PoE, Rae Bareli	East Uttar Pradesh, Bihar	0535-2211122 0535-2211123

4.7 Dos and Don'ts

Explain the dos and don'ts of seeking employment in GCC countries and Malaysia. Also, explain that these guidelines are, in general, applicable to other countries also.

Table 4.5: Dos and Don'ts of Seeking Employment in GCC and Other ECR Countries

Dos	Don'ts
Check how much money the recruiting agency is asking for. It is not allowed to charge an emigrant more than Rs 20,000 as fees. Costs such as visa fees, transport to the destination country etc. have to be covered by the foreign employer.	Do not sign on a blank piece of paper, no matter who asks you to.
Make sure you understand all the conditions of the employment contract before you sign it. You should know whether the employer will be giving you free food, accommodation etc.	Do not agree to hand over your passport or other original documents to the employer. The employer does not have the right to take these documents from you.
Find out from the recruiter/employer before leaving whether you will be given an ID card or worker's permit once you reach (more on this in later chapters).	Never take up a job if the recruiter/employer does not give a signed employment contract or says that an employment contract is not needed. Without the contract, you are an undocumented migrant worker and your rights in the destination country will be limited.
Make sure you keep copies of all important documents like your employment contract and passport with you and at home.	Make sure you get a valid work visa before you leave the country. With other types of visas (tourist visas or visit visas), you are not allowed to take up a job in another country.

References

eMigrate website. (n.d.). Retrieved from <https://emigrate.gov.in/> on 8 August 2016

IOM. (2012). *Awareness Generation Manual*. India: IOM.

Passport Seva website. (n.d.). Retrieved from <http://www.passportindia.gov.in/AppOnlineProject/welcomeLink> on 8 August 2016

Annexures

Sample contract for Indian migrant workers in Afghanistan

This employment contract is executed and entered into by and between:

A. Name of the employer/organization: _____

Address: _____

P.O. Box No. _____ Tel. No. _____ Fax No.: _____

Name of the proposer/supervisor/HR head: _____

Address: _____

P.O. Box No. _____ Tel. No. _____ Fax No.: _____

Mobile No.: _____

B. Name of the employee: _____

Father/husband's name: _____

Age: _____ Marital status: _____

Passport No.: _____ Place of issue: _____ Date of issue: _____

Address: _____

PIN code: _____ Tel. No: _____ Mobile No.: _____

Voluntarily binding themselves to the following terms and conditions:

1. Site of employment: _____

2. Contract period: _____ months/years. Commencing from (shall begin from the date of departure): _____ to _____

3. Employee's position/designation: _____

4. Description of the job and responsibilities: _____

5. Basic monthly salary: _____ (in destination currency)
_____ (approximate INR conversion)

6. Other emoluments/allowances

a) Food: Yes/No. If yes, mention no. of times _____ a day or food allowance of _____ (in destination currency or USD) a day

b) Suitably furnished accommodation with no cost to the employee: Yes/No. If yes, describe number of rooms or size of the area: _____ accessories/appliances provided _____

c) Free medical/dental facilities: _____

d) Mandatory free health insurance cover up to: _____ (in USD)

e) Mandatory free personal life and accident insurance cover up to: _____

f) Mandatory co-contribution to the employee social security scheme (MGPSY).
Employer shall also facilitate smooth transfer of both co-contributions to the bank administering the scheme.

g) Please specify bonuses, indemnities and other allowances if any: _____

7. Regular working hours: _____ (shall not exceed 8 hours a day and 6 days a week). Weekly off days on _____

8. Overtime pay

a) Amount of pay for work over regular working hours: _____ per hour

b) Amount of pay for work on designated rest days and holidays: _____ per hour

9. Leave with full pay:

a) Vacation leave: _____

b) Sick leave: _____

10. Free transportation to the site of employment; and in the following cases, free return transportation to the place of origin in India:

a) During annual leave

- b) Expiration of the contract
- c) Termination of the contract by the employer with just cause
- d) If the employee is unable to perform work due to work-connected/aggravated injury or illness
- e) Force majeure
- f) In such other cases when contract of employment is terminated for no fault of the employee.

11. Period of probation: _____ (If the employee is found unsuitable or not able to perform the duties of the job assigned by the end of the probation period, the employer may terminate the contract by payment of one month's additional salary and bear full travel costs of repatriation of the employee to India, including airfare.)

12. In the event of death of the employee during the term of the agreement, his mortal remains, personal belongings and dues of all payments shall be repatriated to the employee's nominee in India at the expense of the employer. In case the repatriation of mortal remains is not possible, the same may be disposed of with prior approval of the employee's nominee and/or by the Indian Embassy/Consulate nearest the job site.

a. Name of the nominee and address: _____

13. The employer shall assist the employee in remitting a percentage of the employee's salary through the proper banking channel or other means authorized by law.

Bank account number of the employee or of his/her close relative in India:

Name of the account holder: _____

Name of the bank: _____

Name of the branch and address: _____

MICR No: _____ IFSC No.: _____

14. Termination

- a) Termination by employer: the employer may terminate this contract on the following just causes: serious misconduct, wilful disobedience of employer's lawful

orders, habitual neglect of duties, absenteeism, insubordination, revealing secrets of establishment, engaging in trade union activities, violating customs, traditions, and laws of the destination country _____ and/or terms of this agreement. The employer shall shoulder his/her repatriation expenses.

- b) Termination by employee: the employee may terminate this contract without serving any notice to the employer for any of the following just causes: serious insult by the employer or his representative; inhuman and unbearable treatment accorded to the employee by the employer or by his representative; commission of a crime/offense (including physical, mental, sexual abuse, exploitation and torture) by the employer or his representative on the employee and violation of the terms and conditions of the employment contract by the employer or his representative. The employer shall bear the full costs of repatriation of the employee to India.
 - c) The employee may terminate this contract without just cause by serving one (1) month in advance written notice to the employer. The employer upon whom no such notice was served may hold the employee liable for damages. In any case, the employee shall shoulder all expenses relative to his repatriation back to his/her point of origin.
 - d) Termination due to illness: either party may terminate the contract on the ground of illness, disease or injury suffered by the employee. The employer shall shoulder the cost of repatriation in this regard.
13. Settlement of disputes: All disputes, complaints and claims relative to the employment contract of the employee shall be settled in accordance with the laws of the country in force and its labour ministry's rules and regulations. All matters shall be settled amicably with the Labour Attaché or authorized representative of the Indian Mission. In case amicable settlement fails, the matter shall be submitted to the competent or appropriate government body in the host country or in India if permissible by host country laws.
14. Passport custody: the employer shall not under any circumstances confiscate or take into custody or possession the passport of the employee as this passport is the property of the Government of India and shall remain with the employee at all times.
15. Mobile phone: the employer shall provide a mobile phone and connection free of

cost to the employee within a period of 15 days of the employee joining his duty at the workplace and his number shall be communicated to the Indian Mission and the concerned recruiting agent.

16. The employee shall observe the employer's company rules and abide by the pertinent laws of the host country and respect its customs and traditions.
17. Applicable law: Other terms and conditions of employment which are consistent with the above provisions shall be governed by the pertinent laws of the destination country _____ and India.

In witness thereof, we hereby sign this contract this _____ day of _____ 20____ at _____

(Employee name and signature)

(Employer name and signature)

(Indian representative/recruiting agency)

(Witness)

(Witness)

NOTARYPUBLIC

Sample contract for Indian migrant workers in Thailand

Date: _____

Dear _____ (name of employee)

Further to your recent interview with us, we are pleased to offer you the position of _____ (employee position/designation) at the salary of _____ (USD) per month, which is subject to deduction of personal income tax. There will not be any provident fund, gratuity or other superannuation benefits provided in addition to the above-mentioned salary. You will report to work latest by _____ (date of joining) on the following terms and conditions:

1. This agreement will be fixed for a period of years/months from the date of joining. During the period of service, you shall be provided all facilities as per company policies.
2. You will abide by the standing orders or other regulations governing the employment of expatriates in the company, which may come into force from time to time.
3. Your services may be transferred, reassigned or deputed at the discretion of the company.
4. If at any time, hereafter, the company considers it necessary to make any alternation in your duties or place of employment, such alternation shall not affect other terms mentioned herein except as may be expressly agreed upon.
5. You will be entitled to reimbursement of medical expenses subject to production of actual bills.
6. If you should, at any time, be found guilty of misconduct, indiscretions, gross negligence or dereliction of duty, embezzlement, acceptance of pecuniary gratification, dishonesty, divulgence of the company's secrets, abnormal absence from duty, or of conduct prejudicial to the company's interest or found to have made any false declaration, commit any breach of employment conditions, or wilfully neglect to perform to the satisfaction of the company or any of the associate companies in connection with whose business you may be engaged, all or any of the duties devolving upon you, the company may forthwith terminate your services without

any notice or compensation and within seven days thereof you will resign from the company's services and the company will not be liable to pay the return fare for you and your family.

7. In case, your services are found unsatisfactory, the company may terminate your services without assigning any reason whatsoever by giving months' notice in writing or by paying months' salary in lieu thereof.
8. Your employment shall be renewable on mutual understanding by giving one month's notice before the expiry date mentioned in clause one above, based on suitable terms and conditions that may be agreed upon at that time, subject to approval from the concerned government authorities.
9. As agreed upon, you shall not leave or resign from the services of the company without completing the service tenure of years/months. Should you, however, decide to leave the company without completing the full period of service contract, the company will be entitled to receive from you the following amounts as compensation:
 - a. One month's salary
 - b. Amount spent by the company on travel passages for you and your family
 - c. Establishment expenses incurred by the company
10. Your appointment is expressly subject to the work permit from the government of Thailand. The company's management will, however, endeavour to the maximum extent to obtain the same.
11. You shall not join any organization in Thailand in any capacity within a period of one year of leaving this company. If it is found that this condition is violated, the company has legal rights to file judicial proceedings to get your employment with any new employer in Thailand revoked based on this clause.
12. Your wife and children can join you after receiving your work permit and completion of immigration formalities. Normally within six months of your arrival, they will be able to join you.
13. In all matters of dispute, Thailand will be the place of jurisdiction.
14. You shall in all respects obey and conform by the company's orders and regulations and honestly, sincerely and faithfully serve the company and shall use your best endeavour to promote the company's business interest.

15. You shall not accept any present, gift, commission, loan, advance, or any sort of gratification or benefits in cash or kind, or personal help and assistance from any person, party or firm or company having dealings or any connection with the company and if you are offered the same, you will immediately report the matter to the company in writing and undertake to hand over the same to the company forthwith.
16. While in service, you shall devote your whole time, attention and abilities exclusively to the performance of the duties in the interest of the company and shall not engage directly or indirectly in any other commercial business or pursuit, part-time or full- time assignments or working in advisory capacity for any other person and/or concern thereon their own accord or as an agent for others, except with prior consent in writing from the company, or unless you are deputed to do so by the company.
17. You shall keep confidential all information, secrets of the company, as well as the knowhow, methods or process which you acquire in the course of your services to the company and shall not disclose, divulge or communicate to any person or use them for any purpose other than of the company during your services to the company, or after having been discharged from the service. You will maintain complete secrecy during the subsistence of your contact and thereof with regard to the company's affairs.
18. Any development, invention or patent etc. made or discovered by you during the continuance of the employment shall be deemed to have been made by and on behalf of the company and hence shall belong to the company exclusively and shall forthwith communicate to the company full particulars of every such development, invention etc. You will not claim any compensation, rights or title for the same.
19. You shall undertake and agree that all properties, including all correspondence addressed to or by you, specifications vouchers, literature, books, circular, articles, goods, etc., or property of any nature whatsoever belonging to the company or relating to the company's business which shall come into your possession in the course of your employment or otherwise shall be held by you merely as a trustee of the company and you shall deliver the same to the company on demand, without claiming any lien or right whatsoever thereon.
20. If any declaration or information furnished by you in your application proves to be false, or if you are found to have wilfully suppressed any material information, your services may be terminated without any notice or compensation.

Please return the copy of this agreement duly signed as a taken of your acceptance of the above-mentioned terms and conditions.

Name and signature of employer/head of HR

I agree and accept the employment on the terms and conditions mentioned above.

Name and signature of employee

Sample contract for Indian migrant workers in Saudi Arabia

Full name and address of employer:

Tel. No.: _____

Visa No.: _____

Date of issue: _____ referred to as _____

FIRST PARTY in the agreement

An Indian National holder of passport number _____ issued at _____
_____ Date _____ and resident
of _____

Referred to as SECOND PARTY have agreed as to owns

1. As of the effective terms of an agreement the second party shall work for the first party in accordance with the terms of this agreement and any supplements here to as at the head officer of branches of the any organization association of incooperation with
2. This agreement shall become effective as of the day on which the second party arrives in Saudi Arabia stated at the bottom of the as page hereof and shall be in force for a period of Gregon/Hiran years en new conditions unless either party expresses his desire in writing not to renew this agreement at least 30 days in advance of the date of completion of the contract.
3. The first party shall pay to the second party during the letters performance of his duties a monthly salary of _____ SR only.
4. The first party with province frees suitable accommodation with furnishings to the second party.
5. The first party will provide to the second party free food (three meals daily).
6. The second party shall be vacation of over after each we more of continuous service under this agreement salary for vacation shall be paid advance.

7. Free medical treatment shall be provided by first party as per Saudi Labour Law.
8. The first party shall bear the cost of transportation of the second party from to by an economy class for the letters incoming trip before the effective date of this agreement and this return after its termination accompanied by and
9. The first party shall bear all fees pertaining to residence passport entry and exit visas as well as cost of transportation of the second party on the round up at economy class are accompanied by and between and where the second party shall spend his vacation once after each of one/two years of uninterrupted service.
10. The second party shall bear an kinds of taxes for which he suitable under the provision of the laws and regulations in force in the Kingdom of Saudi Arabia.
11. The employment of the second party under the present agreement in respectof all matters relating to working hours weekly rest sick leave cases of absence injuries, disability and death and as regard termination of services and compensation due to the second party in the form of an end of service award as well as in all matters for which this agreement does not contain a specific provision shall be governed by provisions for the labour and workman's law in force in the kingdom of Saudi Arabia which provisions shall constitute the only terms of reference which either party can invoke.
12. The second party must observe all rules regulations and instructions issued by the first party and must so conduct him as to avoid anything that would detract from his reputation of the reputation of the first party. The second party must also abide by a general and local laws and regulations in force within the territorial boundaries of the Kingdom of Saudi Arabia.
13. The second party shall have no right to directly or indirectly perform any job or service or engage in any commercial activity except as assigned to him by the first party as long as this agreement is in effect.
14. The second party agrees to depart from the Kingdom of Saudi Arabia immediately upon termination of this agreement by either party in accordance with its terms except the remains in the kingdom with the agreement of the first party and the authorities concerned.
15. This agreement may be terminated in any of the following cases

- a. At any time by a 30 days written notice from either of the two parties or immediately upon serving such notice and after making to the other party a payment of wages in view of the notice period of 30 days.
 - b. By the first party without need for any notice or cash payment view there of or award of compensation by reasons for any infractions committed by the second party determined by the labour and workman law in Article 83 thereof.
 - c. By the first party in the course of the first three months which shall be considered a probation period under the provisions of the law in which case the first party will bear the cost of transportation for the second party.
16. In case of death of second party in Saudi Arabia while employed with the first party in terms of this contract it would be the responsibility of the first party to dispatch the dead body and personal belonging to his next of kin in the country of his origin.
 17. Both parties acknowledge that this agreement cancels and supersedes all agreements prior to the date thereof, if any and after the execution of this agreement neither party shall claim to have any right privilege or benefit other than those mentioned herein exception is however made in respect of the second party is right to an end of service award and unutilized annual vacations up to the date of execution of this agreement.
 18. The first party acknowledges that it shall be fully responsible for payment of death compensation including blood money on behalf of the second party should the latter be held guilty of causing the death of a third party and is required to pay any compensation including blood money to the next of kin of the deceased.
 19. This agreement has been drawn up in implicate one copy for each party and the third copy to be kept in the second party's file with the first party all copies having been signed by the two parties in acknowledgement in the presence of the witnesses for its execution.
 20. This employment contract will be the only valid contract and any subsequent contract entered into between the employer and employee in substitution of this contract will have no validity vis-à-vis this agreement.
 21. A representative of the Indian Embassy in Saudi Arabia can visit camp sites of Indian workers to inspect living and working conditions and their welfare.
 22. Either party can terminate this agreement any time before its expiry by giving 30 days' notice to the other party.

The effective date of this agreement is corresponding to _____

Employer signature and seal

Seal (Indian Embassy) Seal (Ministry of Foreign Affairs) Seal (Chamber of Commerce)

Sample contract for Indian migrant workers in Jordan

On the letterhead of the company

On the date _____ an agreement was made between

First party name (employee name) _____

Father's name _____

Sex _____ Age _____ Passport No _____

Address in India _____

(1) The second party agrees to work with the first party on the following terms and conditions:

Job title and place of work	
Salary	
Probation Period	
Period of contract	Two (2) Years subject to renewable to three years by mutual consent
Working hours	Eight hours per day
Working days	Six days in a week (as per Jordanian labour law)
Overtime	In accordance with Jordanian labour law
Accommodation	Habitable accommodation with proper bedding will be provided by the employer free of cost which, among other amenities, will include utilities such as water electricity and heating etc.
Food and pure drinking water	Free of cost by the employer. Free food or food allowance of _____ JD per month over and above the salary is payable and the employer will provide facilities for cooking
Transport	Free transport between workplace and employee's quarters
Medical facilities	Full and free medical facilities at employer's cost
Air ticket	Free air ticket from India to Amman Free return air ticket to India at the end of the contract period In case of premature termination of the contract by the employer, free air ticket will be provided

	In case of death of employee, the dead body will be transported to India at the expense of the employer
Social security contribution and provisions for compensation during injury and death	As per Jordanian labour law The employer shall ensure that the Indian worker gets his refund/ dues from the Social Security Corporation before his final departure and provide assistance in completion of formalities The employer shall facilitate the release of insurance and other dues to family members/legal nominees in the event of death of the Indian worker.
Annual leave	Fourteen days paid leave as per Jordanian labour law
Work and residence permit	To be done by the employer at his own cost within two months of the arrival of the employee and no deduction from the employee on this account to be made
Other conditions	As per Jordanian labour law

- (2) The passport of the worker, being the property of the government of India, shall be made available to the worker any time on demand. In case of a dispute, the Indian Embassy shall decide the subject matter.
- (3) The company/authorized signatory undertakes to evacuate on priority the Indian worker safely at its own cost to India, should such an eventuality arise.
- (4) The Indian worker will be registered online with the embassy soon after his arrival in Jordan by the employer
- (5) For redressal of grievances of the employees, there shall be a committee consisting of representatives of employer and employees and the committee should meet to settle all disputes as and when they arise. The embassy will be intimated about the composition of the committee soon after it is formed.

Name and seal of authorized signatory
(First party)

Passport/ID No.: _____

Sample contract for Indian migrant workers in Lebanon

Employer

- a) Name of individual/company/firm/institution _____
- b) Address _____
- c) Tel. No: _____ Mobile No.: _____
Email: _____
- d) ID No./Place of issue: _____
- e) Income (p.a): _____
- f) Passport No.: _____
Place and date of issue: _____
Valid up to _____

AND

Employee

- a) Mr/Mrs/Miss _____
- b) Father's name _____
- c) Husband's name (where applicable) _____
- d) Date of birth _____
Place of birth _____
- e) Passport No.: _____
Date of issue: _____
Place of issue: _____
Valid up to: _____
- f) Residential address in india _____

1. The employee whose details are given above will be employed as _____ (job description) at _____ (place of employment).
2. The job description and place of employment will remain as indicated above for the duration of the contract.
3. The agreed salary of the employee will be _____ per month (in USD) and not less than USD 450/- per month.
4. The duration of this contract shall be for _____ from the date of arrival of the employee in Lebanon.
5. Free air passage to the employee shall be provided by the employer from India to Lebanon, and also back to India on termination of the contract, including in the case of premature termination.
6. The employer shall provide access to the Indian Embassy at any time for contacting the employee during his/her stay in Lebanon and also shall not in any way prevent the employee from contacting the Indian embassy for any reason.
7. The employer shall ensure that the employee's passport is always in his/her custody as it is a personal travel document.
8. The employer will provide adequate accommodation and food free of charge to the employee.
9. The employer will provide free medical treatment to the employee, including treatment for disability and other medical conditions due to accident(s).
10. The employee shall also be provided with suitable life insurance cover for a minimum amount of USD 6,500/- during his/her stay in Lebanon. The premium shall be borne by the employer and the policy shall be obtained for the entire period of the contract within one month of the employee joining the employer.
11. The employee will be provided with free transport by the employer from his residence to his/her place of work and back or adequate payment in lieu thereof.
12. Working hours of the employee during the tenure of his employment would be limited to a maximum of 8 hours per day or 40 hours in a week with an assured mid-day break on all working days.

13. Overtime allowance at one and a half times the hourly wage (calculated on the basis of the monthly wage agreed to in clause 3 above) would be paid for any work undertaken by the employee in excess of the working hours stipulated in clause 12 above.
14. The employer will also grant annual leave up to 15 days with full pay and sick leave up to 12 days per annum to the employee.
15. The contract can be terminated by either side by giving one month's notice or salary in lieu thereof.
16. The employee shall not be repatriated on the ground that he/she does not possess the required skill for which he/she has been employed.
17. The employee shall not be allowed to work in any other agency or concern or in any place outside Lebanon.
18. The employer guarantees that occupational safety, compensation for injury and /or death and other benefits not listed in this contract will be provided in accordance with the labour laws of the republic of Lebanon applicable to Lebanese citizens unless legislated otherwise by the relevant authorities of the Republic of Lebanon.
19. Death or disability of the employee will be reported to the embassy and next of kin at the earliest and definitely within 48 hours of its occurrence. In case of death of the employee, the employer shall dispatch the mortal remains of the deceased employee to his/her native place at his (employer) own expense and shall settle all the dues of the worker in coordination with the Indian Mission.
20. In case of any dispute, the provisions of the contract would be interpreted and enforceable under the labour law of the state of Lebanon.
21. Where the employee is of the female sex, the employer also agrees
 - a) To deposit USD 2,500/- as a bank guarantee in the name of the Embassy of India, Beirut, and submit the guarantee paper to the embassy prior to the issue of work permit by the embassy.
 - b) To file the status of the bank account of the guarantee with the embassy on completion of each year of the contract and also agree to maintain the said amount of guarantee in full in the same account till the termination of the contract.
 - c) To provide a prepaid mobile phone to the employee for the duration of her employment.

By signing this contract, the employer agrees to abide by the terms and conditions contained herein, and also undertake to ensure the general safety, security and welfare of the employee and provide adequate redressal for any grievance that may arise.

The employer also agrees that if any of the above terms and conditions are changed in consultation with and with the consent of the employee, then appropriate amendments would be made to this contract, and that these amendments will come into effect from the date of attestation of the amended contract by the Embassy of India, Beirut.

By signing this contract, the employee, whose details are given herein, accepts the offer of employment as mentioned in this contract and all the other terms and conditions contained in this contract.

Signature of the employer

Signature of the employee

Name and seal of the employer

Name of Indian employee

(Attestation by notary public in Lebanon)

(Attestation by notary public in India)

Sample contract for Indian migrant workers in Oman

This agreement was made on day _____ dated _____
between:

- 1) Name of employer: _____
Address: P.O. Box _____ P.C. _____ Sultanate of Oman
Tel. No.: _____ C.R. No.: _____

Hereinafter is called the FIRST PARTY

- 3) Name of employee: _____
Date of Birth _____ Nationality: Indian,
Passport No.: _____ Qualification: _____

Permanent address in India: _____

Hereinafter is called the SECOND PARTY

The both parties agreed on the following conditions:

1. The second party shall work for the first party as _____ (job position/ designation)
2. The second party shall be entitled to get RO _____ per month as basic salary and the allowances RO _____
3. The first party is responsible to provide the second party with free single/family accommodation and free medical facilities.
4. The second party shall work for not exceeding 9 actual hours per day or maximum 48 actual hours per week.
5. If the second party is asked to work more than the working hours, the employer should give him/her extra pay equivalent to his/her wages for the extra period plus 25 percent or give a permission to be absent for the number of hours he/she worked on condition the second party agrees to this arrangement.
6. The second party is entitled to 15 days paid leave for the first year increased to 30 days for each successive year. He is also entitled to get medical leave not more than 10 weeks in one year.

7. The second party is entitled to gratuity of 15 days' wages each year for the first three years, increased to 30 days' wages for each successive year, taking the final basic salary as the base for the calculation.
8. The second party shall be entitled to free air passage in case of completion of one/two years of service including the date of joining.
9. This agreement shall remain in force for the period of 12/24 months from the data of joining. If the agreement continues after its expiry, it would be considered renewed for an unspecified period of time with the same conditions.
10. This agreement can be terminated by either party by giving one month's notice in writing or by paying the other the equivalent amount of wages of notice period.
11. In the event of death of the employee, the employee's dead body will be sent back to his/her country at the expense of the employer.
12. The other terms which are not listed in this agreement shall be governed by Omani labour law.
13. This agreement was issued in two copies, one for each party.

SIGNATURE OF FIRST PARTY

SIGNATURE OF SECOND PARTY

Sample contract for Indian migrant workers in Qatar

This contract is made in Doha on _____ (date) between:

Company/employer name: _____

Represented by (sponsor) _____

Capacity: Employer

Address: Doha P.O. Box _____ Tel No.: _____

Hereafter referred to as the FIRST PARTY

AND

Employee name: _____

Passport No.: _____

Work permit No.: _____

Visa No.: _____

Living in: Doha

Street name: _____

Building No.: _____

Area name: _____

Electricity no: _____

D.O.S: _____

Hereafter referred to as the SECOND PARTY

The two parties agreed on the following:

1. The second party agreed to work for the first party in the occupation of _____
_____ (job position/designation) in state of Qatar.
2. Contract duration:
 - a) This contract is unlimited in and shall be deemed valid with effect from the date of the second party joining service. The second party shall be under a probationary period of six months, starting from the date of the second party joining service. The first party has the right to terminate the contract by giving the

second party three days prior notice. The first party shall bear repatriation expenses of the second party in case return expense will be charged to second party.

- b) Upon the successful completion of the probation period, both parties are entitled to, without giving reasons, provided that one month's notice, one month notice pay is provided by the party that wishes to terminate the contract.
3. Hours of work: 8 hours daily for 6 days a week. The second party shall be entitled to a paid leave rest of one day weekly on Friday.
4. Salary: The salary of the second party shall be OR _____ per month with free food and accommodation.
5. End of service premium: The second party shall be entitled to 21 days for each work year.
6. Leave
 - a) The second party shall be entitled to 21 days paid leave every year.
 - b) The second party shall receive full pay during the official holidays under the Qatari labour law, which is valid in state of Qatar.
 - c) The second party is entitled to sick leave with pay after three months of continuous service with the first party in accordance with the Qatari labour law.
7. Travel expenses
 - a) The first party shall undertake to pay for the travel ticket of the second party from India to the place of work in the state of Qatar as well as the costs of the return passage. The first party shall also bear the round-trip travel costs of the second party once every two years when departing on leave. These expenses shall not cover costs of acquiring the passports or payment against any guarantees.
 - b) The first party shall be exempted from return travel expenses, should the second party terminate the contract for violating provisions of article 61 of the Qatari labour law.
8. Accommodation
 - a) The first party undertakes to provide free and appropriate bachelor accommodation for the use of the second party to be equipped with beds and suitable bathrooms.

b) The first party undertakes to supply the second party with cold fresh drinking water.

9. Transportation: The first party shall provide the second party free transportation from accommodation to the work place and back.

10. Medical care: The first party shall provide the second party with the required medical treatment in accordance with the rules and regulations in force in the state of Qatar.

11. General provisions

a) The second party hereby agrees that he has seen all the internal regulations set forth by the first party, that he undertakes to execute and abide him by them.

b) The second party undertakes to execute his duties in accordance with average and means of daily performance for the same career.

c) The second party undertakes to refrain from interfering in or involving himself in any political or religious affairs, to refrain from taking wine or drugs and to respect the local customs and traditions.

d) The provisions of this contract agreement are governed by Qatar labour law No. 14 of the year 2004 and its executive decisions, and as such they constitute the basis to resort to in the event of any dispute arising between the two parties, and all matters not provided for in this contract shall be subject to the Qatari labour law.

Repatriation of mortal remains and settlement of his/her dues:

a) In case of death of the worker, the company/employer shall dispatch the mortal remains of the deceased emigrant to his/her native place at its/ his own expenses and shall settle all dues of the worker (s), in coordination with the Indian Embassy.

b) The worker will be given insurance cover during the duration of the contract

12. This contract is made and issued in three original copies. One copy shall be kept by the employer and one copy shall be given to the worker, the third copy shall be filed at the ministry of labour.

In witness thereof both parties shall set their hands and signatures

First party: (Employer)

Second party: (Employee)

ATTESTATION:

Sample contract for Indian migrant workers in the UAE

Name of the employee: _____

Passport No: _____

We have already obtained individual employment visa number _____
dated _____ (Copy attached)

We undertake to provide the following terms and conditions to the above employee.

1. Basic salary: _____
2. Profession: _____
3. Period of employment: _____
4. Place of employment: _____
5. Trial period: _____
6. Working hours: _____
7. Accommodation: _____
8. Transportation: _____
9. Fee food or food allowance provision: _____
10. Air ticket from India to UAE when joining and upon return _____

11. Conditions for the termination of employment and final settlement.
12. Medical benefits
13. Leave benefits
14. Provision in regard to renewal of contract
15. Occupational safety provision
16. Social security provision including compensation for injury and death
17. Mode of settlement of disputes

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18. Provision in regard to disposal and transportation of dead body of emigrant

19. Prepaid mobile phone will be provided by the sponsor (11 to 18 as per UAE labour law)

Place: _____

Date: _____

Signature with complete address of the sponsor

PRE-DEPARTURE ORIENTATION TRAINING
Training of Trainers (TOT) Manual

Module 5
The Journey Abroad

MODULE 5: THE JOURNEY ABROAD

Total Time: 2 hrs

15 min	Checklist before Departure
20 min	Airport and Flight Procedures
30 min	Exercise 1
25 min	Airport and Flight Procedures
30 min	Exercise 2

Module 5: The Journey Abroad



Aims

- To explain all the procedures and rules to be followed while taking a flight from your home country to another country, including:
 - Preparing a checklist of items to be packed both in check-in and hand luggage
 - Check-in and airport procedures
 - Items that are banned on international flights
 - What to do and what not to do while on the flight

5.1 Checklist before Departure

Explain what the migrant must absolutely ensure is accomplished before they leave for the destination country.

- Make sure that the job designation or category mentioned on your visa matches the job that you have been recruited for.
- Remember to pack both your original documents and their copies. Also, leave more copies at home before you depart. Keep the originals always with you or in your hand baggage. They may be required at check-in and Bureau of Immigration (BoI) counters.
- Note down all the phone numbers and other contact details of the Indian Mission/Post in the country you are going to.
- Make sure your passport is valid for at least six months.
- Always keep copies of your passport and visa with you.
- Get a copy of the employment contract co-signed by you, your foreign employer and the RA.
- You need to open a bank account with any bank in India. Open a savings account. Note down the NEFT/RTGS and IFSC codes of the branch. These are unique codes.
- Some types of bank accounts for NRIs are:
 - NRE account: A Non-Resident External Account. Your earnings abroad can be deposited as rupees in these accounts, and you do not have to pay tax on them.

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- NRO account: Ordinary Non-Resident Account. You can deposit money that you earn in India in this type of account (you cannot do this with an NRE account). However, you have to pay tax on NRO accounts.
- FCNR (B) Account: Foreign Currency (Non-Resident) accounts. These are fixed deposits in foreign currency, not rupees. NRE and NRO accounts can be savings accounts, current accounts, fixed deposits etc. But FCNR (B) accounts can only be fixed deposits for up to three years.
- Make sure you get an insurance policy (PBBY in case of ECR migrants) before leaving India, or any other insurance depending on the journey.

5.2 Airport and Flight Procedures

Explain what the permitted luggage on most airlines is, what items can be carried in hand luggage or in check-in baggage, and emphasise the items that are prohibited. Explain what items must be packed. Also, give details of the procedures the migrant must follow once they arrive at the airport, go inside, go through immigration, take the flight and land in the destination country.

5.2.1 Luggage

- You can take two types of luggage with you on a flight.
 - One piece of ‘hand baggage’—this is what you can carry with you inside the plane. It should not weigh more than 7 kg. Check with your airline in case you need any clarification.
 - Ensure that your hand baggage is not larger than 45 cm (17 in) x 40 cm (15 in) x 30 cm (12 in). Check with your airline in case you need any clarification.
 - ‘Check-in baggage’ or ‘checked baggage’ goes into the plane’s baggage compartment and can be more than one bag or suitcase, depending on the luggage weight allowed by the airline. You will get your luggage back once you reach your destination.
 - Ensure that your checked baggage is not larger than 95 cm (38 in) x 75 cm (30 in) x 45 cm (18 in) in size. Check with your airline in case you need any clarification.
 - Check the weight limit for check-in baggage when you are booking your ticket. Different airlines have different limits depending on where you are going.
- Remember to clearly write your name and contact details on all your suitcases.

- Ensure that you lock each and every bag you are carrying and keep the keys safely on your person.
- When you check in at the airport, the person at the counter will give you a boarding pass with your seat number.
- In case you have any check-in luggage, they will also put a tag on your luggage and a sticker on your boarding pass. Keep this safe—you will have to show it to the airport authorities if you can't find your luggage after you land at the destination.
- It is best to keep valuable items with you in your hand baggage.

5.2.2 Prohibited items

Airlines are very strict about what you cannot carry on a flight. Please make sure that you do not pack any of these items. For more details, contact the airline and ask what items are banned in both check-in and hand baggage. There are also advertisement boards near airline counters listing banned items when you check in your luggage. Always obey the rules.

5.2.2.1 Prohibited in hand baggage

- Lighters, matches
- Metal scissors
- Blades, such as box/paper cutters, axes, meat cleavers, picks, swords, knives (except for plastic knives) and razor blades (safety razors are allowed)
- Bats and sticks, such as baseball bats, hockey sticks, cricket bats, golf clubs etc.
- Guns or firearms of any type (including air guns and BB guns), ammunition (bullets, pellets etc.), parts of guns or even toy guns
- Any other weapons or self-defence items
- Tools, such as hammers, drills, saws, screwdrivers, pliers etc.
- Kitchen utensils

5.2.2.1 Prohibited in both hand baggage and check-in baggage

- Guns, firearms, ammunition and explosives of any kind

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- Flammable items, such as lighter fluid, petrol, kerosene, oil, gas etc.
- Liquids, sprays or gels of any kind (the only exception is for medicines, and you should make sure you pack them in clear plastic cases)
- Chemicals, such as bleach, chlorine, paint etc.
- For some airlines, lithium ion batteries (e.g. large power banks) are forbidden both as checked and carry-on baggage.
- Tobacco products (this depends on the country, but be safe and don't pack them)
- Poisonous substances, such as insecticides and pesticides
- Plant and animal products (this depends on the country you are going to, but it would be a good idea to avoid carrying them, just to be safe)
- Narcotics
- Pork or alcohol products, especially for GCC countries
- Pornographic material

5.2.3 What to pack

5.2.3.1 Hand baggage

- Keep all your original documents and at least one copy of each in your hand baggage.
 - Passport
 - Visa
 - Employment contract
 - Work permit
 - Other identification (driving licence, PAN card, Aadhaar card etc.)
 - Medical certificates, immunisation, vaccination, dental and other health records
 - School/college certificates
 - Medical prescription (in case you are carrying any medicines/drugs as prescribed)
- If you have a driving license, you can also carry this along with you.

- You can also carry trade or professional certificates with you.
- If a doctor has told you to take certain medicines regularly, you should carry those in your hand baggage as well so that you can take them on the flight if needed. Always also carry the prescription.
- Migrants with prescription medicine are advised to bring along supporting documentation (e.g. ID cards, letters from doctors). Please note that there may be restrictions at the destination on the types and volume of medicines that can be brought along.
- Money and valuables such as jewellery should be kept in your hand baggage.
- Carry something warm to wear on the plane (the air-conditioning can get very cold).
- Carry a set of clothes, so you can easily change your clothes without unpacking your check-in luggage.

5.2.3.2 Check-in luggage

- Pack clothes to wear in the destination country.
- Light but modest clothing is best since the weather in the Gulf countries is warm for most of the year. However also carry one or two warm clothes (e.g. a light sweater) for the winter.
- Pack personal care products such as a toothbrush, soap, shampoo, shaving cream etc.
- You can also carry a few small personal items like photographs of your family and friends or other things that remind you of home.

5.2.3.3 Additional packing tips

- It is handy to carry a pen with you since you will have to fill out forms at the airport (e.g. embarkation or disembarkation cards). The flight staff usually provide a copy of the disembarkation card wherever it is mandatory to fill one up.
- When packing fragile/valuable items, it is a good idea to wrap them in your clothes to protect them from damage.
- When packing clothes, you can roll them up instead of folding them. This will save space in your suitcase/bag.

Exercise 5.1: Simulation Part 1: Packing

Time: 5–15 minutes

Materials: Pictures of things people might pack (with sizes and weights indicated) or the things themselves; mock suitcases; or the list provided below.

Procedure:

Introduce the simulation; we will run through the whole transit process, from packing at home to reaching the point of arrival, and will see all that happens on the way.

Variation 1: Using the below list

- Divide the class into family groups. People travelling alone do this activity alone.
- Participants are to check off the items they will take and write down the number and size of bags.

Variation 2: Using pictures of items or real objects

- Divide the class into family groups. People travelling alone do this activity alone.
- Participants are to put into their bags any of the items they wish to take along.
- With either variation, participants keep their bags with them. Move on to the next exercise—the departure airport.
- List of items:
 - Passport or documents for travel
 - Winter clothes for each member of the family
 - Some bread and dried meat
 - Enough money for short-term expenses
 - Two copies of a detailed list of all the items you are carrying, including their value/price.
 - Some alcohol to celebrate with when you arrive (how much?)
 - Your pet
 - Summer clothes for each member of the family
 - Birth or baptismal certificate
 - A gun for protection
 - Marriage certificate

- Trade or professional certificates
- Driver's license
- A marijuana cigarette for relaxation
- A bilingual dictionary
- Adoption, separation or divorce papers
- School records, diplomas and degrees
- Your religious book (Bible, Quran, etc)
- A description of all the courses you have taken
- Your ivory carving
- Work visa
- The equivalent of AED 5000
- Letters of reference from your employers
- Immunization, vaccination, other health records
- Your great-grandfather's 200-year-old knife
- Cigarettes (how many?)
- Your stereo/radio/TV
- Your prescription asthma medicine
- Headache medicine
- Photocopies of passport
- Digital camera
- Mobile phone

What else will you pack? List items here: _____

How many bags will you pack? _____

How big will each bag be? _____

How much will each bag weigh? _____

5.2.4 At the airport

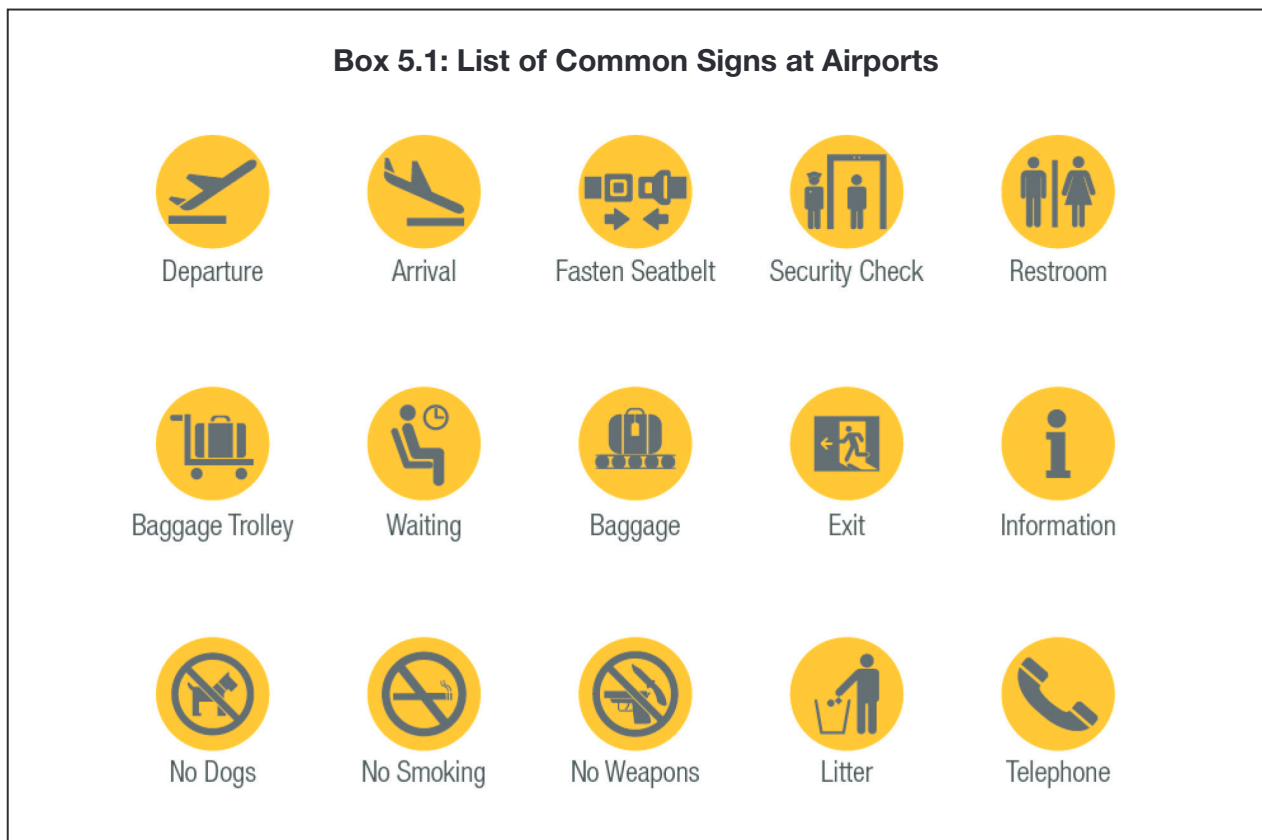
- Make sure you arrive at the airport at least three hours before your plane is supposed to leave.
- Make sure you have your passport, visa and flight ticket in hand. You have to show them to the guard at the entrance of the airport.
- Get your check-in baggage scanned by airport security as mandated.
- Go to the check-in counter of the airline to get your boarding pass (which will have your seat number) and your emigration form, and also submit your check-in luggage there. If the check-in luggage is over the weight limit, you will be charged extra.
- Fill out the embarkation card and go to the immigration counters. Hand the card over to the officials there and show your passport, visa and boarding pass. If there is no problem, they will put an exit stamp (it has the date of departure) on a page of your passport.
- Next, the airport security will check your hand baggage and a security officer will check that you are not carrying anything dangerous. He/she will stamp your boarding pass if everything is fine. Please check the date, and always ensure that you do not lose the tags on the hand baggage.
- Wait in the departure area for the flight announcement. There are a number of gates—the one for your flight should be mentioned on your boarding pass.
- Go through the boarding gate, show the airport staff/guards your boarding pass and enter the plane. Find your seat (the number is on your boarding pass) and sit down. You can put your hand baggage in the compartment above your seat or under the seat in front of you.
- Always check with the airport staff if you are confused about anything or have any questions about airport procedure.
- For safety's sake, do not take any luggage or parcels from strangers. Also, always keep an eye on your luggage while at the airport.
- Take note of the gate number and boarding time which are mentioned on the boarding pass.
- If possible, call your family members after you complete all the formalities and then wait for boarding at the gate specified on the boarding pass.

5.2.4.1 Important travel phrases

These phrases should be taught in relation to the native language of the migrant.

- I am lost. Can you show me where to go from here?
- Where is the toilet?
- Can you please show me my seat?
- Can I have (something to eat/food for my child/a blanket/a pillow) please?
- I am transferring flights. Can you please show me where I should go?
- I feel sick.
- Can you please help me fill out my Incoming Passenger Card?

The box below depicts the common signs you will see at airports.





5.2.5 On the plane

- When the plane is going to take off, you will be asked to stay in your seat and put on your seat belt (the Fasten Seat Belt sign will be on, see above).
- Once the plane is in the air, the Fasten Seat Belt sign will go off, and you are free to take your seat belt off and move around the plane if necessary (for example, if you need to go to the toilet).
- Whenever the pilot switches on the Fasten Seat Belt sign again, you have to make sure you are in your seat and wearing your seat belt.
- Sometimes, the movement of the plane could cause a feeling of pressure and pain in your ears. This is normal, and you can counter it by swallowing, yawning or sucking on sweets and toffees.
- Talk softly to one another.
- From the time the plane takes off till the time it lands at the destination, you should keep your

mobile phone, laptop and other electronics switched off or in aeroplane mode (if you can't find an aeroplane mode, just switch it off). That means you cannot make calls or send messages during the flight.

- You will be given food and snacks by the airline staff.
- Vegetarian food will be available and you should ensure that you make your preferences clear to the cabin crew.
- If you are non-vegetarian and would like halal meat, this will also be available on the flight. Please ensure that you ask the cabin crew for the same.
- Listen carefully to the instructions given by the airline staff at the beginning of the flight. They will tell you what to do in case of an emergency such as a crash landing.
- After the plane lands, you can get up and take your hand baggage.
- Try not to bump into people or push people, and wait for the people in front of you to get off the plane first.

5.2.5.1 Dos and Don'ts of Behaving on an Airplane

The table below lists the dos and don'ts of behaving on an airplane.

Table 5.1: Dos and Don'ts of Behaving on an Airplane

Dos	Don'ts
Keep your boarding pass, passport and visa safe at all times.	Don't shout or play loud music inside the plane.
Wait for the seat belt sign to be switched off before you get up from your seat.	Don't push your seat too far back since this would be uncomfortable for the person sitting behind you.
Make sure you either turn off your mobile phone and other electronic devices or put them in aeroplane mode during the flight.	Don't take pillows or blankets from other seats. Ask the airline staff if you haven't got a pillow or blanket.
Be polite to other passengers. Try not to bump into people or push people while getting on or off the plane.	Don't smoke or chew tobacco on the plane.
Remember to lock the toilet when you are using it.	Don't spit anywhere except in the washbasin in the bathroom.

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Make sure you keep the toilet clean after using it.	Don't try to be the first to get off the plane; wait for people in front of you to get off.
Make sure you have your hand baggage and all your belongings with you before leaving the plane.	Don't lean on other people while sleeping.
Keep your belongings close to you.	Don't kick the seat in front of you or let your children kick the seats in front of them.
Listen to the airline staff's instructions carefully.	Don't stand in the space between seats and block other people.
Make sure you drink enough water.	Don't get intoxicated on the flight.
Make sure your bag doesn't hurt other travellers.	Don't disrespect other people's personal space.
Put your things in the locker above your seat or under the seat in front.	Don't be rude to co-passengers and airline staff.
Wear comfortable, clean and warm clothing.	

5.2.6 At the destination airport

- After you leave the plane and enter the destination airport, you will have to go through 'Immigration'.
- Show your passport and visa to the immigration officer, who will put an entry stamp on the passport. The entry will have the date of arrival.
- Answer politely any questions the immigration officer asks you (also, keep your employment contract ready in case it is asked for).
- Note: your baggage will be checked to make sure that you are not carrying any banned items (weapons, narcotics/drugs, pork products etc.).
- Then go to 'Baggage Claim' to collect your check-in luggage (if you have any). Please note the belt number to pick up your luggage. It is announced in the flight upon arrival and displayed on screens near baggage belts.
- Remember to keep your passport and boarding pass with you always. The boarding pass should have the receipt for your check-in luggage stuck on it.
- The luggage from the plane will be unloaded on a moving belt. There will be many belts; find the one that has your flight number on the board near it (you can always ask the airport staff for help).

- Wait for your luggage to appear and take it off the belt.
- Then you can leave the airport. If your RA has arranged for someone to pick you up, they will be waiting there. Again, you can always ask the airport staff or security for help if you need anything.
- In case you can't find your check-in luggage at Baggage Claim, go to the airport staff and ask for help. Show them your boarding pass and the receipt sticker for the check-in baggage. They will give you instructions on what you should do.
- After you collect your luggage, proceed to the exit gate.
- The person who is coming to receive you will only be able to meet you outside the airport. Do not panic if you cannot see them as soon as you disembark from the plane.

Exercise 5.2: Simulation Part 2: Airport Departure

Time: 20–30 minutes

Materials: Airport signs, mock tickets, boarding passes, boarding pass work sheet, IOM bags

Procedure:

- It's time to go to the airport. Ask those who have flown before to help you.
- Ask participants to name all the 'stops' that must be made at the airport—all the places they need to go to in sequence (check-in, departures, immigration, security check, gate, arrivals and baggage claim). As they mention the place, hold up the sign for that place and then tape it up somewhere in the room.
- Ask participants how they will get to the airport. (They are responsible for getting there themselves.) What time do they arrive? (At least three hours prior to departure, more if they are refugees and will be assisted by staff from IOM who have informed them in advance.)
- The passengers begin arriving. Ask three people to volunteer to be passengers. Give them IOM bags (for self-identification) and ask them to come into the airport. They should be carrying their 'luggage'.

The Check-in Counter

- Ask those who have travelled before where the passengers' first stop is (usually the check-in counter). If they are travelling with IOM, assign someone the role of IOM escort and have that person carry an IOM bag. The escort then gives the refugees their tickets and takes them to the check-in counter. You play the role of check-in clerk.
- One by one passengers check in. They hand in their tickets, passports, and visas. The check-in clerk asks about the number of bags. The bags are weighed. If they are overweight or there are too many of them, there is an excess baggage charge of USD 10 per kilogram. Ask the passenger if he packed the bags himself. Ask the passenger if he/she has any seating preferences and give out two boarding passes to each passenger, one for each leg of the flight.

Processing Check-in Counter

- Ask participants to point out the four important things that happened at the check-in counter. (They gave in their passports, where the airline people checked their identity and visa, they checked in some of their luggage, their seats were assigned, and they received their boarding passes.)
- Ask the whole class what a baggage allowance is, and then correct any misconceptions. Tell them about carry-on luggage. There is no baggage allowance for babies under two.
- Carry out the boarding pass exercise below.

Boarding Pass Exercise

- Ask: What is a boarding pass? What do you do with it? What information does it give you?
- Hand out sample boarding passes for people to see.

Passport Control/Security check

- You can play the role of immigration security staff yourself or assign it to a participant, briefly explaining the duties involved.
- Armed with their boarding passes and carrying their carry-on luggage and IOM bags, the passengers move on. Ask participants where they have to go now (passport control).

- They pass passport control, where the immigration officer carefully looks over the passport and stamps it. Where do they go next? (Security check)
- The passengers move on to the security check. What does the security check look like? What are they checking for?
- Passengers put their bag on the conveyor belt. They are asked by the security person to take all metal objects out of their pockets and put them in a basket which will also go through the X-ray. They collect their bags at the other end of the X-ray.
- They go through the security door. The first two make it through without any problem, the third sets off the alarm (make a beeping sound). The security guard checks the passenger out with a security wand and lets him continue.

Departure Gate

- Passengers finally make it to the departure gate, where they wait until boarding is announced for their flight. They file past the gate, handing in their boarding pass and receiving the stub of the boarding pass in return. They head for the plane.
- Show the pictures on the next page.

Your boarding pass can answer some of your questions but not all. Based on your boarding pass, answer as many of the questions below as you can.

1. Where will you be flying to?
2. At what time do you have to be at the departure gate for the Delhi flight?
3. At what time will you have to be at Delhi Airport?



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4. What gate does the Delhi flight leave from?
5. What's your seat number for the flight to Dubai?
6. How long do you have in Dubai to make your connection for your next flight?
7. What terminal do you leave from in Dubai? What gate?
8. What time do you arrive in Doha?

References:

IOM. (2014). *Australian Cultural Orientation Programme*. Australia: IOM.

IOM. (2012). *Awareness Generation Manual*. India: IOM.

IOM. (2010). *Safe Migration: A Pre-Departure Orientation Manual for Migrant Workers*. Cambodia: IOM.

NOTES





PRE-DEPARTURE ORIENTATION TRAINING
Training of Trainers (TOT) Manual

Day 3

- Module 6: Living and Working Abroad



PRE-DEPARTURE ORIENTATION TRAINING
Training of Trainers (TOT) Manual

Module 6
Living and Working
Abroad

MODULE 6: LIVING AND WORKING ABROAD

Total Time: 5 h 10 min.

35 min	Know Your Destination Country
40 min	Country Profile: United Arab Emirates
40 min	Country Profile: Kingdom of Saudi Arabia
40 min	Country Profile: Kingdom of Bahrain
30 min	Country Profile: Qatar
30 min	Country Profile: Sultanate of Oman
30 min	Country Profile: Kuwait
30 min	Country Profile: Malaysia
30 min	Common Problems that Migrants May Face

Module 6: Living and Working Abroad



Aims

- To give the trainees a basic idea of the environment they are likely to face while living and working in GCC countries and Malaysia, and the social and legal norms they are expected to follow, including:
 - General labour norms
 - Cultural issues
 - Living and working conditions in each of the six GCC countries and Malaysia

6.1 Know Your Destination Country

Explain what the work-related and general conduct norms are in GCC countries and Malaysia.

6.1.1 General information

6.1.1.1 Work-related information

- Employees in GCC countries and Malaysia, and wherever they migrate to, are regulated by labour laws, which vary from country to country.
- Make sure you know about the basic labour laws of your destination country and your rights and limitations in that country, including the responsibilities of the employer, as per the agreement/contract.
- You are allowed to work in most GCC countries only if you have a sponsor, known as a *Kafeel*, who is your employer. You are not allowed to work for anyone else unless the employer/sponsor gives you permission, in which case the new employer will be your new sponsor.
- After your contract period is complete as per the agreement signed with the employer, you have to obtain a No Objection Certificate (NOC) from the employer/sponsor before you can apply for another job.
- In some countries, you need to have worked for one sponsor for at least two years before

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getting a new job. The rules vary from country to country. Please verify with your RA or friends, or even your co-workers.

- Across GCC countries and Malaysia, labour unions and activities like strikes are banned or limited in one way or another. Obtain country-specific details from your employer or RA.
- Disputes in most cases are settled between the employee and the employer. You should find out about the rules on worker disputes and complaints before you leave India. In any case, always keep the RA, the Indian Mission and the e-Migrate system informed of any dispute for necessary advice.
- Employers are allowed to set a probation period, which is normally of three to six months. Your employment will be confirmed on successful completion of the probation. During the probation period, the employer can terminate the contract with a proper notice period as per the terms set in the agreement/contract.
- In case you wish to quit your job, find out about the notice period you have to give your employer, as well as benefits like repatriation tickets (repatriation is when you go back to your home country; your employer may have to pay for your ticket home, depending on when and why you resign, as well as on your contract and the labour laws of the country you are working in).
- Employees are entitled to paid leave and sick leave except during the probation period. Please check the terms and conditions of the contract/agreement.
- Employers may also provide housing facilities and, in some cases, food, which will be specified in the work contract. Accommodation is normally in dormitories or apartments. The employer might also deduct money from the salary of a worker for housing and food.
- The employer will also provide transport to and from work if your home is far away from the workplace.

6.1.1.2 General conduct

- Each country has its own restrictions and regulations when it comes to public life. Please be aware of the same and prepare well in advance to settle in properly.
- It is best to dress modestly while outside; some countries are particularly strict about clothing, especially for women, so please make sure you find out about the restrictions in the country you are going to before you leave India.

- In countries such as Saudi Arabia, avoid public displays of affection, since they are generally frowned upon there and you might get into trouble.
- Many GCC countries ban pork and pork items. Be cautious of local restrictions on food, beverages, clothing and drinking. You must strictly adhere to local norms, values and practices.
- In many Arab countries, it is not polite for men and women to interact in public unless they are related in some way. Rules in this regard are particularly strict in Saudi Arabia. Keep your distance unless the other person comes to you first. Especially with women, it is a good idea to wait until you are introduced before you initiate a conversation, as it might be seen as rude otherwise.
- In most Gulf countries, there are strict rules about being drunk in public. Laws on buying and drinking alcohol vary from country to country.
- Be aware of the restrictions during the holy month of Ramadan with regard to strict observance of local cultural practices in the GCC countries and Malaysia.

6.1.2 Basic Arabic words

The most common greeting in Arab countries is *Salaam alaykum* ('Peace be upon you'), and the correct reply to this is *Wa alaykum as-salaam* ('And upon you be peace'). The boxes below list the most commonly used and basic phrases and words in Arabic.

- For a complete list of commonly used Arabic phrases and words, please refer to the annexure at the end of the module.
- You should use a person's full name, especially on formal occasions and when you do not know them very well. The formal way of addressing men is *Sayyed* (sir) and for women it is *Sayeeda* or *Sayeedity* (madam), followed by the person's full name. In other cases, the use of Mr and Ms is advised.
- While English is acceptable in most Gulf countries, it is useful to learn Arabic, or at least the basic terms used on a day-to-day basis. Trainers should help practise the most common greetings and phrases, as well as numbers.

Box 6.1: List of Commonly Used and Basic Phrases and Words in Arabic



House	Bait
Key	miftāh
Telephone	Tilfūn
Bank	Bank/maşraf
Cash	Naqd
Deposit	īdā'/widā'ī
Doctor	ṭabīb
Hospital	mustashfā
Airport	maṭār
I am lost	Faḡadtu
Hello	Ālo
Please	Min faDlak/lau samaHt
Thanks	Shukran
Yes/ No	na'an/ Laa
Maybe	Rub-bama
Excuse me	lamu' akhdha
Sorry, my mistake	Aasif, ghaTatee
Why?	Limaadha
Which?	Ayy
How?	Kaif
When?	Matta
Before	Qabl
After	ba'd
Never	Abadan
Sometimes	aHyaanan
Where?	Ain



BASIC LANGUAGE PHRASES

Box 6.2: List of Commonly Used and Basic Phrases and Words in Arabic



Here/there	Huna/hunaak
Right/left	Yamen/yasaar
Near/far	Qareeb/ba'eed
Man	Rajul
Woman	Imra'ah
Who?	man
What is the time?	Kamis sā'a
Where can I change some money?	Aina aşrafal 'umla
Where is the nearest hospital?	Aina yūjad aqrabul mustashfa
I need the medicine, please.	Ahtāju dawā, min faḍlik
I feel sick.	Anā marīd
Can I see your passport please?	Hal yumkin an ara jawāz safarik min faḍlik
Is there a vegetarian restaurant?	Hal hunāka ayyu maṭ'am khās bil khaḍrawāt
I don't eat any meat.	Lā 'ākilu laḥman
My bill, please.	Fāturī min faḍlik
I would like to book a room, please.	Min faḍlik urīd an aḥjiz ghurfa
Can you direct me to the market?	Mimkin an tarshudanī ilas sūq

6.1.3 Safety and security

- Note down the contact details of the Indian Missions/Posts in the country you are working in, as well as of the local police and other helplines available for expatriate workers. You can collect a brochure with this information at the airport on your arrival. Do not hesitate to seek assistance when you are in the destination country.
- In case your employer mistreats or abuses you or you are not being paid your regular salary, you can approach the local authorities and also contact the nearest Indian Mission or Post. You can also submit such grievances on the e-Migrate and MADAD portals.
- Do not sign any contract without understanding all the clauses included in it. Also, do not sign on any blank piece of paper.
- Keep all your original documents with you. Your employer is not allowed to keep your passport or other documents in his custody.

Kafala system

The *Kafala* system is a sponsorship system present in six Gulf countries (Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and the UAE), with differences from country to country, which regulates the recruitment and employment of migrant workers. Under the *Kafala* system, every migrant worker must have a specific job and a sponsoring employer under whom he/she works—neither of which can be changed easily. Under the *Kafala* system in Saudi Arabia, workers need the permission of their sponsor to return to their country of origin.

6.2 Country Profile: United Arab Emirates (UAE)

The UAE was formed in 1971. There are seven Emirates: Abu Dhabi, Dubai, Sharjah, Ajman, Ras Al Khaimah, Fujairah and Umm Al Qwain. The capital city is Abu Dhabi. Other than Umm Al Qwain and Ajman, each of the Emirates has at least one international airport.

Religion and language

- The official language of the UAE is Arabic. Persian, English, Hindi and Urdu are also used.
- Islam is the official religion of the UAE, with 96% of the native population being Muslim.

- It is against the law to spread the ideas of any other religion. However, you are allowed to practise your own religion freely, and there are many places of worship, such as temples and churches, in many parts of the country.

Entry requirements

- You need a valid passport with a valid tourist/employment visa. It does not matter which Emirate you are going to.
- You are allowed to stay in the UAE as long as you have a valid work visa and a work permit.
- HIV/AIDS tests are also needed for work and residence permits. The tests will be conducted after arrival in the UAE.
 - The test must be carried out in the UAE at a government medical facility, not a private one. Results from tests in other countries are not accepted.
 - If the test is positive then the visa application is denied and the person is deported.
 - The medical test fee for AIDS, hepatitis B, tuberculosis, leprosy and syphilis is AED 250.

Labour laws

- Employment in the UAE is governed by the UAE labour laws, elaborated on their website www.mohre.gov.ae.
- Employment contracts have to be endorsed by the Ministry of Labour to be legally valid.
- In order to avoid fraud/cheating by agents, the prospective employee should verify the contract details from the Ministry of Human Resources and Emiratisation (MOHRE) website (<https://eservices.mol.gov.ae/molforms/offereinquiry.aspx>)
- Before coming to the UAE, workers should understand the nature of their work. It is common that once they reach the UAE, they have difficulties in adjusting to the work environment and want to go back immediately. Workers should be clearly informed regarding the conditions of leave as per the laws and regulations of the UAE. Usually, there is leave entitlement only after completion of one year of service as mentioned in their contract.
- The worker should have a signed copy of the employment contract. A written contract is a must, and the contract should be carefully read before accepting a position. A verbal contract is worth nothing.
- The worker should be advised to not sign on any blank paper or any document he or she is not sure about.

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- As per UAE labour laws, it is illegal for the employer to keep the passport of the worker, but this is still a common practice. In such cases, the worker should have a signed acknowledgement copy of the passport from the employer.
- After arriving in the UAE, the worker should ensure that the employer starts the procedural formalities for the stamping of the residence visa on the passport, and for the issuing of the Emirates ID, labour card and health insurance card within sixty days of their arrival.
- Employers have to arrange for medical tests for workers every six months and should give proper medical care to workers in case of diseases or injuries that are caused by working conditions. The employee is entitled to a full salary for the first six months or till completion of treatment, whichever is longer.
- The worker should immediately report any case of mistreatment/harassment by the employer to the MOHRE, Government of UAE (previously known as Ministry of Labour) and can call their toll free number 800665.
- Domestic workers are not covered under the regulations of MOHRE. They are governed by the UAE Immigration Authorities.
- Employers may have to pay for the cost of returning home once the work contract ends.
- A worker who has completed one year of continuous service is entitled to severance pay once the employer ends the contract.
- Engineers and professionals are allowed to change their job after two years of continuous service under an employer if they have valid residence visas and NOCs from the sponsor.
- Female employees can get maternity leave of 45 days if they have been working for an employer for at least one year. If you have completed less than one year, you can still get maternity leave, but you will only be paid half your normal salary during the leave.
- You can contact the Indian Mission/Post if the employer does not follow the conditions of the contract or if the employer mistreats you or if they don't pay you your regular salary.
- You can submit complaints to the Ministry of Labour and Social Affairs if the employer makes unlawful deductions from your salary.
- Domestic workers are not protected by the UAE's labour laws.
- In case of death, the employer has to pay death compensation equivalent to 24 months' basic salary, with a minimum of AED 18,000 and maximum of AED 35,000.
- All complaints have to be filed with the UAE Ministry of Labour or the authority of the free zone in which the worker is employed. Counselling may also be taken from the IWRC.

- Smoking, eating and drinking is strictly prohibited in a mosque area.
- Health card: After arrival, workers have to take a medical and blood test in order to get a residence permit; they will also be provided with health cards.
- An Emirates ID card, also known as Resident ID card, is issued by the government and is needed to use any local service.
- Employees also need to have work permits issued by the UAE government, the cost of which will be paid by the employer. If the worker is unemployed for more than three months, the work permit can be cancelled.

Work week and hours

- The work week in the UAE starts on Sunday and ends on Thursday, and the weekend is Friday and Saturday. Friday is the normal weekday holiday for all employees, except those who are being paid on a daily wage basis.
- During Ramadan (a Muslim month of fasting), many retail businesses are closed during daylight hours and open after sunset.
- The maximum hours of work for an adult are eight hours a day or 48 hours a week. These can be increased to nine hours in commercial establishments.
- If an employee is made to work for more hours than normal, he/she is entitled to overtime pay, which should be at least 25 per cent more than the pay for normal working hours.
- If an employee is made to work overtime between 9:00 pm and 4:00 am, he/she has to be given overtime pay that is at least 50 per cent more than the pay for normal working hours.
- If an employee has to work on a Friday, he/she has to be given another day off, or paid 50 per cent more than a normal day's work for working on Friday.
- Employees are entitled to annual leave, sickness/medical leave and maternity leave.

Dress

- What clothes are acceptable in public varies from one state/Emirate to another. States like Sharjah are generally stricter than states like Dubai, but it is better for both men and women to dress modestly (avoid sleeveless clothing or short pants/skirts/dresses).

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Currency and remittances

- The unit of currency in the UAE is the Dirham (AED) and it is divided into 100 fils. There are paper notes for AED 5, AED 10, and so on, and there are coins for 5 fils, 10 fils, 25 fils, 50 fils and AED 1.
- The exchange rate for AED 1 is about Rs 18.

Transportation

- Most cities have public bus systems. Dubai has a metro rail as well.
- Taxis are also available across cities.
- The primary transport network is the national roadways.

Indian Workers Resource Centre

The Emirate of Dubai has the Indian Workers Resource Centre (IWRC). The IWRC was established by the Embassy of India, Abu Dhabi, for the benefit of Indians in UAE on 23 November 2010. The centre is run and managed by an outsourced agency under the supervision of the embassy and the consulate. The centre provides the following services to distressed Indians in the UAE:

- A multilingual toll-free telephone line [800-INDIA or 800-46342]
- Registering and monitoring grievance petitions
- Providing support, help and guidance as well as financial, legal and personal counseling to needy expatriate Indians

Distressed Indian workers can contact the centre using the contact details mentioned below:

Embassy of India, Abu Dhabi

Plot No. 10, Sector W-59/02, Diplomatic Area, Off the Airport Road,

P.O. Box 4090, Abu Dhabi, UAE

Tel. No: +971 24492700, +971 24494975

Fax: +971 24444685

Website: <https://www.indembassyuae.org/>

Email ID: ca.abudhabi@mea.gov.in

Consulate General of India, Dubai

Al Hamriya, Diplomatic Enclave
P.O. Box 737, Dubai
United Arab Emirates
Tel. No.: +971 43971222/43971333/43070783
Fax: +971 43970453
Website: <http://www.cgidubai.org/>
Email ID: labour.dubai@mea.gov.in

Working hours: Sunday to Thursday 8.30 a.m. to 5.00 p.m. (1.00 p.m. to 1.30 p.m. lunch break).
Friday and Saturday are the weekly holidays)

Abu Dhabi and Al Ain visa holders can contact the Embassy of India, Abu Dhabi. The rest of the Emirates visa holders should contact the Consulate General of India, Dubai.

Indian Workers Resource Centre

15L, Silver Tower, Cluster-I, Jumeirah Lakes Tower,
P.O. Box 62494, Dubai, UAE
Toll-free No.: 800 46342 (800 - INDIA) (anywhere in the UAE)
Tel. No.: +971 44302530 (outside the UAE, overseas call charges apply)
SMS and Whatsapp: +971 558703725
Fax: +971 44307492
Email ID: help@iwrcuae.in
Website: <http://www.iwrcuae.in>

Open House at Indian Embassy/Consulate: Sunday to Thursday, 10.00 a.m. to 12.00 p.m.

Women/female domestic workers in distress: +971 24447769

BLS helpline for passport and visa: +971 42555530

IVS Global helpline for attestation of documents/affidavits: +971 24456994

UAE Ministry of Human Resources mobile app:
<https://play.google.com/store/apps/details?id=ae.gov.mol&hl=en>

UAE mobile app for registering labour complaints (called Aamen):
<https://play.google.com/store/apps/details?id=ae.gov.mol.aamen&hl=en>

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UAE Embassy in India

12, Chandragupta Marg, Chanakyapuri,
New Delhi - 110 021

Tel. No.: +91 11 26111111

Fax: +91 11 26873272

Email address:

For ambassador's office: newdelhi@mofa.gov.ae

For consular office: consular@uaeembassy-newdelhi.com (for visa and attestation enquiry)

For general information: info.newdelhi@mofa.gov.ae

Working hours: Monday to Thursday, 9:00 a.m. to 4:00 p.m.

Friday, 8:30 a.m. to 3:30 p.m.

Document submission hours: Monday to Friday, 9:00 a.m. to 12:00 p.m.

6.3 Country Profile: Kingdom of Saudi Arabia

Saudi Arabia is the biggest country in the Gulf region. It is considered to be the 14th largest nation in the world. It has common boundaries with Iraq, Jordan, Kuwait, Oman and Qatar. The capital city is Riyadh.

Religion and language

- The official religion is Islam.
- Public practice of any religion other than Islam is prohibited.
- The official language is Arabic and most of the official business is conducted in only Arabic.

Legal system

- For any complaints relating to contractual violations, there are labour courts where grievances can be registered. The embassy officials assist workers in registration and follow-up of these cases.
- All legal proceedings are carried out in only Arabic.
- The legal system is complex and getting a final verdict takes a lot of time.
- Following up a legal case is a very costly affair in Saudi Arabia on account of the exorbitant fees charged by lawyers.

- Law enforcement is very strict and punishments for violations of the rules are very severe.
- Those charged with murder, drug trafficking, adultery, rape, homosexual acts, conversion of a Muslim to another faith, terrorism, etc. could face the death penalty. Possession of narcotics, alcohol, food items containing pork, *khas khas*, *khat* leaves, etc., *gutka*, *pan masala*, or other forbidden material such as religious literature or articles associated with faiths other than Islam, pornographic/obscene material, etc. are dealt with sternly, with severe punishments including jail time, public flogging and deportation.
- Strikes and agitations are illegal; one could get arrested, imprisoned and deported for them.

Visa

- There is no 'free visa' for Saudi Arabia.
- If you are migrating to Saudi Arabia for work, you need to do so against a work visa.
- A work visa is issued with the name of the employer and the job title specified in it. If you are caught working with a different employer or in a different job, you could be arrested, jailed and deported, with a ban on returning to the Kingdom and possibly to other GCC countries.
- In order to be issued a visa, your passport needs to be valid for at least six months.

Labour laws

Coverage

- All general category workers (those working in companies/establishments) are covered under the provision of the labour laws.
- Domestic service workers (cleaning persons, house drivers, gardeners, etc.) or agricultural workers (in firms employing less than ten workers), or workers on a short-term work visa, etc. are not covered by the provisions of the labour laws.
- The labour laws protect workers against abuse by employers and also ensure that employers don't terminate contracts arbitrarily.
- There is an Agreement on Labour Cooperation on Domestic Service Workers signed between India and the Kingdom of Saudi Arabia. Indian women domestic service workers (DSW) recruited under the provisions of the India-Saudi Bilateral Agreement on the recruitment of DSWs are protected by the terms of this agreement.

Employment contract

- You must have a written employment contract entered into with your prospective employer. This is a very important document which specifies the terms of the employment, including the entitlements and obligations of both parties, and you must be aware of its contents.
- The labour laws state that the employment contract shall be in Arabic and can also be in another language along with Arabic. However, in case of a dispute, the Arabic text shall prevail. It will, therefore, be very important to understand what is written in Arabic before one signs the contract.
- You will be required to sign an employment contract in India while your Recruiting Agent processes your visa.
- The contract shall include the name and address of the employer and the employee, job title, location of work, duration of contract, probation period, wage agreed upon, provision of free food or food allowance and accommodation, working hours, overtime allowance, vacation, air passage, medical insurance, end-of-service benefits, provision in regard to disposal or transportation of mortal remains to India in case of demise of the employee, mode of settlement of disputes, etc.
- The contract will be signed by the employer and the employee and will be in duplicate, one copy to be retained by each of the parties.
- If you are asked to sign a second employment contract (in Arabic) upon your arrival in Saudi Arabia, you must understand the terms of the contract. You can also contact the Embassy for any assistance in this regard.

Probation

- The probation period shall not be more than 90 days. Normally, either party shall have the right to terminate the contract during this period and no compensation shall be admissible.

Recruitment fees, etc.

- Employers shall incur the fees pertaining to the recruitment, medical tests, fees of the residence permit, their renewal and fines resulting from any delay as well as fees pertaining to exit and re-entry visas.

Leave

- You are entitled to twenty-one days vacation with full pay after completing one year of service and thirty days vacation with full pay after five years continuous service with the same employer.

- You are entitled to sick leave of thirty days with full salary, and then 3/4th of the normal salary for the next sixty days of sickness.
- You can also get other paid leave for reasons like marriage, death of spouse (three days) and childbirth (one day).
- A female worker is entitled to ten weeks maternity leave—four weeks before the expected date of delivery and six weeks after the delivery. During maternity leave, women are paid half of their salary if they have worked for at least one year with the same employer. They will be paid their full salary if they have worked for the employer for three years or more.
- The employer has to pay for physical examination, treatment and delivery and is not allowed to fire a female worker during maternity leave.
- Women are not allowed to work in dangerous industries or jobs.

Insurance

- The employer has the responsibility for ensuring mandatory health insurance coverage of the employee.

Air ticket

- The employer has to bear the airfare of the workers from the home country to Saudi Arabia for joining work and for their return after completion of the contract period.

Duties of the worker

- A worker can only work with the employer and in the profession specified in the *visa/iqama*. It is illegal to work with another employer or in a profession other than the one specified in the *visa/iqama*.
- Change of profession is not allowed.
- Change of employer can be done only through the Labour Ministry with the approval of the previous employer.
- If you run away from your employer or refuse to work, you could be declared as *huroob* or a runaway by your employer. As a result, your stay in the country will become illegal and you stand to lose all your legal rights. You will also face difficulties in leaving the country.
- It is the duty of the worker to perform the work in accordance with the instructions of the employer, to take due care of the machinery, tools, supplies, and raw materials placed at his disposal, abide by proper conduct and ethical norms during work, extend all assistance in

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cases of hazards threatening the workplace, undergo medical examinations required prior to or during employment to ensure that he is free from occupational or communicable diseases, and not disclose any information related to the work or firm to a third party which may cause damage to the employer's interests.

- Workers have no right to strike work or resort to agitations. It is illegal to do so and one could be arrested, imprisoned and deported.

Work/residence permit (*iqama*)

- It is the responsibility of your employer to obtain your *iqama* before expiry of your visa within ninety days of your arrival in the country.
- The employer has to arrange for your medical test and medical insurance prior to applying for *iqama*. (If you do not pass the medical test, you will be sent back.)
- If *iqama* is not issued within 90 days of your arrival or renewed before its expiry, your stay will become illegal. You will not get access to various services like banking, remitting money, insurance, driving licence, medical facilities, mobile phones, etc. You will also not get an exit visa to leave the country.
- If the employer does not process your residence permit within 90 days, you must register a complaint with the Saudi Ministry of Labour (Toll free number: 19911).

Passport

- Though a very common practice, it is illegal for employers to hold in their custody the passport of their workers. You are not obliged to hand over your passports or originals of other documents to your employer even for safekeeping.
- However, it must be remembered that even with the passport in your custody, you need an exit visa for leaving the Kingdom, for which the consent of the employer/sponsor is a must.

Work week and hours

- Friday is the weekly rest day for most workers. The employer may replace this day for some of his workers with any other day of the week.
- The government sector, banking and some businesses follow a five-day work week from Sunday to Thursday and with Friday and Saturday as the weekend.
- A work day is generally eight hours and a work week is forty-eight hours. If you agree to work beyond normal working hours, your employer is required to pay an overtime allowance of an additional 50 per cent of the basic wage per extra hour.

- You are entitled to a rest of thirty minutes during a work day and shall not be made to work for more than five hours continuously.
- Total working hours should not exceed eleven hours per day.
- The working hours for the offices are generally from 7:30 or 8:00 a.m. to noon, and from 3:30 or 4:00 p.m. until 7:00 or 8:00 p.m. However, working hours in private establishments vary.
- During the month of Ramadan working hours are reduced to six hours a day for Muslim workers.

Dress

- All women, including those from abroad, must wear an abaya (a full-length, loose black robe that is worn over normal clothes) outside the home and also have their heads covered.
- Men should also dress conservatively and not wear shorts in public or go without a shirt. Standard dress for men is lightweight trousers and shirt (usually long-sleeved).

Currency

- The currency is the Saudi Arabian Riyal (SAR) and it is divided into 100 halalas.
- The current exchange rate for SAR 1 is about Rs 17-18. The exchange rate between the US dollar and the Saudi Riyal is fixed at USD 1 = SAR 3.75

Transportation

- A well-connected public transportation system within most of the cities is absent.
- The locals rely on personal vehicles for transportation.
- Taxis remain the most used/preferred mode of transportation for those who do not own personal vehicles.
- Companies usually provide transport to and from the labour camp/workplace.
- A well-connected network of roads connecting major cities is available.
- Inter-city buses run by the government-owned Saudi Arabian Public Transport Company (SAPTCO) are available.
- Women are not allowed to drive.

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Indian embassy in Riyadh, Saudi Arabia

B-1 Diplomatic Quarter,
PO Box 94387, Riyadh - 11693,
Saudi Arabia
Tel. No.: +966 11 4884144/4884691/4884692
Fax: +966 11 4884750 (general), +966 11 4884183 (Consular Wing)
Website: www.indianembassy.org.sa

Consular jurisdiction of the embassy

- All areas of Saudi Arabia excluding Tabuk, Madina, Makkah, Al Baha, Asir, Jizan and Najran come under the consular jurisdiction of the Embassy of India, Riyadh including Riyadh, Al Qasim, Ha'il, Al Jouf, Dammam, Al Khobar, Al Hasa/Hofuf, Buraida, Al Qassim, Hafr Al Batin, Hail, Al Kharj, Rafha, Arar, Jubail, Khafji, Raheema, etc.
- In case assistance is required, Indian nationals living in these areas may approach the Embassy.

Working days and timings

Sunday to Thursday, 9.00 a.m. to 5.30 p.m.

Information relating to consular services/community welfare can be obtained from the following telephone numbers:

General enquiry	+966 11 488 4144/488 4691/488 4692
24x7 helpline	+966 11 488 4697 800 247 1234 (toll-free number)
Labour issues	+966 11 4884144/Ext.280/ 4816348 Fax: +966 11 4810742 Email: cw@indianembassy.org.sa
Consular issues	+966 11 488 4144 Ext. 101 (for passport/attestation, birth/marriage certificate, etc.) Fax: +966 1 488 4183 Email: cons.riyadh@mea.gov.in

Consulate General of India, Jeddah

Building of Mr Mansoor Abdul Rahman Al Hueesh,
Villa No. 34 (Behind National Commercial Bank),
Near Al Huda Mosque,
Tahlia Street, Jeddah

Tel. No.: +966 12 2614093, 6603779

Fax: +966 12 2840238

Website: <http://cgijeddah.com> & www.cgijeddah.org

Consular jurisdiction of the consulate: Tabuk, Madina, Makkah, Al Baha, Asir, Jizan and Najran. In case assistance is needed, Indian nationals living in these areas may approach the consulate.

Working days and timings

Sunday to Thursday, 8:30 a.m. to 5:00 p.m.

Information relating to consular services/community welfare can be obtained from the following telephone numbers:

General enquiry	Tel. No.: +966 12 2614093; Fax: +966 12 2840238
24x7 helpline	Tel. No.: +966 12 6614276 WhatsApp: +966 556122301 8002440003 (toll-free number) Email: iwrc@cgijeddah.com
Passports	Tel. No.: +966 12 6634265, 6649043; Fax: +966 12 6637307
Consular Services	consular@cgijeddah.com , passport@cgijeddah.com (Attestation/Proof of Attorney/Birth/Marriage Certificate etc.)
Labour Problems	Tel. No.: +966 12 2610189; 6649563; Fax: +966 12 2610574 Email: consullab@cgijeddah.com , welfare@cgijeddah.com
Community Welfare	Tel. No.: +966 12 6649563; 2846130; Fax: +966 12 2610574 welfare@cgijeddah.com ; vccw@cgijeddah.com

Royal Embassy of Saudi Arabia in New Delhi, India

2, Paschimi Marg, Vasant Vihar

New Delhi 110057

Phone: 43244444

Fax: 26144244

Email: inemb@mofa.gov.sa

Working Hours: Monday to Friday, 9.00 a.m. to 4.00 p.m.

6.4 Country Profile: Kingdom of Bahrain

Bahrain is a small desert country in the Gulf, with a population of more than twelve lakh. The capital city is Manama. Bahrain International Airport is located in the city of Muharraq.

Language and religion

- Most Bahraini nationals practise Islam. Arabic is the main language. English is also widely used.
- Bahrain is home to several communities and cultures. The country has allowed non-Muslims to build churches, temples and gurudwaras as well.

Entry requirements

- Passport valid for at least six months
- Valid work visa
- Employment contract, work permit or letter from sponsor

Labour laws

- The employer is obliged to pay wages/salaries in accordance with the work contract signed between the employer and the employees, though minimum wages for any category have not been prescribed.
- A worker may not be effectively employed for more than forty-eight hours per week and he may not be effectively employed for more than eight hours per day unless otherwise agreed upon and provided the effective working hours do not exceed ten hours per day.
- Workers who have spent at least one year in the service of the employer shall be entitled to paid annual leave of not less than thirty days with an average of two-and-a-half-days each month. If the period is less than one month, the worker shall be entitled to leave corresponding to the period of work.
- On expiry of the contract, it can be renewed for another term on the same or on other terms by virtue of express agreement between the employer and employee.
- The employer is liable to provide the means of occupational safety and health at the workplace in such a way as to ensure protection from work hazards.
- If a worker sustains an injury as a result of an accident during work, he or she shall have the right to receive treatment and the employer shall bear the entire cost, including the medication,

transportation, rehabilitation services and the cost of necessary prosthetics as decided by the treating physician.

- For workers having sustained an injury arising out of or during work, the heirs shall be entitled to compensation for injury/death.
- For workers coming to Bahrain on employment visas, the sponsors are responsible for arranging their residence permits, insurance, etc.
- After the employment contract comes to an end, the worker needs to get an NOC from the employer to take up another job and get a new residence permit.
- The sponsor and the employee must have a formal employment contract.

Facts related to the employment visa

- It is essential to have a work visa to work in Bahrain. The visa is issued by the Labour Market Regulatory Authority, except in the case of domestic workers, for whom an entry visa is issued by Immigration authorities with the stipulation “VALID FOR STAY UPTO 30 DAYS ONLY. BEARER MUST OBTAIN RESIDENCE PERMIT WITHIN THE PERIOD.”
- For workers coming to Bahrain on an employment visa, the sponsor is responsible for arranging their residence permit within thirty days of arrival, insurance etc.
- The employment contract should show the worker’s designation, salary and other benefits, which may include accommodation and transport. The company may pay an allowance in lieu of accommodation and transport.
- As per the law, the original passport is to be retained by the employee and is not required to be handed over to the employer. Some employers may insist on taking the passport from the employee. In this case, one should obtain a receipt from the employer confirming that they are keeping the passport in safe custody. The employee should keep a copy of the passport in India and another copy may be carried in person.
- A person is not allowed to work when on a visit visa, but it is possible to change the visit visa to a work visa on payment of a fee. However, such workers are vulnerable/potential victims of trafficking/labour abuse.
- Blank papers should not be signed and given to the employer. A worker should also not sign any paper if he does not know or understand what is written on it. If he is forced to sign any paper, he should register a police complaint within twenty-four hours.
- The employee should not stay away from work without a valid reason. Staying away from work without the consent of the employer may lead to termination of employment, subject to certain conditions.

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- A passport or CPR (Central Population Registry) card (identification card) should not be handed over to an unauthorized person. If any of these documents are lost, please lodge a police complaint immediately.

Facts related to domestic workers

- A domestic worker is a person employed at the house of the employer. This includes drivers, gardeners, cooks, houseboys and housemaids.
- If the employer is an individual (and not a company), the contract should be attested by the Indian Embassy in Bahrain.
- The employer is required to deposit an amount of approximately BHD 950 (USD 2500) with the Indian Embassy to obtain a visa for a female domestic worker. The employer cannot recover this amount from the employee.
- A domestic worker is not allowed to change employment in Bahrain without obtaining an NOC from the employer.
- Domestic workers are eligible for indemnity and annual leave.
- Labour laws are applicable to domestic workers in Bahrain. Domestic workers are entitled to take up their disputes with the concerned authorities.

Dispute settlement

- Labour disputes are referred to the 'Authority for settlement of individual labour disputes' which tries to reach an amicable settlement between the employee and the employer. In case no agreement is reached, the case will be referred to a higher civil court whose judgement will be final.
- If a labour contract is terminated without abiding by the notice period, the party terminating the contract shall give the other party compensation for this period equivalent to the worker's wage corresponding to all parts of the said period as the case may be.

Work week and hours

- The work week is from Sunday to Thursday, and Friday and Saturday are the weekend.
- The usual working hours are from 7:00 a.m. to 2:00 p.m. and shops operate between 8:00 a.m. and 12:30 p.m. and between 3:30 p.m. and 6:30 p.m. except on holidays and Thursdays, when they work from 3:30 p.m. to 9:00 p.m.

Dress

- Bahrain does not have a formal dress code. However it is best to dress modestly—both men and women should avoid shorts and sleeveless clothes, since they might be seen as offensive. Standard dress in the office is a shirt (usually long-sleeved), tie and lightweight trousers.

Currency

- The currency is the Bahrain Dinar (BHD). One dinar is equal to 1,000 fils. The exchange rate for BHD 1 is about Rs 177.

Transportation

- An Indian driving license is not acceptable in Bahrain. A local driving license needs to be obtained after clearing the driving test in order to drive in Bahrain.
- Buses are easily available across Bahrain.

Indian Embassy in Bahrain

Building 182, Road 2608, Area 326
(Behind Ramada Hotel), Ghudaibiya
P.O. Box 26106

Kingdom of Bahrain

Tel. No.: +973 1771 2785, 1771 2649, 1771 2683, 17180529

Fax: +973 1771 5527 for general issues

+973 1771 6149 for labour issues

+973 1771 0329 for consular issues

Information Wing: indemb@batelco.com.bh

Labour Wing: indemlabour@batelco.com.bh

Website: www.indianembassybahrain.com

Working days: Sunday to Thursday, 8:00 a.m. to 4:30 p.m.

General enquiry: 17712683

Labour section: 17180529 (Direct)

Emergency numbers: +97317714209; +97339415772

+97317180529; +97334317898

24x7 helpline for workers: +973 39523969 / 39010782

Open House: Last Friday of every month

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The Embassy of the Kingdom of Bahrain in India

4, Palam Marg,

Vasant Vihar

New Delhi-110057

Tel. No.: 009111-26154153,54

Fax: 011- 26146731

Email: bahrainembindia@yahoo.com

Working days: Monday to Friday, 9:00 a.m. to 3:00 p.m.

6.5 Country Profile: Qatar

Qatar is a small country in the Gulf bordering Saudi Arabia. The capital is Doha. The Hamad International Airport is located in the capital city.

Religion and language

- Islam is the official religion. There are also Hindu, Buddhist and Bahai communities. Qatar is more tolerant of non-Islamic religions than other Arab states, with non-Muslims serving in government.
- Arabic is the official language, but English is also widely spoken.

Entry requirements

- Passport with validity of at least six months
- Employment/tourist visa
- Valid employment contract
- Copies of marriage certificate, academic certificates and birth certificates
- Passport-size photographs
- Workers should have a medical certificate as well.
- In addition, Qatar's immigration services will perform various medical tests.

Labour laws

- Before leaving India, check whether your visa is an appropriate one. The visa may have endorsements in Arabic. If you are unable to make out the endorsement please ask a person

who can read Arabic to translate. Do not rely on what the RA tells you.

- Foreign workers need to get a residence permit (called iqama) and a work permit. You need to carry your permits with you wherever you go.
- The sponsor/employer has to arrange for the residence and work permits for employees within thirty days of their arrival.
- Employment contracts have to be in Arabic, though a second language can also be used for non-Arabic speaking workers. The Arabic version is the only legally valid one.
- Contracts can be made for a term of up to five years.
- If a worker violates the rules of the workplace, the fine should not be more than five days' salary in any month.
- Carrying drugs and other narcotic substances entails a very harsh sentence in Qatar. You must be extremely careful not to accept any gift or packet or any item from anyone, not even from close relatives, while coming to Qatar. The baggage that you have, both check-in baggage and hand baggage, should not have any open pockets on the outside into which packets can be pushed by anyone.
- If the employee has taken an advance, salary deduction in any month should not be more than 10% of the advance.

Dispute settlement

If any Indian national faces a dispute with his sponsor regarding non-payment of wages, leave, end-of-service benefits, etc., they can contact the Labour Welfare Wing. The officials of the Labour Wing try to sort out their problems by correspondence and through discussions with the sponsor for an amicable settlement. If no agreement or settlement is reached through discussions with the sponsor, the matter is taken up through the Ministry of Foreign Affairs. Even after that, if the matter remains unresolved, the worker has to file the case with the Labour Court concerned. It is always good for all Indian nationals to keep a copy of their contract with them to safeguard their interests.

Work week and hours

- The work week in Qatar is from Sunday to Thursday, and Friday and Saturday are the weekend.
- For workers, the normal working hours are forty-eight hours a week, with eight hours a day for six days. During Ramadan, this is shortened to six hours a day.

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- Friday is the rest day for workers, except for shift workers. If you have to work on a Friday, you have to be given another day off along with an additional 50% of your basic wage.

Dress

- Qatar does not have any dress code for foreigners, but it is best to dress modestly (avoid revealing clothes, sleeveless clothes and short pants/skirts/dresses).

Currency

- The currency used is the Qatari Riyal (QAR), divided into 100 dirhams. The foreign exchange rate for QAR 1 is about Rs 18.

Transport

- Public buses are available across Qatar.
- There are no railways or metro services.

Indian Embassy in Qatar

Villa No 19, Street No. 828,
Area No. 42, Wadi Al Neel,
Old Hilal Area, P.O. Box 2788, Doha, Qatar.

Embassy closed on Fridays, Saturdays and public holidays
Official working hours: 9:00 a.m. to 5:30 p.m.

Tel. No. for all enquiries: 4425 5777

Open House: Session held on the last working day of every month

Labour and community welfare helplines:

Deputy Chief of Mission/Welfare Officer

Tel. No.: 44255704

Mobile: 55572871

Email: dcm.doha@mea.gov.in

Third Secretary (Labour and Community Welfare)

Tel. No.: 44255706

Mobile: 55808254

Email: labour.doha@mea.gov.in

Assistant Labour Officer
Tel. No.: 44255714
Mobile: 33451607
Email: labour.doha@mea.gov.in

Qatar mobile app for Ministry of Administrative Development Labour and Social Affairs (called ADLSA Qatar):
<https://play.google.com/store/apps/details?id=com.molsamob&hl=en>

Qatari Embassy in India

EP-31A Chandargupta Marg
Chanakyapuri
New Delhi - 110021
Tel. No.: +91 11 2611 8787
+91 11 2611 7988
Fax: +91 11 2688 6080
Working hours: 9:00 a.m. to 4:00 p.m.

6.6 Country Profile: Sultanate of Oman

The Sultanate of Oman is situated at the south-east corner of the Arabian Peninsula and shares a common border with the UAE and Saudi Arabia. The capital city is Muscat. Other major cities are Salalah, Sohar, Sur and Nizwa.

Language and religion

- The official language is Arabic. English is also widely used. Other languages spoken, mainly by the foreign population, include Malayalam, Urdu, Hindi and some other regional Indian languages.
- The official religion is Islam. It is against the law to spread the idea of any other religion. However, people professing other religions are allowed to practise their own religion, and there exist places of worship such as temples, churches and gurudwaras.

Laws and customs

- Muslims are not allowed to consume alcohol. However, others can buy and drink alcohol if they have a licence to do so.

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- During the month of Ramadan, alcohol cannot be sold anywhere. During this period, it is not advisable to engage in trading/consuming alcohol, which is a punishable crime.
- It is also a punishable offence to bring banned medicines with you while travelling to Oman.

Entry requirements

- It is advisable to enter the Oman legally, with a valid passport and an employment visa. Within one month of arrival, one needs to get a Labour Card, for which finger-printing and an iris scan are a must. Everyone needs to always carry the Labour Card and produce it to avail of any service, e.g., medical treatment, bank transaction etc.

Labour laws

- Upon your arrival in the Sultanate of Oman, in case you are unable to reach your employer's correct address you can call 80077000 or approach the Ministry of Manpower in Ruwi (near Badr Al Samaa Hospital).
- If the process for issue of your Labour Card is not completed within one month of your arrival, then you are required to notify your direct supervisor or contact the nearest Ministry of Manpower's Labour Directorate.
- Your Labour Card is an official document and you have to carry it with you at all times. Your passport cannot be retained by anybody except you.
- You are entitled to request for and keep a copy of your employment contract so as to be acquainted with your rights and duties. In case of a dispute, the terms and conditions of the contract shall prevail. Therefore, you should ensure that you sign a contract as well as ask for the contract to be attested by the Ministry of Manpower to obviate any violation of the terms and conditions of the contract.
- The law requires that salaries be paid into the bank account of the employee. In case of default in the payment of your monthly wages, you are entitled to claim the wages from your direct supervisor. If your direct supervisor refuses to settle your monthly wages, then you are required to report the issue to the nearest Ministry of Manpower's Labour Directorate or the Indian Embassy.
- You can lodge your complaint online at <http://www.manpower.gov.om>. Click on 'Submit Complaints' and register your complaint in English/Arabic. In case you are unable to do so, you can approach the embassy to register the complaint for you.
- If you are asked to work overtime, your employer has to compensate you for such overtime work in accordance with the terms of your contract.

- If your services are terminated for no acceptable reason, you may submit your grievance to the nearest Ministry of Manpower's Labour Directorate to revoke the termination decision within fifteen days from the date of being notified of the same.
- Please note that anyone working in the Sultanate of Oman without a legal work permit; or any person working for any employer other than the licensed employer; or any worker who absconds from work, shall be liable for punishment with imprisonment for not more than one month and a fine of not less than OMR 400 but not exceeding OMR 800 or with either of these two penalties, in addition to the revocation of the work permits issued thereto, deportation at the expense of the party who employed the worker and debarment from entry into the Sultanate of Oman.
- You are required to cooperate with official personnel since any person impeding their work or deliberately obstructing any official employees from carrying out their duties shall be punishable by a financial fine or imprisonment or both these penalties combined, and the penalty shall be doubled in case of recurrence of such an act.
- Follow the health and occupational safety regulations at your workplace for your own protection.
- Keep track of the expiry date of your passport and get your passport renewed by the embassy in Muscat in time.
- Workers need to get a work permit signed by their employer.
- Most employers will pay an allowance for housing and utilities up to 50 per cent of the employee's basic salary.
- Annual leave is fourteen days. Employees are also given severance pay in case the employer cancels the contract before it ends.
- Most contracts used to last for two years, but contracts without any end date have become more common. Contracts can be renewed if both the employer and the worker agree.
- No transfer to a new job can be made unless the original employer gives an NOC.

Work week and hours

The work week in Oman starts on Sunday and ends on Thursday, and the weekends are Fridays and Saturdays. An adult has to work for 48 hours a week with two days as weekly off.

Dress

There is no official dress code for foreigners. However, it is best to dress modestly and avoid revealing clothes, sleeveless clothes and short pants/skirts/dresses.

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Currency

The currency used is the Omani Rial (OMR), divided into 1,000 baisa. The exchange rate for OMR 1 is about Rs 173-174.

Transport

There is a good network of roads and shared taxis are available. City buses are also available on limited routes.

Support system for workers at Embassy of India, Muscat

- In case of non-payment of salary or any kind of harassment by your employer, you can approach the community welfare wing of the Indian embassy in Muscat.
- There are embassy empanelled lawyers to give you free legal counselling on your legal rights.
- In case of non-payment of your salary for a long time, you may register a complaint against the employer for your rights either at the embassy or the Ministry of Manpower. The embassy can render you financial help and medical assistance if required, in a deserving case.
- You can also approach the ambassador for redressal of your grievances during Open House at the embassy premises that is held every third Friday of the month.
- If you are in other cities and towns of Oman and unable to reach the embassy in Muscat, the embassy will still be able to assist you through social workers and volunteers. The embassy also arranges Open House sessions from time to time in other cities of Oman to enable you to meet the ambassador.
- In case of an emergency, you can make a call to the embassy for help on the emergency helpline (No. 94306593) and the toll-free helpline (No. 80071234), which are available 24 hours on all days. You can ask for help in one of several languages—English, Hindi, Malayalam, Tamil and Telugu—on both the emergency lines.
- There is a mobile app (MigCall) specially designed for you that is available on Android. This app is in various languages such as Hindi, Malayalam, Tamil, Telugu, Kannada, Bengali and English, so that you can ask for help in your preferred language. You can download the app from the Google Play Store on your mobile. Before you leave India, you should download and install the MigCall app on your mobile, then register your home country as Oman. Once you install the app, you will see 10 helpline numbers in your call list (five helpline numbers in Oman and five in India) to enable you to easily ask for help.

Embassy of India, Muscat

Jami'at Al - Dowal Al - Arabiya Street,
Diplomatic Area, Al Khuwair,
P.O. Box 1727, PC 112.

Tel. No.: +968 24684500 (general)

Toll-free helpline: 8007 1234

24x7 emergency helpline: +968 24695981

Community welfare: +968 24684570/24684536

Passport: +968 24684577

Fax: +968 24698291 (general), +968 24692791 (consular), +968 24684546 (community welfare)

Email: indiamct@omantel.net.om, cwwing@indemb-oman.org (community welfare), cons.muscat@mea.gov.in (passports)

Working hours: 8:30 a.m. to 5:00 p.m., Fridays and Saturdays closed

Open House timings: Third Friday of every month, 2:30 p.m. to 4 p.m.

Oman Ministry of Manpower mobile app (<https://play.google.com/store/apps/details?id=com.momp.app>)

Embassy of the Sultanate of Oman to India

EP 10 & 11, Chandragupta Marg, Chanakyapuri

New Delhi – 110021

Tel. No.: 011 2688 5622 / 2688 5623

Fax: 011 2688 5621

Email: newdelhi@mofa.gov.om, omandelhi@yahoo.com

6.7 Country Profile: Kuwait

Kuwait is a small country on the coast of the Persian Gulf. The capital of the country is Kuwait City.

Language and religion

- The main religion of Kuwait is Islam.
- Arabic is the official language and English is the second language.

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Documents required for entry

- A valid passport with a Kuwaiti visa is needed to enter the country.
- Migrant workers also need to present a declaration from their employer and an NOC from the Ministry of Interior.

Labour laws

There is a labour law in Kuwait specifically for private sector workers, issued in 2010 and applicable to all workers in the private sector. The salient features of this law are as under:

- There should be a contract between the employer and the employee for a limited/unlimited period, for a maximum of five years at one time, signed by both the parties.
- The employment of the worker is subject to a probation period for a term not exceeding 100 working days, where each party has the right to terminate the contract without any notice.
- The amount of salary to be paid is required to be mentioned in the contract.
- The employee has the right to have paid annual leave for thirty days after completion of one year of service.
- The employer is responsible for providing a return ticket after expiration of the period of work in the contract.
- It is the employer's responsibility to provide medical insurance to the employee.
- End-of-service benefits are to be paid as set forth in law.
- Workers must have a residence permit (*iqama*) and a work permit. Carry your permits with you at all times.
- The employer has to arrange for permits after the worker arrives in Kuwait.
- Domestic workers do not come under the labour law in Kuwait.
- Workers cannot work with a new sponsor/employer without getting a release certificate or NOC from the old sponsor.

Dispute settlement

- In any dispute between the two parties, the labour court is to be approached for settlement.
- You can also contact the Indian Workers Welfare Centre (IWWC) at the Indian Mission for help. (Toll-free 24x7 helpline: +965 25674163)

- For domestic workers: +965 22530600 and 22530612, extension 236, 220 and 240
- For company workers: +965 22530612 and 22530600, extension 253
- The IWWC will hold discussions with the employer to sort out the problem. If discussions with the employer fail, the worker can go to the labour court and file a case there.
- The IWWC and the Indian Mission will provide help (interpreters, legal advice) free of cost.

Work week and hours

- The normal work week is from Sunday to Thursday (though it may vary in some companies) and Fridays and Saturdays are the weekend holidays.
- Working hours should be eight hours per day with a rest period of not less than one hour, except for the cases set forth in law.

Domestic workers

- The Kuwaiti National Assembly passed a law for domestic workers in 2015 but it has not been implemented as yet. However, in June 2016 the authorities announced a decree that sets down the measures to implement a landmark law adopted by parliament last year. The decree requires employers to pay overtime for any extra hours worked. It grants domestic workers the right to a weekly day off, thirty days of annual paid leave, a twelve-hour working day with rest, and an end-of-service benefit of one month a year at the end of contract.
- Kuwait is the first country in the Gulf to regulate the work conditions of domestic staff through legislation, and rights groups have urged others to follow suit to tackle widespread abuse.
- A notice published on the Kuwaiti Interior Ministry's website recently listed the minimum salary as KWD 60 (USD 198) a month.

Dress

- There is no official dress code for foreigners in Kuwait. However, it is best to dress modestly (avoid revealing clothes, sleeveless clothes and short pants/skirts/dresses).

Currency

- The currency used is the Kuwaiti Dinar (KWD), divided into 1,000 fils. The foreign exchange rate for KWD 1 is about Rs 220.

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Transport

- Buses are the main type of public transport in Kuwait, with services available across the country.

Embassy of India in Kuwait

Diplomatic Enclave, Arabian Gulf Street
P.O. Box 1450, Safat-13015, Kuwait
Tel. No.: +965 22530600, +965 22530612 - 14
Fax: +965 2525811
Email: contact@indembkwt.org

Working hours: 8:30 a.m. to 5:00 p.m., Sunday to Thursday
Emergency contact: +965 22530600

Toll-free 24x7 helpline for labour issues: +965 25674163
Open House timings: 10:00 a.m. to 11:00 a.m. and 2:30 p.m. to 3:30 p.m. every day. Open House with Ambassador from 3:00 p.m. to 4:00 p.m. on Wednesdays.

Kuwait Ministry of Interior mobile app: <https://play.google.com/store/apps/details?id=com.MOIKuwait>

Embassy of Kuwait in New Delhi, India

5 A, Shantipath , Chanakyapuri
New Delhi – 110021
Tel. No.: 011 410 0791, 410 0792, 410 0793
Fax: 011 6873516
Email: kuwaitembassy@mantraonline.com
Website: www.kuwait-info.com

6.8 Country Profile: Malaysia

Malaysia is a federal constitutional monarchy located in south-east Asia. It consists of thirteen states and three federal territories. It has a total landmass of 330,803 square kilometres separated by the South China Sea into two similarly sized regions, Peninsular Malaysia and East Malaysia (Malaysian Borneo). Kuala Lumpur is the capital city of Malaysia. Malaysia has eight international airports located in Kuala Lumpur, Penang, Langkawi, Malacca, Senai, Subang, Kota Kinabalu and Kuching.

Religion and Languages

- Malaysia is a predominantly Muslim country with Islam as the official state religion.
- The other religions here are Buddhism, Christianity, Hinduism, Confucianism, Taoism and other traditional Chinese religions.
- Bahasa Malaysia is the official state language, but a number of other languages are spoken including English, Chinese (Cantonese, Mandarin, Hokkien, Hakka, Hainan, Foochow), Tamil, Telugu, Malayalam, Punjabi and Thai.

Entry requirements

- You must ensure that you have an Indian passport which is valid for a minimum period of six months.
- A valid visa from the Malaysian High Commission in Delhi or the consulates in Chennai or Mumbai must be stamped on the passport.
- You must have a copy of the employment contract signed by you and your foreign employer.

Labour laws

- You must have the full name, address and telephone/fax number of your foreign employer before you leave India.
- Ensure that your passport is valid. Get it renewed at least two months before it expires either from the High Commission of India, Kuala Lumpur or from the Regional Passport Office (RPO) in India.
- Please visit the website <https://emigrate.gov.in> and register as an ECR emigrant. Ensure that you enter Malaysia through licensed Indian RAs registered with the PoE under the e-Migrate system. Do not pay any unlicensed agent in India introduced by relatives, friends or unknown contacts.
- You will become an illegal migrant in Malaysia if you do not have the required documents, i.e, valid Indian passport, valid employment visa from the Malaysian High Commission/Consulate and an employment contract.
- Do not strike work or resort to agitations. These are illegal under local labour laws. You could be arrested, imprisoned and also deported.
- Do not give your passport and copy of employment contract signed by you in India to any unknown person. If your employer takes your passport, ensure that the photocopy is kept with you at all times.

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- Normally, the contract is signed in English by both the employer and the employee. Please get the contract translated by an authorised translator into your own mother tongue, read, understand and then sign it.
- Do not come to work in Malaysia just on verbal promises made by an Indian RA or employer without any written formal contract.
- You must always keep a photocopy of all the pages of your passport and visa (separately from the original passport).
- If you lose your passport, inform the High Commission of India immediately, giving details such as passport number, date and place of issue, your name and the date of entry into the country of employment. You can give these details only if you keep a photocopy of your passport.
- Obtain a Resident Permit or Identity Card and a Labour Card. The applications must be done by the employer.
- Before you take up any legal employment in Malaysia, please get familiar with the laws, living and working conditions of Malaysia. These details can be found at the website www.mohr.gov.my.
- Do not lose your copy of the employment contract. Always keep a spare copy of the same with you.
- Get your visa/employment contract renewed before it expires. If you are returning to India on leave, ensure that the validity period of your visa does not expire before you go back to Malaysia.
- Keep copies of certificates of educational qualification.
- Do not accept any offer of employment, either permanent or temporary, from any person/ establishment other than the sponsoring agency or company in Malaysia. It will attract punishment.
- Do not be influenced by co-workers to run away from your present employer with the temptation of getting a higher salary from other employers. You cannot change employers on your own. Contact the High Commission of India in case you have any problem with your present employer.
- In case any legal worker intends to break the terms of contract and wants to return to India prematurely, according to Malaysian laws, a Checkout Memo must be provided by the Malaysian employer to the immigration authorities.
- In the absence of this Checkout Memo, the worker will not be able to leave the country. However, employers will generally not allow you to go to India before the contractual period ends unless you prove that there is a family emergency and you will return to Malaysia.

- Alternatively, if you want to leave the job permanently and return to India before the contractual period ends, the employer will ask you to pay the remaining levy amount for the whole period of your contract, which is a maximum of MYR 2500, equivalent to Rs 40,000 approximately.
- Please ask for the salary slip of your salary paid every month by the employer. It is advisable to open a bank account immediately on arrival so that your salary is directly credited to your account. Do not accept a cash payment unless it is unavoidable.
- Ensure that you do not carry any narcotics or contraband goods with you. Possession of drugs is a serious offence punishable by jail or by death.
- Do not accept any parcel from any unknown person when travelling to Malaysia. If you have to take a parcel for someone you already know, check thoroughly that it does not contain alcohol or narcotics. Otherwise, it may land you in serious difficulties in Malaysia.

Working conditions

- Before coming to Malaysia, you must talk to people who are either working in Malaysia or have worked in Malaysia in the recent past, to know about the living conditions and working conditions there.
- Do not come to Malaysia with pre-conceived notions, and be prepared to leave as and when things do not turn out the way you had imagined or wanted them to be.
- Unless the sponsor cooperates, it is extremely difficult to get an exit visa to return to India and you may have to fight a long legal battle or stay in a deportation centre or jail before you can leave Malaysia.
- A copy of your passport, the details of the sponsor/company and the RA in India or Malaysia (name, full address, telephone and fax numbers), contact numbers of friends and relatives residing in Malaysia should be with you when you arrive in Malaysia. It is also advisable to leave a copy of all these details with your family in India before travelling to Malaysia.
- Immediately after your arrival in Malaysia, you should give your complete residential address and contact numbers in Malaysia to your family in India.
- You must be thoroughly acquainted with all this and you must not come to Malaysia only on the basis of what your RA tells you.

Verification of the genuineness of visa/employment documents:

- Indian workers who have obtained a Malaysian visa may wish to check the website below for the status of their visas: <https://eservices.imi.gov.my/myimms/PDStatus>

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- Since all the companies in Malaysia are registered with the Companies Commission of Malaysia (Suruhanjaya Syarikat Malaysia—SSM), the following procedures may be followed to check the genuineness of Malaysian companies:
 - Visit the website <https://www.ssm-einfo.my> and register as an e-account member to obtain a login ID & password.
 - Go to your e-account and log in. From the SSM website, you can check the details of the company using either the registration number or the name of the company.

Indian nationals on a visitors' visa

- Indian workers are strongly advised not to work illegally in Malaysia as it will lead to arrest, detention and very high fines.
- The problem of illegal migration from India to Malaysia persists, and those arriving on a tourist visa through informal channels are more vulnerable to exploitation by employers.
- Tourist visa holders are not allowed to hold any job in Malaysia when they arrive on a 'Social Visit pass' (tourist visa).
- Foreign nationals intending to work in Malaysia must obtain any one of the following work visas: employment pass, professional visit pass or resident pass.
- Do not trust any Indian agent who says that you can work on a visit pass (social). They will say that you can first enter on a visit pass and then, after getting a job, that the visa can be converted into a work permit. This is not true. You should at least have a visit pass (temporary employment).
- Obtaining a work permit for Malaysia is often a lengthy and complicated process; however, choosing to work without a valid work permit is not an option due to Malaysia's strict laws.
- There are currently restrictions on the number of foreign workers a Malaysian company can employ. If a Malaysian company intends to hire foreign workers, they will have to prove to the government that the potential employee and their position are of vital importance and the job cannot be filled by a local.
- Five sectors—manufacturing, plantation, agriculture, construction and services—are open for employment for Indian workers in Malaysia.
- Recently, the Ministry of Human Resources of Malaysia had announced that approximately 2.9 million foreign workers in Malaysia were working without proper documents. Malaysia launched an enforcement drive, Operations Bersepadu, from January 2014 to identify, detain and repatriate the undocumented foreign workers in Malaysia.

- Approximately 8000 undocumented Indian workers have returned to India in 2014 and the drive is still ongoing for the arrest and deportation of more such workers.

Dispute settlement

- In case of a dispute with the employer and before the employer declares you as absconding from work, please approach a nearby police station or labour office after consulting the Indian High Commission (and your RA if you have recently arrived in Malaysia) over the phone.
- Report any complaints about non-payment or delayed payment of wages or compensation or any other problem to the High Commission of India in Kuala Lumpur.

Working week and hours

- The Malaysian Employment Act, 1955 stipulates that there can be a maximum of six working days in a week with a maximum of forty-eight working hours in a week.

Dress code

- There is no specific dress code in Malaysia. However, it is advisable to dress modestly.

Currency

- The Malaysian Ringgit (MYR) is the official currency of Malaysia. The conversion rate for MYR 1 is about Rs 15. As with the GCC countries, it is advisable to open an NRE account in a bank in India to enable you to send your remittances from Malaysia.

Transportation

- Buses are a cheap and convenient mode of transportation in most major Malaysian cities.
- The capital city, Kuala Lumpur, also has commuter trains, a light rail transit and a monorail system.
- Taxis are found in all the large cities, and most have meters. Fares are generally about twice the comparable bus fares.
- Malaysia's national railway company is Keretapi Tanah Melayu. It runs a modern, comfortable and economical railway service.

Indian Embassy in Malaysia

High Commission of India

Level 28, Menara 1 Mon't Kiara,

No. 1, Jalan Mon't Kiara,

50480, Kuala Lumpur

Tel: (00-603) 6205 2350, 6205 2351,

6205 2352, 6205 2353 & 6205 2354

Fax: (00-603) 6143 1173

Website: www.indianhighcommission.com.my

Malaysian Labour Department Hotline: 00-603-88891111

Malaysian Immigration Department Operation Room: 00-603-8880555/56

6.9 Common Problems that Migrants May Face

List and explain the common problems that migrant workers face in the destination countries and that they should be aware of.

- **Poor working and living conditions**

- Migrant workers, especially women migrants, may end up with long working hours and night shifts, improper working conditions and low pay.
- Migrants may not get overtime pay for working extra hours; employers might also not give them holiday or sick pay.
- Workplaces may have poor health and safety standards, which increases the risk of accidents.
- While employers or recruiting agencies may provide a place to stay, the conditions may be very poor, with very little space.
- Because migrant workers cannot easily change jobs, they find it difficult to complain about abuse, irregular payments or sexual harassment at work. However, there are grievance redressal forums to approach, apart from the Indian Mission/Post.

- **Confiscation of passport and other documents**

- In many cases, employers demand to keep the original copy of workers' documents, especially the passport. This is illegal. You have the right to keep your passport and other documents.

- Confiscation of such important documents gives the employer more power over the worker and makes the worker more vulnerable to abuse and exploitation.
- Please inform the local police and the Indian Mission/Post in case you lose important documents, especially your passport and National ID Card (issued by the local government).
- **Lack of legal aid**
 - When the rights of migrants are violated, the employer stops the workers from taking any legal action against them. Please contact the Indian Mission/Post or IWRC immediately for further assistance.
- **Trouble with sending money home**
 - Many migrants send their earnings to the home country through informal agents because they do not know about the legal channels, and many times, these agents cheat them.
 - Legal channels are available for sending remittances to India, and have been discussed in detail in Module 7.
- **Discrimination and violence against migrants**
 - Locals in other countries often see migrant workers as a threat to their jobs and pay, and sometimes also to their culture.
 - Often, locals will discriminate against the migrants and cause trouble for them, and sometimes even physically attack them.
 - Always be aware of your situation. Do not get into arguments or fights at any time.
- **Sexual harassment**
 - Women workers, especially domestic workers, are at risk of sexual harassment as they work in isolated workplaces.
 - Employers sometimes demand sexual favours from domestic workers, who are especially vulnerable in GCC countries as they are completely dependent on their employer for their stay in the destination country.
- **Lack of respect for migrants' religion and culture**
 - Both locals and employers may sometimes discriminate against migrants based on their religion, culture and colour.
 - At times, the employer does not show respect for the employee's customs and religion.

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- **Human trafficking**

- Trafficking is when a migrant is forced to accept a different job, salary, or working conditions than what was promised at the beginning, or when he/she is forced to do things that they do not want to be involved in.
- People all over the world are recruited, bought, sold and transported by human traffickers, who profit from this illegal activity. Please be aware of such exploitative situations.
- Migrants who have been trafficked might be treated as illegal immigrants, and often face abuse—physical, mental or sexual.

- **Language barriers**

- Because migrant workers mostly do not speak the language of the country they are working in, they find it very difficult to communicate, and that makes it difficult for them to exercise their rights.

6.9.1 Things to keep in mind

- Your employer/recruiter has to pay you what you were promised, and your job should be exactly as they described it when they hired you, and as per the agreement/contract signed by you and the employer.
- Your employer does not have the right to abuse you, and you have the right to go to the local authorities (or the Indian Embassy) for help if your employer is abusing you in any way.
- Your employer/recruiter cannot force you to do something you do not want to be involved in. If they do, you are a victim of human trafficking and you should go to the nearest Indian embassy or contact one of the human rights organizations listed in this module.

6.9.2 Precautions for female domestic workers living with employer families

Domestic workers, especially women who are living in the same house as the families they work for, often face the risk of abuse (physical, mental and sexual). Screaming, shouting, insults etc. also count as abuse.

Other issues domestic workers face in these conditions: they may be overworked, trapped into forced labour, they may have their passports and other documents confiscated by the employer.

These issues are made worse by the fact that in most GCC countries, labour laws do not apply

to domestic workers. Therefore, women working as domestic help in the Gulf should take some extra precautions:

- Keep the originals and copies of your passport and other documents with you safely. The employer does not have the right to take them away from you.
- Do not work for anyone other than your original sponsor/employer, without the original sponsor having released you from your existing contract (along with an NOC).
- Take up a job only with a formal employment contract. Make sure you understand the contract entirely. It should clearly state your salary, working hours and duration of contract. In case your employers are abusing you in any way, contact the Indian Mission/Post immediately (Mission-wise contact details are provided in this module).
- If you have been sexually abused by your employers or their family members, go to the Indian Mission/Post immediately and ask for protection.
- In countries where domestic workers don't come under labour laws, settling disputes with the employer can be difficult. The officials at the Indian Mission/Post will help you.
- If your employer is not paying you what you were promised, or if they are delaying your wages or forcing you to work for more hours than what is mentioned in your contract, call the Indian Mission/Post for help.
- After you arrive, if you find that the person/family you will be working with is different from the sponsor/employer in the contract, go to the Indian Mission/Post immediately and ask for help.

6.9.3 NGOs, migrant networks and others

- **MigCall:** This is a mobile app for all Android phones that gives you all the helpline numbers for migrants in GCC countries, including contact details of NGOs and other helpful organisations in India and your destination country. It is available in Hindi, Malayalam, Tamil, Telugu, Kannada, Bengali and English.
- **Migrant Workers' Protection Society (Bahrain):** MWPS is an organization in Bahrain that helps educate migrants and protect them from abuse.
 - Phone: +973 17827895
 - Email: mwpsbah2@gmail.com
- **National Human Rights Committee (Qatar):** NHRC is a body set up by the Qatar government to protect human rights.

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- Phone: +974 44048844, Hotline: +974 6662 6663
- Email: nhrc@qatar.net.qa
- Complaints can also be filed online on the NHRC website: www.nhrc-qa.org
- **Saudi Domestic Labor Program (Saudi Arabia):** Workers can submit complaints to the Saudi government's Domestic Labor Program (also called Musaned).
 - Phone: 19911
 - English version of the website: <http://www.musaned.gov.sa/en>
- **Dubai Foundation for Women and Children (UAE):** DFWAC helps women and children who have been abused or are victims of human trafficking.
 - Phone: +971 4-6060300
 - Helpline: 800111
 - Email: help@dfwac.ae
- **National Human Rights Commission (Oman):** NHRC is a government agency in Oman that protects human rights.
 - Phone: +968 24218900

6.9.4 Dos and don'ts of living in GCC countries

The table below lists the dos and don'ts of living in GCC countries.

Table 6.1: Dos and Don'ts of Living in GCC Countries

Dos	Don'ts
Keep your original passport, visa, work/residence permits, employment contract and other documents with you. Give only copies to your employer and government authorities if they ask.	Don't eat, drink or smoke in public during the day in the holy month of Ramadan. Wait till after sunset.
Always carry local ID card/Residence Card/Employee card, whatever is issued by the destination country.	Do not lose your ID Card issued by the destination country.

Try to learn Arabic, at least the basics, even if other languages such as English are also widely used. Being able to speak in Arabic will always be useful and help you fit in better. The Handbook on Pre-Departure Orientation has Arabic words and phrases that could be of help to you.	Avoid drinking alcohol or being drunk in public, even if alcohol is not banned in the country you are working in.
Respect the local customs and culture. Try not to be noisy or rude, and avoid wearing clothes that are seen as offensive (revealing clothes or sleeveless clothes and short pants/skirts/dresses should be avoided).	Don't offer alcoholic drinks to Arabs, unless you are certain that they drink alcohol.
Most Gulf countries are very conservative, especially as far as relations between men and women are concerned, so always keep that in mind.	Don't try to enter holy sites or mosques if you are not a Muslim. There will be signs clearly warning non-Muslims not to enter these areas.
Always abide by local laws and regulations.	Avoid blasphemy (saying anything against the local religion).
	Don't take up a temporary or permanent job with any person or company other than your sponsor company/establishment/person. Working for people other than your sponsor is illegal.
	Don't lose your copy of the employment contract. Always have photocopies of all your documents.
	Don't participate in any unauthorized activity, including labour protests and strikes.

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Annexures

150 BASIC ARABIC WORDS/PHRASES

1. Apartment	Shiqqa/Manzil	32. Six (6)	Sitta
2. Bathroom	Hammām	33. Seven (7)	sab´a
3. Bed	Sarīr	34. Eight (8)	Thamāniya
4. Bedroom	Ghurkhut Nawn	35. Nine (9)	tis´a
5. Blanket	Battaniya	36. Ten (10)	´ashara
6. Bucket	Jardal/dalw	37. Eleven (11)	Ahda´ashara
7. Building	Imra/mabna	38. Twelve (12)	lthna´ashara
8. Cloth	Malābis	39. Thirteen (13)	Thalāthata´ashara
9. Door	Bāb	40. Fourteen (14)	arba´ata´ashara
10. Dustbin	Zubāla	41. Fifteen (15)	Khamsata´ashara
11. Fan	Mirwaha	42. Sixteen (16)	Sittata´ashara
12. Fruit	Hamar/Fakiha	43. Seventeen (17)	Sab´ata´ashara
13. House	Bait	44. Eighteen (18)	Thamāniyata´ashara
14. Key	Miftāh	45. Nineteen (19)	tis´ata´ashar
15. Mattress	Farsha	46. Twenty (20)	´ishrūn
16. Room	Hujra	47. Fifty (50)	Khamsūn
17. Shower	Shallāla	48. Hundred (100)	mi´ah
18. Soap	Sābūn	49. Two hundred (200)	mi´atān
19. Telephone	Tilfūn	50. Three hundred (300)	Thalātha mi´ah
20. Vegetables	Khadrawāt	51. Thousand (1000)	Alf
21. Air conditioner	Mukayyiful hawā	52. Afternoon	zūhr
22. Razor	Shufra	53. Always	dā´imam
23. Toothbrush	Furshātul asnān	54. Day	Nahār
24. Towel	Fūta/ manāshif	55. Evening	Masā
25. Shirt	qamīṣ	56. Everyday	Kullu yaum
26. Zero (o)	ṣifar	57. Morning	sabāh
27. One (1)	wāḥid	58. Time	Waqt
28. Two (2)	lthnān	59. Now	al´ān
29. Three (3)	Thalātha	60. Today	Al yaum
30. Four (4)	Arba´a	61. What is the time?	Kamis sā´a
31. Five (5)	Khamsa	62. It's late	Hādhā t´ākhīr

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63. What is the date today?	Mādhat tāriḫ al yaum
64. Cold	bīrīd
65. Hot	ḥarr
66. Bank	Bank/maşraf
67. Cash	Naqd
68. Change money	şarfun naqd
69. Cheque	Ştk
70. Deposit	īdā'/widā'ī
71. Exchange rate	Sa'rus şarf
72. Receipt	işāl/ fātura
73. What is the exchange rate?	Kam sa'riş şarf
74. Where can I change some money?	Aina aşraful 'umla
75. Daughter	Bint
76. Brother	Akh
77. Family	Usra
78. Father	Ab
79. Husband	Zauj
80. Mother	Umm
81. Wife	Zauja
82. Sister	Ukht
83. Accident	ḥāditha
84. Ambulance	Sayyaratul is'āf
85. Doctor	ṭabīb
86. Fever	ḥummā
87. Dispensary	mustauşaf
88. Disease	amrāḍ
89. Hospital	mustashfā
90. Injury	jarḥ
91. Headache	şudā
92. Pain	Alam
93. Sick	marīḍ
94. Where is the pharmacy?	ainaş şaidaliya/al 'ayāda
95. Where is the nearest hospital?	Aina yūjad aqrabul mustashfa

96. I need the medicine, please	Ahtāju dawā, min faḍlik
97. Please give me the medicine to cure	Min faḍlik a'ṭinid dawā li 'lāj
98. I feel sick	Anā marīd
99. How do you feel?	Kaifa tash 'ur
100. Airport	maṭār
101. Bazaar	sūq
102. City	Madīna
103. House	Bait
104. When doesopen?	Matā tuftaḥ
105. When does Close?	Matā tughlaq
106. Where are the toilets?	Ainal mabūl/dauratul miyā'h
107. I am lost	Ana dayie
108. Black	aswad
109. Hello	Marhaba
110. Can I see your passport please?	Hal yumkin an ara jawāz safarik min faḍlik
111. Is there a vegetarian restaurant?	Hal hunāka ayyu maṭ'am khās bil ma't'am nabati
112. What is the menu?	Mā hiyal qā'ima
113. I don't eat any meat	Lā 'ākilu laḥman
114. What is that dish?	Mā huwwa fī hādhaṭ ṭabaq
115. I love this dish	U 'jiba bi hādhaṭ ṭabaq
116. My bill, please	Fāturī min faḍlik
117. You may/may not smoke	tastaṭī'/lā tastaṭī' an tudakkhin
118. I would like to book a room please	Min faḍlik urīd an aḥjiz ghurfa
119. Can you direct me to the market?	Mimkin an tarshudanī ilas sūq
120. Please	Min faḍlik/lau samaḥt
121. Thanks	Shukran
122. Don't mention it	Afwan
123. Yes	na'am

Living and Working Abroad

124. No	Laa/kalla
125. Maybe	Rub-bama
126. Sorry, my mistake	Aasif, ghalTatee
127. Excuse me	lamu' afwan
128. One moment	laHza
129. A little	qaleel
130. Why?	Limaadha
131. Which?	Ayy
132. How?	Kaif
133. When?	Matta
134. Before	Qabl
135. After	ba'd
136. Never	Abadan
137. Sometimes	aHyaanan

138. Where?	Ain
139. Here/there	Huna/hunaak
140. Right/left	Yamen/yasaar
141. Near/far	Qareeb/ba'eed
142. Above/below	Fawq/taHt
143. Between	Bain
144. North/south	Shamaal/janoob
145. East/west	Sharq/gharb
146. The Middle East	Ash-sharq al-awsat
147. Man	Rajul
148. Woman	Imra'ah
149. Child	Tifl
150. Who?	Man





PRE-DEPARTURE ORIENTATION TRAINING

Training of Trainers (TOT) Manual

Day 4

- Module 7: Savings and Remittances
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Training of Trainers (TOT) Manual

Module 7

Savings and Remittances

MODULE 7: SAVINGS AND REMITTANCES

Total Time: 1 h 45 min.

25 min	Salaries, Expenses and Savings
25 min	Sending Remittances to India
25 min	Exercise
25 min	Types of NRI Accounts in Indian Banks
05 min	Major Currencies and Their Conversion to INR

Module 7: Savings and Remittances



Aims

- To explain how to maintain savings and manage income
- To list the different remittance methods and explain how to use them
- To provide details of different types of bank accounts for NRIs and the documents needed to open them

7.1 Salaries, Expenses and Savings

Explain the concepts of salaries, expenses and savings, and give advice on how to manage spending and save money in the country of destination and how to remit money to the country of origin. Discuss the wage protection schemes applicable in GCC countries.

7.1.1 Money management

- The biggest attraction of working abroad is higher earnings. However, to make the most of it, it is very important to properly manage your money. This means you plan how much you will spend and how much you will save. The aim is to make sure you spend less than you earn, which leaves you with savings that you can send back home or use when you leave the foreign country and return to India.
- Common uses for savings include:
 - Healthcare and health insurance
 - Taking care of children and family elders
 - Marriage expenses
 - Paying off loans
 - Buying land
 - Building a house
 - Paying for children's education
 - Starting a small shop or business of your own
 - Learning new skills so you can take up new jobs

7.1.2 Income

- This could include or exclude boarding and lodging expenses, depending on your employment contract. In GCC countries, salaries are paid to migrant workers in cash, by cheque or by bank transfer.
- If paid in cash, it is best to deposit the money in your bank account (savings account in your destination country or your NRE account). Do not keep cash with you since it could be stolen.
- It is best to have an account in your own name. If this is not possible, ensure that you wire or transfer the money to a trusted person/relative's bank account that you also have access to.
- Upon arrival in India, all passengers are mandated to declare foreign exchange/currency before the customs officers in the following cases:
 - Where the value of foreign currency notes exceeds USD 5,000 or the equivalent
 - Where the aggregate value of foreign exchange including currency exceeds USD 10,000 or the equivalent
 - Trainers may show the trainees a copy of the Currency Declaration Form available at <https://rbidocs.rbi.org.in/rdocs/Forms/PDFs/form-cdf.pdf>
- It is advised that you do not carry too much cash on you when you return home and it is best to deposit your money in the bank.
- If paid by cheque, deposit it in your bank account in the foreign country or request your employer to do so. To deposit a cheque, you have to go to a bank branch and give them the cheque along with a form (available at the bank) that will have your name, account number and other details. Carry the Identity Card issued by the destination country when you visit any bank branch/office or exchange house.
- Always remember, if your employer has not given you your salary or has paid you less than promised, you can complain to the Ministry of Labour or Manpower, or their field offices, in the country you are working in.
 - You can also bring it up with the RA in the origin country (if you applied through an RA).
 - You can also submit complaints/grievances online through the MADAD website or the e-Migrate website. For more information, refer to Module 11.
 - If other options are not available, you can contact the Indian Mission/Post and ask for help. For more information, refer to Module 6.

- The UAE, Saudi Arabia, Qatar, Oman and Kuwait have each implemented a wage protection system (WPS). This means that in these countries, employers have to pay salaries into workers' bank accounts or through foreign exchange bureaus or authorized financial institutions. The box below details the WPS implemented in the UAE.

Box 7.1: The Wage Protection System Implemented in the UAE

The WPS is an electronic salary transfer system that allows an employer to pay workers' wages via banks, foreign exchange bureaus and financial institutions approved and authorized to provide the service.

The WPS technique was developed by the Central Bank of the UAE in a manner that allows the ministry to maintain a database on the procedure of private sector employers paying wages to workers and the compliance of institutions with the system.

As per the Ministerial Resolution 788 of 2009, the wages of workers are supposed to be transferred via the Wage Protection System in accordance with the deadlines stipulated in the law. The law requires that a company be registered with the Ministry of Labour for the WPS to apply.

The WPS allows for transparency in salary payment to workers including foreign workers, and thus addresses the issue of non-payment or delayed payment of salaries to (foreign) workers. It was introduced in 2009 to workers whose work permits have been issued by the Ministry of Labour, and gradually rolled out.

In the event that the company fails to enrol in the WPS with the Ministry or does not transfer the wages on time as specified by law, it will be denied new work permits until all outstanding payments have been settled. In addition, companies that delay payment of wages for more than one month after the due date will be denied the right to have new work permits. This will apply to all the institutions belonging to the owner of the violating institution, and all those responsible for violations will be referred to the court in accordance with Ministerial Resolution No. 788 of 2009.

The WPS by the UAE was the first of its kind in the Arab world and reflects the UAE's pioneering role in the region to address the working conditions of foreign workers. An overview of the system was well received during the 3rd ministerial meeting of the Abu Dhabi Dialogue and

some other GCC countries are in the process of emulating the system. The salient points of the WPS include the following:

1. Reiterating the commitment to protect workers' wages
2. Providing innovative solutions that help employers safeguard their own interests and reduce the time and effort needed to pay workers' wages and offer employers a clear track record of salary payment, which enables them to demonstrate compliance with the Labour Law and safeguard their interests in case of labour disputes
3. Taking serious steps to improve job security in order to strengthen work relationships in the UAE and safeguard the rights of all parties concerned
4. Entrenching transparency and competitiveness
5. Ensuring that the UAE Ministry of Labour is regularly and constantly updated on wages data in the private sector in order to guarantee that employers fulfil their salary obligations
6. Taking protective and proactive measures to reduce labour disputes pertaining to wages

For more details on the WPS in the UAE, please visit <http://www.mol.gov.ae/newMolGateway/english/wpsGuidelineEng.aspx>

7.1.2.1 Other wage protection schemes in the GCC

Saudi Arabia's Wage Protection System

As of November 2015, the WPS is mandatory for all companies employing 100 workers or more in Saudi Arabia. Companies have to send wage information to the Ministry of Labour through the e-service programme. Companies that come under the WPS have to:

- Open local bank accounts for workers
- Open payroll files, which need to be authenticated by the bank
- Submit all information on payment of monthly wages to the ministry using the e-service

Qatar's Wage Protection System

All companies in the private sector have to register with the WPS and submit information on wages and payments through the electronic system. Employers have to arrange for bank accounts for all workers. Wages are to be paid only by transfer to these bank accounts. Companies have to pay workers through the WPS within seven days of the due date for wages each month.

Oman's Wage Protection System

Private sector companies have to pay workers in Omani currency through local banks, which report all salary payments to the ministry of manpower. Employers have to account for any late or short payments. Employers have to ensure that all employees have local bank accounts.

Kuwait's Wage Protection System

Companies have to register with the WPS and pay migrant workers through authorized local banks.

7.1.3 Expenses

- Expenses are the things you spend money on. These can include:
 - Entertainment
 - Rent
 - Electricity and water bills
 - Food
 - Medical expenses
 - Transport and travel
- Your employment contract will have details on what the employer will provide you in the way of accommodation, food, transport, etc. Make sure you understand the employment contract fully before you sign it and accept the job.
- If your employer has promised to pay for your accommodation, food, transport, etc., but actually makes you pay for them, you can complain to the RA (if you used one) or to the Indian Mission/Post, or submit a grievance online through the MADAD system (madad.gov.in) or the e-Migrate system (emigrate.gov.in). You can also use the IWRC helpline. Refer to Module 11 for more details on grievance redressal.

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- Some expenses are things you have to spend on regularly, every day or every week or every month, such as:
 - Groceries/food
 - Rent
 - Transport to and from work
 - Electricity, water, gas
- Some expenses will not be regular, since you will only spend on these things once in a while. Remember that even for these expenses, the employer may have agreed to pay part of the amount or even the whole amount. All of these details will be in the employment contract. Examples include:
 - Travel to India from the destination country, or from home to the destination country
 - Medical expenses (if you are sick or somehow injured during your work)
- Expenses can also be divided into things that you need and things that you want. Your needs are basic things like food, shelter, transport and medical expenses. Your wants are things that you want for fun/recreation or comfort, like going to a movie, eating at a restaurant, etc.

7.1.4 Saving money by creating a budget

- To be able to save money, it is important that you make a monthly budget for yourself. This basically means that you calculate how much your regular expenses will be, and accordingly plan how much money you will spend and how much you will save.
- The first step is to list all your regular expenses for a month (rent, food, etc.) and write down how much they cost. This is the money that you have to spend every month.
- Next, you need to calculate how much you will have to spend every month to pay back your loans.
- It is also important to keep some money aside for emergencies (such as if you or someone in your family has an accident or falls ill).
- You can also set aside a little money for your wants (though you should not spend too much on wants if you plan to save more money to take home).
- Deduct all this from your monthly salary. What is left is your savings.
- How to control expenses:
 - Write down how much you spent on what every month. You should make sure that this amount does not exceed the amount in your budget.

- You could also record expenses on your phone using one of the many mobile apps for Android phones.
 - Money View Money Manager supports English, Hindi, Telugu, Kannada, Tamil, Gujarati and Bengali.
 - Malayalam Expense Tracker is an alternative for Malayali users.
 - Budget Tracker with Notes and Expense Tracker are options that also support Marathi.
- If you keep spending more than your budget, you should sit down and re-plan your budget.
- Make sure you do not spend more than you earn (that is, you should not borrow money from others, except in cases of emergency).

7.2 Sending Remittances to India

List and explain the different ways, formal and informal, to transfer money overseas to India. Also, discuss the cost of sending remittances to India.

7.2.1 Formal transfer system

- Formal systems for sending money home include:
 - Money transfer companies like Western Union and Money Gram
 - Commercial banks
 - Post offices
 - Foreign exchange bureaus
 - Credit unions
- To use money transfer companies like Western Union, you have to go to one of their offices/branches and deposit the money along with the details of the person you are sending it to. In India, that person will have to go to the nearest office of the money transfer company and show their ID proof to get the money.
 - You have to fill out the money transfer form at the office and submit the form along with the payment (in the form of cash, cheque, etc.) at the counter.
 - Make sure the name and other details of the person you are sending money to match the name and details given on their ID proof.

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- You have to tell the other person that you have sent money through the money transfer company, so that they know they have to go pick it up.
- The funds will normally be transferred in minutes, and the other person will be able to pick them up in cash.
- There are more than 50,000 Western Union agent locations in India, including 8,500 post offices and more than 14,000 bank branches.
- Remitting money through banks via electronic transfer:
 - You need to have all the details of the bank account of the person you are sending money to (name, address, phone number, bank name, branch name), as well as the BIC or SWIFT code of the bank.
 - You can go to a bank in the country you are working in or use the bank's online banking website to send money to an account in the same bank or in another bank.
 - You can also deposit money in an NRE account if you have one in any Indian bank. Different banks offer different services to send money home (e.g., SBI Express for State Bank of India to electronically transfer money from Bahrain).
- Using money orders:
 - A money order can be sent through any post office.
 - You have to deposit the money at the post office and fill out the money order form, giving the name, address and other details of the person you are sending money to.
 - The money order usually takes about one week to reach.
 - This is useful if there is no bank or other financial institution near your home in India, since the person you are sending money to can just go to a post office.
- Sending a cheque:
 - Your bank will give you a chequebook which has a number of cheques you can tear out.
 - Each cheque is a slip of paper on which you can write the amount of money you want to give someone along with their name. You can send the cheque to that person, and they can go to a bank and deposit it.
 - A cheque can be made "Payable to bearer", which means that whoever has the cheque can go to a bank and collect the money, or it can be made payable to a specific person, in which case only that person will be able to deposit the cheque and collect the money.

- Sending a demand draft:
 - A demand draft is similar to a cheque. The difference is that you have to go to a bank and deposit money in advance to get a demand draft. With a cheque, the money will be deducted from your bank account.
 - When making a demand draft at a bank, you have to provide the name of the person you are sending it to, the place it is payable at or will be deposited (city/town/village) and the amount of money.
 - You can then post the demand draft to the person.

The box below provides more information on exchange and financial services in the UAE.

Box 7.2: Exchange and Financial Services in the UAE

UAE Exchange and Financial Services

This is one of the largest remittance and currency exchange companies based in India, a part of the global UAE Exchange group. This company was established in 1996. Along with core foreign exchange services, it also provides insurance, share trading, gold refinancing schemes, travel and tour services and online payments via its XPAY service. It has branches spread across the UAE. It has associate companies in Oman and Kuwait, and Liaison Offices in India at Kochi, Delhi and Chennai and in Bangladesh at Dhaka. The company's portfolio of services includes Draft Cheques, Express Transfers, Xpress Money Transfers, Western Union Money Transfers, Telex Transfers and other related money transfer services, purchase and sale of foreign currencies, bank notes and traveller's cheques.

Source: UAE Exchange Centre: <http://www.uaexchangekuwait.com/index.jsp>

- Advantages of formal transfers:
 - Formal transfers are safe; you can be sure the money reaches only the person you want it to, since there is no chance of people cheating you or stealing the money.
- Disadvantages of formal transfers:
 - Formal systems require a lot of paperwork (forms to be filled, documents and proofs to be submitted, etc.), which can be intimidating if you are not used to it.

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- Some formal systems can be slow, taking up to a few days for the transfer. Online or electronic transfers, however, normally take only a few minutes.
- Formal systems can also be more expensive, since banks and money transfer companies might charge more than informal transfer agents.

7.2.2 Informal transfer system

- There are two types of informal money transfer systems, both of which operate outside of regulated banking and financial channels.
 - Transfer through legal channels: Limited cash that you carry when you're going home or that you send through friends or relatives, as well as duty-free allowances are some legal informal transfer methods.
 - Illegal transfers: These are also known as *hawala* or *hundi* transfers. *Hawala* refers to informal channels for sending money from one place to another through *hawaladars*.
 - The worker gives foreign currency to an agent abroad, with an agreed exchange rate that is normally higher than the official exchange rate.
 - The money in rupees, according to this exchange rate, will be given by another agent in India to the worker's family or friends.
- Advantages
 - It is usually cheaper and faster than bank transfers or other formal transfers.
 - It does not involve any paperwork.
 - In many parts of India, especially in rural areas, *hawala* is the only possible means of receiving money from abroad.
 - Since there are no documents, it also provides secrecy.
- Disadvantages
 - Since the government does not regulate informal transfers, many individuals and groups engaged in illegal activities like money laundering, gambling and smuggling are involved.
 - Additionally, informal transfers carry the danger of the money not reaching the worker's family or friends.

7.2.3 Cost of sending remittances

- Post office money orders cost about 6.4 per cent, hawala channels around 4.6 per cent and banks three per cent of the money transferred, according to a report by the World Bank in 2015.
- The cost of sending remittances can be divided into two parts.
 - First, there are charges to be paid every time you transfer money (e.g., you have to pay a commission when using an agency like Western Union). This can be a fixed fee or a percentage of the amount you are transferring.
 - Second, there is the cost in the form of the exchange rate. Different options (banks, money transfer companies, etc.) will convert your foreign currency to rupees at different rates when you transfer money.
 - There is a market rate for foreign exchange or currency conversion. For example, AED 1 could be Rs 18.22 in the market.
 - When converting foreign money to rupees or sending money home as remittances, the bank, money transfer company, post office, etc. will offer a different rate for conversion.
 - For example, a bank might give you Rs 18.12 instead of Rs 18.22 for AED 1. Under this example, if you are sending home AED 1000, Rs 18,120 will be sent, instead of Rs 18,220.
- Exchange rates keep changing, so before you pick an option for transfer, check to see what exchange rates are being offered. You can also check with your friends on what exchange rates they are getting when sending money home.
- Do not try to send money through illegal or unregistered agencies, since they might cheat you and you will lose all the money.
- Depending on the local laws in the country you are working in, there will be a limit on the number of transactions you can make in a month.

The tables on the following pages reflect the cost of sending earnings from the GCC countries to India according to the World Bank for the period of April–June 2016:

Table 7.1: Cost of Sending Earnings from the UAE to India

UAE		
Major Exchange Houses		
Name	Average Cost (in %)	Average Time Taken
GCC Exchange	2.26	Less than one hour
Al Fardan Exchange	2.28 to 3.31	Less than one hour to 3-5 days
UAE Exchange	2.43 to 3.09	Less than one hour to 3-5 days
Lari	2.32 to 3.31	Less than one hour to 3-5 days
MoneyGram	2.81	Less than one hour
Al Ansari	2.48 to 2.76	Less than one hour to 4 days
Wall St Exchange	2.32 to 3.09	Less than one hour to 2 days
Western Union	3.09	Less than one hour

Table 7.2: Cost of Sending Earnings from Kuwait to India

Kuwait		
Major Exchange Houses		
Name	Average Cost (in %)	Average Time Taken
Al Mulla Exchange	1.86	Less than one hour
Al Muzaini Exchange	1.86	1 day
Bahrain Exchange Company	1.95	2 days
Aman Exchange	2.06	3 days
MoneyGram	2.33	Less than one hour
UAE Exchange	2.68	1 day
Lulu Exchange	2.81	1 day
Xpress Money	3.21	Less than one hour
Western Union	3.36	Less than one hour
Kuwait India International Exchange	3.62	Less than one hour

Table 7.3: Cost of Sending Earnings from Qatar to India

Qatar		
Major Exchange Houses		
Name	Average Cost (in %)	Average Time Taken
Eastern Exchange Co	3.15	1 day
Xpress Money	3.41	2 days
	3.54	3 days
Arabian Exchange Company	4.56	3-5 days
Al Fardan Exchange	4.57	3-5 days
Al Dar Exchange	4.73	3-5 days
Speed Remit	6.32	1 day
Western Union	6.55	Less than one hour
Ezremit	6.79	1 day
	8.02	1 day
Major Banks		
Name	Average Cost (in %)	Average Time Taken
Doha Bank	2.6	2 days
Commercial Bank	3.07	3-5 days

Table 7.4: Cost of Sending Earnings from Oman to India

Oman		
Major Exchange Houses		
Name	Average Cost (in %)	Average Time Taken
UAE Exchange	2.77	Less than one hour
MoneyGram	2.84	Less than one hour
Musandam Exchange	2.94	2 days
Lulu Now	3.35	1 day
Asia Express Exchange	3.48	Less than one hour
Xpress Money	3.81	Less than one hour
Western Union	3.95	Less than one hour

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Major Banks		
Name	Average Cost (in %)	Average Time Taken
Bank Muscat	1.73	1 day
SBI Express	3.36	2 days

Table 7.5: Cost of Sending Earnings from Bahrain to India

Bahrain		
Major Exchange Houses		
Name	Average Cost (in %)	Average Time Taken
Lulu Exchange	1.42	1 day
UAE Exchange	1.51	Less than one hour
Ezremit	1.98	Less than one hour
BIIECO	2.01	Less than one hour to 6+ days
Bahrain Financing Company	2.19	Less than one hour to 2 days
Xpress Money	3.19	Less than one hour
Western Union	3.45	Less than one hour
MoneyGram	4.02	Less than one hour

Major Banks		
Name	Average Cost (in %)	Average Time Taken
ICICI Bank	1.24	Less than one hour to 1 day
SBI Rupee Instant Flash	1.53	Less than one hour
SBI Express	1.59	2 days

Table 7.6: Cost of Sending Earnings from the Kingdom of Saudi Arabia to India

Kingdom of Saudi Arabia		
Major Exchange Houses		
Name	Average Cost (in %)	Average Time Taken
MoneyGram	3.12	Less than one hour
TeleMoney	3.42	Less than one hour
Al Zamil Exchange	3.42	Less than one hour

Western Union	3.68	Less than one hour
Express Money	3.79	1 day

Major Banks		
Name	Average Cost (in %)	Average Time Taken
Enjaz Bank	2.76	2 days
Al-Rajhi Bank	2.87	2 days
Saudi American Bank (SAMBA)	4.11	Less than one hour

Exercise 7.1 Remitting money through formal transfer methods from the Gulf

1. Remitting money through exchange houses

Step 1: Once you have picked a money transfer agent/company, go to their office and get a form for sending money.

Step 2: Submit the form, along with your identification (passport, government ID card, labour card, etc.) and make the payment (using cash, cheque, bank transfer, etc.).

Step 3: Take the receipt (which will have the money transfer control number, or MTCN) and note down the helpline number of the money transfer company.

Step 4: Tell the person you are sending money to what the MTCN is and have them go to the agent/office at their location.

Step 5: The person has to show their identification (PAN card, Aadhaar card, etc.) and the MTCN to get the money.

2. Sending money online using Western Union

Sending money online with Western Union is easy. Choose the service that's best for you and follow the simple steps below.

Money in Minutes service

1. Log in to your profile on the Western Union website (www.westernunion.com/). Create one at the following link if you do not have one: <https://www.westernunion.com/us/en/register.html>.
2. Choose the Money in Minutes service.
3. Enter the receiver's name and address.
4. Pay the amount using a credit or debit card.
5. You'll get a confirmation by email.
6. Make a note of the tracking number (MTCN) and share this with your receiver to enable them to receive the money.

Pay with a bank account

1. When you are logged into your Western Union account, click the Send Online Now button to transfer funds.
2. Choose Pay with a Bank Account.
3. You can then link your bank account to your Western Union profile.
4. Verify your bank account and complete your money transfer.
5. Western Union will email you a confirmation message. Make a note of the tracking number (MTCN) and share this with your receiver to enable them to receive the money.

7.3 Types of NRI Accounts in Indian Banks

Explain the types of NRI accounts in Indian banks and their features. List all the documents required to open one of these accounts.

7.3.1 Non-Resident External (NRE) Account

- NRIs, PIOs and OCIs are eligible to open NRE accounts.

- Deposits in these accounts are kept in Indian rupees.
- These can be savings accounts, current accounts, fixed deposits or recurring deposits.
- Foreign exchange can be remitted to these accounts and will be converted to rupees.
- NRE accounts are not taxable in India.
- Funds in NRE accounts can be freely transferred to other NRE/FCNR accounts.
- Advantages of remitting money to an NRE account:
 - If you transfer money to an NRE account instead of transferring cash to your family, you will have control of the account and can keep an eye on it using online banking or by going to a bank branch to check the account.
 - Your family back home will be able to withdraw money from the account at ATMs.
 - You also have the option of putting your money into fixed deposits. Fixed deposits are kept with the bank for a specific period of time (for a few days or months or years).
 - At the end of the period, the bank will give your money back along with interest (this is what the bank is paying you for keeping the money there), based on the interest rate.
 - The interest rates for fixed deposits are much higher than for a normal bank account.

7.3.2 Ordinary Non-Resident (NRO) Account

- These can be opened by any NRI.
- Deposits in NRO accounts are kept in Indian rupees.
- These can be savings accounts, current accounts, fixed deposits or recurring deposits.
- Money earned in India can be put into these accounts.
- NRO accounts are taxable in India.

7.3.3 Non-Resident Non-repatriable (NRNR) Account

- They are fixed deposits that can be held for a period from six months to three years.
- Interest earned on NRNR deposits is not taxable in India.
- NRNR accounts can be opened by transferring funds from existing NRE/FCNR accounts.

7.3.4 Foreign Currency Non-Resident (FCNR (B)) Account

- You can deposit money in foreign currencies in these accounts at Indian banks. They will not be converted to rupees.
- NRIs/PIOs/OCIs are permitted to open such accounts in US dollars, pounds sterling, Japanese yen and euros.
- FCNR (B) accounts can be opened for fixed periods of at least one year and up to three years.
- Interest earned is not taxable in India while you are working abroad.

7.3.5 Documents required for opening NRI bank accounts

Explain what documents need to be submitted to open an NRI account.

- Copy of visa/work permit
- Proof of identity
 - Passport
- Proof of current address in a foreign country
 - Passport (page mentioning overseas address, if any)
 - National identity card in the country
 - Driving licence issued abroad
 - Utility bills (telephone, electricity, water, etc.)
 - Bank statement from existing overseas bank account or NRE/NRO account mentioning foreign address
 - Employer's certificate
 - Address proof of a relative (husband/wife, mother, father, sister, brother, child) you are staying with, along with proof of your relationship (passport, PAN card, voter ID, driving licence, Aadhaar card, marriage certificate, birth certificate)
- Proof of permanent address in India
 - Passport
 - Aadhaar card

- Voter ID
- Driving licence
- Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) job card

7.4 Major Currencies and Their Conversion to Indian Rupees

List the major international currencies and their conversions to Indian rupees.

Country	Unit of Currency	Rate of Exchange (in INR)
Bahrain	Bahraini Dinar (BHD)	176.56
Kuwait	Kuwaiti Dinar (KWD)	220.54
Oman	Omani Riyal (OMR)	172.94
Qatar	Qatari Riyal (QAR)	18.28
Saudi Arabia	Saudi Arabian Riyal (SAR)	17.75
United Arab Emirates	UAE Dirham (AED)	18.12
United States of America	United States Dollar (USD)	66.57

The rates in the table above were valid as of 13 September, 2016. Please check the relevant currency exchange platforms for the latest rates.

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PRE-DEPARTURE ORIENTATION TRAINING
Training of Trainers (TOT) Manual

Module 8

Women's International Labour Migration

MODULE 8: WOMEN'S INTERNATIONAL LABOUR MIGRATION

Total Time: 1 h 45 min.

10 min	Why Do Women Migrate Abroad for Work?
10 min	Sectors with Demand for Women Migrant Workers
20 min	Women-Specific ILM Trends from India
20 min	Procedures to Be Followed by Women Migrants under the Emigration Act 1983
20 min	Vulnerabilities Specific to Women Migrant Workers
10 min	Dos and Don'ts for Women Migrants
10 min	Special Provisions for Women under Welfare Schemes for Migrant Workers
05 min	Helpline Numbers for Women Migrant Workers

Module 8: Women's International Labour Migration



Aims

- To understand the reasons driving women's international labour migration from India
- To examine trends specific to the migration of women overseas, as well as the specific sectors where Indian women migrants are concentrated
- To highlight the procedures to be followed by women under the Emigration Act 1983
- To highlight the problems that they might face
- To explain the necessary dos and don'ts

8.1 Why Do Women Migrate Abroad for Work?

List and discuss the reasons why women migrate to find jobs in other countries.

- Widespread poverty at home and in the family is often a reason behind the migration of both men and women and their desire to find work overseas.
- Lack of employment in their home town or state can push women to seek jobs in another place, especially in the GCC countries and Malaysia, since these countries have a high demand for low-skilled labour, especially as nurses and domestic workers.
- In addition to more job opportunities in the Gulf and other regions, the wages a woman can earn are also likely to be much higher than at home.
- Many women migrate abroad with their husbands or family members, and take up work in the destination country. Sometimes, a woman will emigrate to get married to a man who is already working abroad. In recent times, women are increasingly migrating without family members for work in the GCC countries.
- Another trend thrown up by studies on women's migration is that many of the migrants mostly rely on informal social networks, of relatives and friends, for help while migrating. States and regions like Andhra Pradesh, Telangana and Kerala, which have built up strong networks in the

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Gulf countries over time, usually see more migration.

- Migrating to work in another country is also seen as a chance to become independent from restrictions back home, and possibly from abusive husbands or families. The higher earnings give women a chance to become the breadwinners for their families, which upsets the traditional gender roles in many societies or communities, and possibly leads to better welfare for women there in general.
- In the case of medium-skilled workers such as nurses, working in countries in the Gulf region is also seen as a step towards getting an opportunity to move further, to better locations such as the Western countries.

8.2 Sectors with Demand for Women Migrant Workers

Describe the specific sectors in which Indian women migrants find work in the Gulf countries.

- Women migrants in the Gulf countries are mostly semi-skilled or low-skilled workers, often taking up jobs as nurses and domestic workers. Their social status is often very low in the destination country, and the living and working conditions can be very poor.
- Unlike male migrants, who mostly work in diverse occupations within the construction and heavy labour sectors as well as the service sector, the majority of low-skilled women workers from India and South Asia take up jobs as domestic workers when they go to the Gulf.
 - There are two types of domestic workers:
 - Live-in workers, who stay in the same house as the employer.
 - Live-out domestic workers, who do not stay at their employer's home and only go to work for fixed hours during the day.
 - Live-in workers are especially vulnerable to physical, mental and sexual abuse (particularly by the male members of the household they work for). These women are at higher risk of being exploited or abused, and are expected to work throughout the day, usually ending up doing hard physical labour for 12-13 hours a day. They have to eat what is given to them and sleep where they are told to.
 - Domestic workers in households in the Gulf countries are usually expected to clean, cook, take care of children, wash utensils, and perform a number of other household tasks. The workload is especially high for live-in workers, who get very little time off during the day.

- A sector that attracts medium-skilled women migrants is medical care or nursing. This is especially common among medium-skilled women migrants from Kerala.
 - Nursing and other paramedical jobs are seen as a chance for even higher income for the woman and her family.
 - Emigrating for a nursing job is also seen as improving the chances for marriage, since the extra income can help the family of the husband as well.
 - Many women see migrating to the Gulf countries to work as nurses as a chance to go to countries in the West later, with even better job opportunities and higher earnings.
- Other sectors where employment is available are teaching and sales but these opportunities are limited compared to the two sectors discussed above.

Note: For the latest office orders on migration of women, please visit the section on Office Orders on the e-Migrate website.

8.3 Women-Specific International Labour Migration Trends from India

Provide an idea about the patterns of women's migration from India to the Gulf.

Table 8.1: Stock of Indian Migrants in Select GCC Countries, by Sex, 1990 and 2013

	1990				2013			
	Male	Female	Total	Total Migrant Stock	Male	Female	Total	Total Migrant Stock
Bahrain	46,828	13,665	60,493	173,200	199,767	63,088	262,855	729,357
	77.4	22.6	(34.9)		76	24	(36)	
Kuwait	380,458	173,123	553,581	1,585,280	541,143	189,415	730,558	2,028,053
	68.7	31.3	(34.9)		74.1	25.9	(36)	
Oman	180,878	31,678	212,556	423,572	551,885	92,819	644,704	1,112,032
	85.1	14.9	(50.2)		85.6	14.4	(58)	
Qatar	101,233	27,914	129,147	369,816	473,069	103,707	576,776	1,600,955
	78.4	21.6	(34.9)		82	18	(36.1)	

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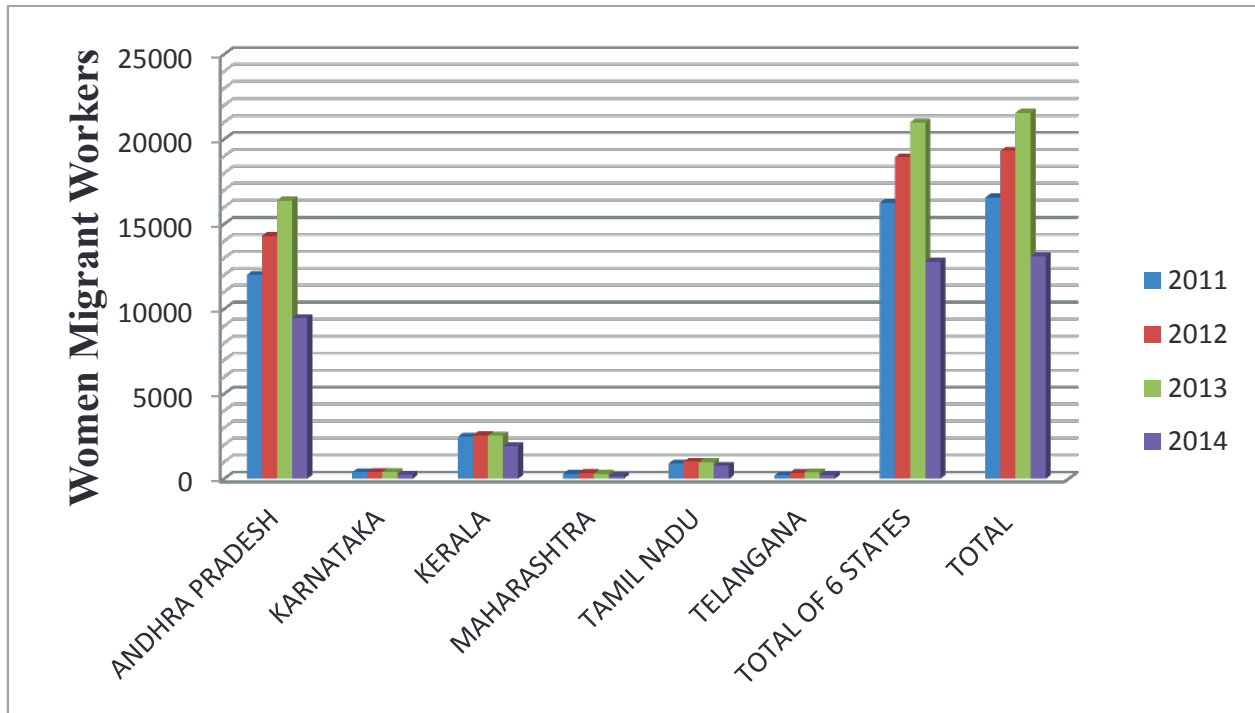
Saudi Arabia	652,957	328,665	981,622	4,998,445	1,223,522	538,335	1,761,857	9,060,433
	66.5	33.5	(19.6)		69.5	30.6	(19.5)	
United Arab Emirates	353,659	104,635	458,294	1,306,574	2,224,781	627,426	2,852,207	7,826,981
	77.2	22.8	(35.1)		78	22	(36.4)	
Total	17,16,013	6,79,680	23,95,693	88,56,887	52,14,167	16,14,790	68,28,957	2,23,57,811

Source: Table adapted from UNDESA 2013 data shown in Sasikumar and Timothy (2015), pg 4

Note:

- Figures in blue in relation to the Male and Female columns indicate the proportion in total flow.
- Figures in brackets in the Total column indicate the proportion of Indians in total migrant stock in the respective countries.
- It is estimated that 49 per cent of all migrants across the world are women. While much of this migration is attributed to marriage, women's migration for work has been increasingly observed, mostly in low-skilled and semi-skilled sectors.
- The number of Indian migrants increased manifold between 1990 and 2013 in all GCC countries, with the largest growth in numbers in the UAE. Along with growth in sheer numbers, the proportion of Indians among the migrant population stock also increased in most countries.
- Women are becoming increasingly visible in the migratory movement from South Asia to the Gulf region. According to the United Nations Department of Economic and Social Affairs (UNDESA), the total stock of women migrants in GCC countries has more than doubled over the past two decades, from 2.9 million in 1990 to 5.9 million in 2013.
- According to Sasikumar and Timothy (2015), the Indian migrant population in GCC countries increased from 2.4 million in 1990 to 6.8 million in 2013, with growth becoming prominent among both male and female migrants in all countries. However, the male–female proportion in the total Indian migrant stock has remained more or less the same during the past two decades.
- According to the latest data provided by the MEA on request (see chart above), women's migration for work to ECR countries increased from 16,573 in 2011 to 19,321 in 2012, and further increased to 21,561 in 2013 before decreasing to 13,115 in 2014.
- A majority of these women migrants belong to six states—Andhra Pradesh, Kerala, Tamil Nadu, Telangana, Karnataka and Maharashtra.
- The highest numbers over the four-year period shown were recorded for Andhra Pradesh with 12,008 women migrant workers in 2011, 14,310 in 2012, 16,379 in 2013 and then 9466 in 2014.
- It is important to note that this data excludes nurses, who were brought into the ECR category only in 2015. Hence, this data mostly reflects migrant women workers finding employment through registered recruitment agencies in low-skilled sectors such as domestic work.

Chart 8.1: State-Wise Women Workers Emigrating to ECR Countries



Source: Data from National Informatics Centre provided on request by MEA

8.4 Procedures to Be Followed by Women Migrants under the Emigration Act 1983

Explain the various procedures which are important for women workers to follow in order to migrate legally as per the Emigration Act 1983.

8.4.1 Documents required for women workers as per the Emigration Act 1983

Unskilled workers and women (not below thirty years of age) seeking employment abroad shall furnish (in original) the following documents at the time of obtaining emigration clearance:

- Passport valid for a minimum period of six months with valid visa for the entire period of the contract

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- Employment contract from the foreign employer duly attested by the Indian Mission or permission letter from the concerned Indian Mission/Post
- Challans towards deposits of prescribed fees
- Insurance policy under PBBY

8.4.2 Documents required for unskilled/women workers (through recruiting agents) as per the Emigration Act 1983

- RAs and workers must ensure that the employment contract lays down the basic terms and conditions of employment including salary, accommodation, medical cover, transport, etc. For more information, refer to the sample employment contracts provided in the annexure of this module.
- Emigration clearance to women to work abroad as domestic workers.
- Receipt of USD 2500 deposited by the FE in the concerned Indian Mission.
- In addition to the requirements for skilled/semi-skilled workers, all employment documents have to be duly attested by the Indian Mission.

8.4.3 Policy measures for the protection and welfare of women emigrants

The Government of India, on 1 August 2007, issued an order containing policy measures as shown below:

- The age restriction of thirty years was made mandatory in respect of all women workers emigrating on an ECR passport irrespective of the nature/category of employment.
- The employment contract must be between the worker and the employer directly and not with the RA. The employment contract should be duly attested by the Indian Mission in respect of all women emigrants travelling on an ECR passport. The contract should compulsorily include the following:
 - A minimum wage of USD 400 per month
 - A pre-paid mobile facility to be provided by the employer to every household service worker
 - Every FE directly recruiting an Indian woman emigrant must deposit a security of USD 2500 in the form of a bank guarantee with the Indian Mission. The PoEs may seek a copy

of the Bank Guarantee (BG) duly attested by the Indian Mission so as to ensure that emigration clearance is granted only when the BG has been deposited by the FE with the Indian Mission.

- In order to stop the malpractice of canceling the insurance policy and refunding the one-time premium after the emigration formalities are over, the insurance companies must give an undertaking that they will not cancel any policy except with the prior written permission of the PGE.

Important Note: Please do not go through sub-agents. Travel only through registered Government/State-run RAs.

8.4.4 Recruitment of Indian women workers

- The Office Orders issued on 2 August 2016 and 16 September 2016 mandate that all Indian women workers holding ECR passports and going to eighteen ECR countries for overseas employment shall emigrate only through State-run RAs.
- The policy measures stipulated in the order of 1 August 2007 (explained above), for protection and welfare of Indian women workers going to 18 ECR countries, will remain unaltered and shall be implemented in respect of all women workers holding ECR passports and travelling to ECR countries.
- Process:
 - Registration of an FE planning to recruit Indian women workers on the e-Migrate system
 - Attestation of requisite documents by Indian Mission (including BG of USD 2500)
 - Obtaining ECs online from PoE
- In case the FE wants to recruit Indian women workers through Indian RAs, they can do only do so by engaging any of the six Government/State-run RAs, as mentioned below:
 - NORKA Roots: Non-Resident Keralites' Affairs Roots (Kerala)
 - ODEPC: Overseas Development and Employment Promotion Consultant (Kerala)
 - OMCL: Overseas Manpower Corporation Ltd. (Tamil Nadu)
 - UPFC: Uttar Pradesh Financial Corporation (Uttar Pradesh)

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- OMCAP: Overseas Manpower Company A.P. Ltd. (Andhra Pradesh)
- TOMCOM: Telangana Overseas Manpower Company Limited (Telangana)

8.4.5 Important rules for recruitment of nurses

The emigration of Indian nurses is governed by separate orders/instructions issued from time to time. Refer to the list of Office Orders available on the e-Migrate website as reflected in the references.

- Pursuant to a large number of complaints of exploitation/harassment of Indian nurses going abroad for employment during 2014, EC was made mandatory for the emigration of nurses for overseas employment in 18 ECR countries, vide order No. OI-11012/10/2013-EP dated 12 March 2015. The order was passed to regulate emigration of nurses with a view to safeguard and protect them from any kind of exploitation and also to ensure the welfare of the emigrating nurses. Please refer to the copy of the Office Order on the e-Migrate website for additional details.
- The age restriction of thirty years imposed on all women emigrants emigrating on ECR passports irrespective of nature/category of employment will not be applicable in case of nurses going for employment to ECR countries.
- The Government RAs authorized to recruit nurses are allowed to collect service charges as admissible under Rule 25 of the Emigration Rules 1983 subject to a maximum of Rs 20,000.
- NORKA Roots and ODEPC of Kerala, OMCL of Tamil Nadu, UPFC of Uttar Pradesh, TOMCOM of Telangana and OMCAP of Andhra Pradesh, are permitted to recruit Indian nurses for overseas employment in ECR/ECNR countries.
- Recruitment of Indian nurses through any other Indian RAs will be allowed for a specific country whenever such a proposal is received from that country, subject to the issuance of a country order from the MEA. For example, approval of the competent authority has been granted to Sultan Qaboos University Hospital, Government of the Sultanate of Oman, for the recruitment of Indian nurses through M/s Gilead International, S.V. Road, Santa Cruz(W), Mumbai, License No. B-0609/MUM/PER/1000+/ 5/2832/1990, a licensed RA after the hospital registered in the e-Migrate system as an FE, duly validated by the Indian Mission in Oman. Additionally, thirteen Indian RAs (both Government and private) have been permitted to recruit nurses for the Ministry of Health, Kingdom of Saudi Arabia.

- Process: An FE who seeks to recruit Indian nurses shall register on the e-Migrate system and will be vetted by the Indian Mission in the concerned country. Thereafter, the FEs can raise the demand for Indian nurses on the e-Migrate system with the terms and conditions of their employment. With this, no further attestation of demand would be required from the Indian Missions.
- Overseas employment of Indian nurses in non-ECR countries by registered RAs shall not require any permission for advertisement, interviews, trade tests etc, nor would they require any EC from the concerned PoE.

8.4.6 The employment contract

The employment contract must include the points listed below:

- Profession
- Period of contract
- Work schedule indicating per day working hours and days per week
- Probationary period
- Salary allowances and payment indicating currency; basic salary; accommodation allowance; food allowance; transport allowance; overtime allowance; any other allowance
- Annual leave
- Air passage entitlement indicating free economy/excursion class air tickets from home to destination country to join duty and on completion of service when returning home
- Free food or food allowance provision
- Details of accommodation and insurance
- Details of termination of contract of service indicating conditions from both sides
- End-of-service benefits
- Nominee to receive the dues and compensation in case of unfortunate event indicating name, age, sex, relationship with emigrant and address and contact number in India
- Settlement of disputes
- Any other matter

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Copies of DSW employment contracts accepted in Saudi Arabia, UAE, Oman, Bahrain and Malaysia are available at the end of this module.

Table 8.2: Domestic Workers and Their Legal Status in the GCC and Malaysia

Country	Legal Status of Domestic Workers
UAE	Domestic workers are not covered under the regulations of MOHRE and are not protected under the UAE's labour laws. They are governed by the UAE Immigration Authorities.
Kingdom of Saudi Arabia	Domestic workers are not covered by the provisions of the Labour Law. The Labour Law protects workers against abuse by employers, and also does not allow employers to terminate a contract arbitrarily. Indian women domestic service workers recruited under the provisions of the India-Saudi Bilateral Agreement on the Recruitment of DSWs are protected by the terms of the said Agreement.
Bahrain	Entry visa is issued by Immigration authorities with the stipulation "Valid for stay of 30 days only. Bearer must obtain Resident Permit within the period." Labour Laws, however, are applicable to DSWs.
Kuwait	Kuwait is the first country in the Gulf to regulate the work conditions of domestic staff through legislation.
Oman	Oman's 2004 domestic worker regulations and standard contract make employers responsible for providing domestic workers with adequate lodging, food and medical care. However, domestic workers are not covered under Oman's labour laws.
Qatar	Qatar's labour laws provide no protection to domestic workers.
Malaysia	Issues pertaining to employment of foreign domestic servants are covered under the Employment Act of 1955

Note: Please refer to the country-specific websites for the most recently updated legal status of domestic workers in the GCC and Malaysia.

8.5 Vulnerabilities Specific to Women Migrant Workers

Explain the phase-wise conditions that make women migrant workers more vulnerable to exploitation and abuse.

8.5.1 During recruitment

- Women are at a risk of becoming victims of human trafficking if they migrate via unregistered or illegal private recruiting agencies, which might smuggle them into another country or send them using fake documents. These agencies very often try to cheat the workers and charge inflated fees.
- To pay high recruitment fees charged by unregistered agencies, migrant women workers are compelled to borrow money at steep interest rates from local moneylenders or are offered 'loans' against their salary by recruitment agents.
- Human traffickers also lure women by initially promising a well-paying job in another country, but actually kidnap them or force them into types of work such as sex work, which they may not want to take up willingly.
- Sometimes, women are also misled by friends and relatives, who convince them to travel to another country using a visit visa or tourist visa, get a job there and then overstay their visa. This is illegal.
- Undocumented migrants, both men and women, do not have legal rights in the destination country, and if discovered will certainly face imprisonment and even death in some circumstances. This factor is further used by employers and recruiters to exploit and abuse workers.
- Restrictions by the Government of India have been placed on ECR passport holders migrating to work in ECR countries in an effort to safeguard their interests and rights. Since this process can be more time-consuming for women as compared to male migrant workers, women who want to migrate to another country are lured by unregistered agencies that encourage the use of informal or illegal procedures.

8.5.2 The journey abroad

- Poor, uneducated migrant women feel lost when it comes to airport procedures and the filling of forms required at the airport, e.g. Emigration Form. Moreover, most forms in international travel can be filled only in English.
- Women who travel by air for the first time are overwhelmed by the process of travel and the regulations. Usually, they are unaware of what to pack, unaware of security-related restrictions and feel stress and panic during their travel.
- RAs send women migrant workers in groups but unregistered agents suggest travelling alone to avoid suspicion.

8.5.3 At the destination

- One major issue for women migrants to Gulf countries is the *Kafala* or sponsorship system (see Introduction), under which they are only allowed to work for the person or company that sponsors them, called the *Kafeel*. This gives the *Kafeel* or sponsor power over the migrant worker, and it is especially a problem in the case of women workers, who are in greater danger of isolation and physical and sexual abuse.
- Another common issue, especially in the case of domestic workers, is that there is no proper legal employment contract. This gives the employer or recruiter even more power over the worker, since many of their rights depend on the details of the employment contract. The employer can pay less than promised or even withhold wages, since there is no legal contract that the worker can use to demand payments.
- Whether under an employment contract or an informal agreement, the employer (or the sponsor) will very often take away the passport and other documents of the migrant. This is a big problem for domestic workers, especially those that live in the employer's house, since it limits their freedom of movement and makes it very difficult for them to leave even if the working conditions are very bad.
- Some of the risks and problems that women who migrate to the Gulf face include:
 - Physical, sexual or mental abuse
 - Overwork and isolation, especially for live-in domestic workers
 - Discrimination on the basis of gender in some countries
 - General lack of respect
 - Human trafficking or forced labour
- Domestic workers are viewed as servants rather than as workers with rights. This is further reinforced by the strong Arabian culture where it is culturally unacceptable for homes to be subject to official inspection as workplaces.
- There is an absence of social and legal recognition of paid domestic workers as workers with the same entitlements as other categories of workers. Domestic workers are excluded from labour law protections in most Gulf countries, which makes them more vulnerable. Recently, domestic workers have been recognised and protected by national laws in the UAE and Saudi Arabia, Kuwait and Malaysia. Please refer to the employment contracts of the aforementioned countries in the annexures provided with this module.

- The debt burden incurred to pay the high recruitment fees charged by agents to find work abroad makes it difficult for women workers to leave their employers or report working conditions that are exploitative or abusive.

8.6 Dos and Don'ts as a Woman Migrant Worker

The table below lists the dos and don'ts for women migrants to GCC countries. These rules are in general applicable to all notified ECR countries.

Table 8.3: Dos and Don'ts for Women Migrants in GCC Countries

Dos	Don'ts
Make sure you know the contact details of the Indian Mission and other Indian authorities in the country you are going to. If you face any trouble, or if your employer is abusive or does not pay your salary, go to the Mission and complain immediately.	Do not migrate as a domestic worker if you are under 30 years of age. Make sure your passport reflects your correct age. It is illegal to provide false information when applying for your passport.
Only take up a job abroad, especially as a domestic worker, if you have a proper employment contract for a fixed period of time that clearly states what you will get paid and what other benefits the employer will provide.	Do not hand over your passport and other personal documents to the employer.
If the job you are given is different from the job details in the employment contract, contact the Indian Mission immediately.	Do not take up a job from RAs or individuals who do not have a licence from the government—these people may be trying to cheat you.
Keep the phone numbers of the local police and the Indian Mission's hotline number with you at all times. Memorise them. Call them if there is any trouble.	Do not leave the country based on an informal agreement and without a proper work visa. An informal agreement is one without a proper employment contract, normally with just a verbal promise given by a recruiter or employer.
Ask the RA to show you the Demand Letter and Power of Attorney from the foreign employer.	Do not deal with sub-agents as they are not permitted under the Emigration Act, 1983 and Rules.

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Do be mindful of customs and rules specific to women. Men and women in the Gulf do not have equal rights.	Don't be unprepared for your work environment. Learn how to use modern appliances like a washing machine, cooking grill, oven, microwave, dishwasher, etc. so you can easily adapt.
Dress modestly when you go outside. The Gulf countries, especially Saudi Arabia, are very conservative about women's clothing.	Do not change jobs without the permission of your employer. Employment with persons other than your original sponsor is strictly prohibited and attracts severe punishment.
Do learn important phrases in the language spoken in your destination country. Know the names of tasks you will be asked to perform.	Don't travel on expired documents. If your passport is due to expire in the destination country, get it renewed from the concerned Indian Mission abroad or from the RPO in India at least two months before its expiry.

8.7 Special Provisions for Women under Welfare Schemes for Migrant Workers

There are several welfare schemes by the government for Indian emigrant workers which extend to both men and women. Detailed information on these schemes is available in Module 11. In addition, special provisions have been made for women workers. They are given below:

Pravasi Bharatiya Bima Yojana

- The policy also covers maternity benefits of at least Rs 25,000 for women migrants, to cover hospital costs for the delivery of the child, Caesarean operation, etc., in a hospital/nursing home in India. If medical treatment is in the country of employment, the maternity benefits will be given only if the required documents are certified by the Indian Mission.

Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY)

- The ministry will contribute an additional Rs 1000 per year to women who subscribe to the scheme and meet the criteria listed in the previous point.

8.8 Helpline Numbers for Women Migrant Workers

Saudi Arabia:

- You can contact the IWWC at the Indian Mission for help. (Toll-free 24-hour helpline: +965 25674163)
- For domestic workers: +965 22530600 & 22530612, Extension 236, 220 & 240
- Workers can submit complaints to the Saudi government's Domestic Labour Program (also called Musaned).
 - Phone: 19911
 - English version of the website: <http://www.musaned.gov.sa/en>

UAE:

- Dubai Foundation for Women and Children (DFWAC) helps women and children who have been abused or are victims of human trafficking.
 - Phone: +971 4-6060300
 - Helpline: 800111
 - Email: help@dfwac.ae

Oman:

- National Human Rights Commission (NHRC) is a government agency in Oman that protects human rights.
 - Phone: +968 24218900

Note: For more details on Office Orders concerning Indian women workers travelling to ECR countries, please visit e-Migrate at www.emigrate.gov.in

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Annexures

DSW Contract Oman

Service Agreement (Domestic Servant)

This agreement was made on day _____ dated _____
between

- 1) Name of employer _____
- 2) Address: P,O, Box _____ P.C _____ Sultanate of Oman Tel.
No. _____ C.R. NO. _____ Hereinafter is called the FIRST PARTY
- 3) Name of employee _____
- 4) Date of Birth _____ Nationality: Indian,
- 5) Passport No _____ Qualification _____
Permanent address in
India: _____

Hereinafter is called the SECOND PARTY

The both parties agreed on the following conditions:

- 1) The second party shall work for the First party as _____
- 2) The Second Party shall be entitled to get R.O _____ per month as basic salary and the allowances R.O _____
- 3) The First party is responsible to provide the Second party with free single/family accommodation and free medical facilities.
- 4) The second party shall work for not exceeding 9 actual hours per day or maximum 48 actual hours per week.
- 5) if the Second party is asked to work more than the working hours, the employer should given him/her extra pay equivalent to his/her wages for the extra period plus 25 percent or give a permission to be absent for the number of hours he/she worked on condition the 2nd party agrees to this arrangement.

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- 6) The Second party is entitled to 15 days paid leave for the first year increased to 30 days for each successive year. He is also entitled to get medical leave not more than 10 weeks in one year.
- 7) The Second Party is entitled to get the gratuity of 15 days wages each year for the first three years increased to 30 days wages for each successive year taking the final basic salary as the base for the calculation.
- 8) The second party shall be entitled free air passage in case of completion of one/two years fo service including the date of joining.
- 9) This agreement shall remain in force for the period of 12/24 months from the data of joining. If agreement continues after expiry, it would be considered renewed for unspecified period of time with same with same conditions.
- 10) This agreement can be terminated by either party by giving on-month notice in writing or by paying the other the equivalent amount of wages of notice period.
- 11) in the event of death of the Employee the Employee's dead body will be sent back to his/her country at the expense of the employer
- 12) the other terms which are not listed in this agreement shall be governed by Omani Labour Law.
- 13) This agreement was issued in two copies, one for each party.
- 14) Mobile phone is to be provided to housemaid

SIGNATURE OF FIRST PARTY

SIGNATURE OF SECOND PARTY

DSW Contract: Saudi Arabia

STANDARD EMPLOYMENT CONTRACT FOR INDIAN DOMESTIC SERVICE WORKERS (DSW) BOUND FOR THE KINGDOM OF SAUDI ARABIA

UNDER ARTICLE 3 (IV) OF AGREEMENT ON LABOUR COOPERATION ON DOMESTIC SERVICE WORKERS SIGNED BETWEEN INDIA AND KINGDOM OF SAUDI ARABIA

This employment contract is executed and entered into by and between

A. Employer: (Name): _____

Id Number _____

Visa Number Issued by the Saudi Ministry Of Labour _____

Address: _____

Street _____

District: _____

City: _____

Civil Status: _____

Contract Numbers: _____

Mobile Number: _____

Telephone Number: _____

E-mail address: _____

Herein after called the Employer

Represented in the Kingdom of Saudi Arabia by:

Saudi Recruitment Agency (NAME AND LICENSE NO.) _____

Address: _____

Contract Number: _____

E-mail: _____

B. Name of domestic worker _____

Position: _____

Address in India: _____

Civil Status: _____

Contact Number: _____

Passport Number: _____

Date and Place of Issue: _____

Name of next of kin: _____

Address and Contract Number of Next of Kin: _____

Details of Bank account held in India (Name of Bank, Address, account number)

Herein after called DSW

Represented in the India by: _____

Details of Indian Recruitment Agency if used by DSW (Name and license number)

Address: _____

Contract Number: _____

E-mail: _____

The employer and the DSW hereby voluntarily bind themselves to the following terms and conditions:

1. Site of Employment: _____ In case of any change in the site of employment the Saudi recruitment agency shall inform the same to the embassy of India.
2. Contract Duration: the contract shall be valid for a period of two years commencing from the date of arrival of the DSW in KSA. The monthly wages shall be calculated for payment from such date.
3. In accordance with the regulations prevailing in both countries, the DSW and the employer agree on a monthly salary of SR _____
4. The employer shall help the DSW to open a bank account in KSA subject to applicable SAMA rules. The wage shall be deposited regularly at the end of every month in the said account. The passbook or deposit slip or their equivalent shall be given to the

DSW and remain in her/his custody. The employer shall help the DSW to remit her/his salary through proper banking channels.

5. DSW shall be provided with continuous rest of at least eight (8) hours per day. The working hours of the DSW shall be in accordance with the applicable local labour law.
6. DSW shall be entitled to one day rest per week
7. The employer shall pay for the transportation of the DSW from the point of origin in India to the site of employment and back to such point of origin in India upon expiry of the contract. He shall ensure that DSW is repatriated in time.
8. The employer shall provide DSW suitable and sanitary living quarters as well as adequate food. In case the DSW so desires the employer shall pay a mutually agreed amount in lieu of food.
9. For medical reasons, the DSW shall be allowed to rest and shall continue to receive her/his regularly salary. The employer shall bear all expenses incurred in such medical treatment.
10. The DSW is entitled to
 - (i) Paid vacation of 15 days at the end of one year of service
 - (ii) Paid vacation leave of thirty (30) days on completion of two years of service with a round trip economy class ticket of India. Where the DSW had availed leave under sub clause (i) above this period of 30 days shall be reduced to 15 days.
11. In case of death during employment, the employer shall transport the mortal remains and personal belonging of DSW to her/his kin in India as soon as legally possible. In case the repatriation of remains is not possible, appropriate funeral may be arranged by employer after obtaining the approval of embassy of India. In such case the employer shall within 15 days of the death of DSW pay to the next of kin or embassy of India.
 - (i) All legal dues (ii) end of service benefit and (iii) applicable compensation in accordance with applicable regulations.
12. (i) the parties to this contract shall endeavor to resolve dispute, if any, arising out of this contract amicably through the ministry of labour. However, if the same cannot be resolved as above, the contracting parties may refer the dispute to the appropriate Saudi authorities for conciliation and/or resolution.
 - (ii) Both parties shall continue to fulfill their contractual obligations notwithstanding the fact that a dispute has arisen or that the process of conciliation has been initiated.

13. In case of unauthorized absence of the DSW from the site of employment, the employer shall inform the competent Saudi authority and the Saudi recruiting agency. Such agency shall be responsible for informing the aforementioned absence to embassy of India. However if the DSW has reported her/his willful absence from the site of employment to the competent Saudi authority and the embassy of India, the matter shall be referred to the competent authority for conciliation and or resolution as provided for in clause 12 herein above.

14. Termination of Contract

- (i) The employer may terminate the contract by serving upon DSW a written notice. Such termination shall be effected only on the expiry of a period of 30 days from the date of service of the notice on DSW. The DSW shall be paid the wages for this period of 30 days. However if the termination is intended with immediate effect the notice shall state the same and shall be accompanied by wages of two months. In such case the employer shall also pay for the expenses incurred on obtaining exit papers and air ticket to India to effect the departure
- (ii) The employee may also terminate the contract by giving a written notice of 30 days to the employer and shall pay the employer an amount equivalent to one month wage before departure. However, if the employee terminates the contract with immediate effect, he/she shall pay an amount equivalent to two months wage before departure. The employer on payment of the amount mentioned here in above shall immediately provide necessary papers to effect exit of DSW from Saudi Arabia.

15. General Provisions

- a) The Saudi recruitment Agency shall be responsible for informing the departure and arrival plan of the DSW in the kingdom of Saudi Arabia to the employer.
- b) The employer and her/his family members, and the DSW shall treat one another with respect and dignity.
- c) The DSW shall work solely for the employer and his immediate household.
- d) The employer shall not deduct any amount from the regular salary of the DSW however deductions may be made for the recovery of any advance payment made to DSW or on the orders of a competent authority. Such deductions must be reflected in the DSW's pay slip.
- e) The employer shall pay the cost of the DSW's residence permit (iqama), exit/reentry Visa, and final exit visa, including the renewals and penalties resulting from delays.
- f) The passport and work permit (iqama) of the DSW shall remain in her/his possession.

- g) The DSW shall be allowed to freely communicate with her/his family and the Indian Embassy/ Consulate on her/his personal expenses.
 - h) The employer shall explain to the members of her/his household the provisions of this contract and ensure that these are observed.
16. Any provision of this Standard Employment Contract may be altered amended or substituted through the Saudi-Indian Joint Committee.
 17. The DSW shall be repatriated at the employer's expenses in the event of war, civil disturbance or major natural calamity, or in case the DSW suffers from serious illness or work injury medically proven to render her/him in capable of completing the contract. The DSW shall be paid the wage due till the date of departure from KSA.
 18. If on the expiry of the contract, the DSW desires to return to India, the employer shall present the bank statement or pay slip of the DSW to Saudi recruitment Agency. The employer and the DSW shall then sign a final settlement. Such bank statement or proof of settlement may be submitted as evidence in India and in the KSA.
 19. This contract may be renewed for a period of another two years with the mutual consent of the DSW and the employer. On such renewal the DSW shall be paid additional sum equivalent to one month salary. A copy of the renewed contract shall be submitted to the Indian Embassy by the employer or Saudi Recruitment Agency.
 20. This employment contract will be the only valid contract, any subsequent contract entered into between the employer and the employee in substitution of this contract shall not be valid.
 21. Not with standing any provision in the applicable regulations of kingdom of Saudi Arabia related to the domestic service workers, the provisions of this contract shall remain effective.
 22. The contract shall be written in Arabic and English languages, both languages being equally authentic.

Signature of Employer

Signature of Domestic Worker

Signature of Saudi Recruitment

Signature of Indian RA Agency

DSW Contract Malaysia

Model Contract of Employment for Hiring Indian Nationals as Domestic Workers

This Contract is made on this day of _____ in the year _____
between _____ I/C No. _____ of _____
(hereinafter referred to as the Employer) of the one part and _____ Holder of Indian
Passport No. of _____ (hereinafter referred to as the Domestic Worker) of the other part.

It is hereby agreed as follows:

1. Duration of the Contract

Masa Perjanjian

- (a) The Employer shall employ the domestic worker in accordance with the terms and conditions of this Contract and subject to the provisions of the relevant laws, regulations, rules, policies and directives of Malaysia.
- (b) This Contract shall commence from the date of the arrival of the Domestic Worker at the Employer's home
- (c) The Domestic Worker shall continue in the employment under the terms and Conditions of this Contract for a period of _____ () years or until such time the Contract is terminated in accordance with the terms and conditions of this Contract.

2. Place of work/ residence of Domestic Worker

The Domestic Worker shall work and reside only at _____
_____ during the duration of the Contract.

3. Duties and Responsibilities of the Domestic Worker

- (a) The Domestic Worker shall work only with the Employer and shall not seek employment or be employed elsewhere.
- (b) The Domestic Worker shall comply with reasonable instructions of the Employer in the performance of the assigned household duties.

- (c) The Domestic Worker shall perform diligently, faithfully and sincerely all household duties assigned by the Employer which shall not include commercial activities.
- (d) The Domestic Worker shall not use or take advantage of the Employer's possessions without Employer's permission.
- (e) The Domestic Worker is expected at all times to observe proper attire and shall be courteous, polite and respectful to the Employer and family members of the Employer.
- (f) The Domestic Worker shall abide by the laws, rules, regulations, national policies and directives of Malaysia and respect the customs and traditions of Malaysia.
- (g) In the event that the Domestic Worker marries in Malaysia during the period of employment, the Government of Malaysia reserves the right to revoke the Work Pass.
- (h) No member of family or any other person shall be allowed to stay with the Domestic Workers in the place of employment without the consent of the Employer.

4. Duties and responsibilities of the Employer

- (a) The Employer shall provide the Domestic Worker with reasonable accommodation and basic amenities.
- (b) The Employer shall provide the Domestic Worker reasonable and sufficient daily meals.
- (c) The Employer shall not require the Domestic Worker to work or to be engaged in any activities other than that related to household duties.
- (d) The Employer shall insure the Domestic Worker with the Foreign Worker Compensation Scheme in respect of any medical expenses the Domestic Worker may incur in the event of an injury where such injury arises out of and in the course of employment.
- (e) The Employer shall at all times respect and pay due regard to the sensitivity of religious beliefs of the Domestic Worker, including the right to perform prayers and to refuse to handle and consume non-Halal food.

5. Payment of Wages

Pembayaran Gaji

- (a) The Employer shall pay the Domestic Worker a monthly wages of RM **(RINGGIT MALAYSIA)** and the payment shall be in accordance with labour laws of Malaysia.
- (c) No deduction of the monthly wages of the Domestic Worker shall be done save in accordance with the law.

6. Rest Period

Waktu

Istirahat

The Domestic Worker shall be allowed adequate rest.

7. Termination of Contract by the Employer

Pembatalan Perjanjian Kerjaoleh Pengguna

The Employer may terminate the service of the Domestic Worker without notice if the Domestic Worker commits any act of misconduct inconsistent with the fulfillment of the Domestic Worker's duties or if the Domestic Worker breaches any of the terms and conditions of this Contract.

For the purposes of this clause, misconduct includes the following: (i) working with another Employer.

- (ii) Disobeying lawful and reasonable order of the Employer
- (iii) Neglecting the household duties and habitually late for work.
- (iv) is found guilty of fraud and dishonesty.
- (v) Is involved in illegal and lawful activities.
- (vi) Permitting outsiders to enter the employer's premises or to use the Employer's possessions without Employer's permission.
- (vii) Using the Employer's possessions without the Employer's permission.

Provided always that the Employer terminating the Contract under this clause shall provided proof of existence of such situation upon request of the Domestic Worker.

8. Termination of Contract by the Domestic Worker

The Domestic Worker may terminate this Contract without notice if :

- (i) The Domestic worker has reasonable grounds to fear for his or her life or is threatened by violence or disease.
- (ii) the Domestic Worker is subjected to abuse or ill-treatment by the Employer or
- (iii) The employer has failed to fulfil his obligation under paragraph 5.

9. General Provisions

Ketentuan umum

- (a) Transportation cost from the Domestic Worker's original exit point in India to the place of employment shall be borne by the employer.
- (b) In the event that the Contract is terminated by the employer on the ground that the Domestic Worker has committed misconduct, the Domestic Worker shall bear the cost of his/her repatriation.
- (c) The repatriation cost of the Domestic Worker from the place of employment to the original exit point in India shall be borne by the Employer in following circumstances.
 - (1) at the completion of Contract of Employment.
 - (2) termination of the Contract of Employment by the Employer or
 - (3) termination due to non-compliance of the terms and conditions of the Contract of Employment by the Employer
- (d) Any dispute arising between the Employer and the Domestic Worker concerning the grounds for termination of the Contract of Employment pursuant to Paragraph 7 or 8 of this Contract shall be dealt with in accordance with the applicable laws in Malaysia
- (e) For the purpose of this Contract, the terms "original exit point" shall mean in India

10. Extension of the Contract

Notwithstanding the expiry of the duration of the Contract, the Employer and the Domestic Worker may agree that this Contract may be extended based on similar terms and conditions therein.

11. Time is Essence

Waktu adalah Pokok

Time whenever mentioned shall be essence of this Contract in relation to all provisions of this Contract.

12. Governing Law

Hukum yang berlaku

This Contract is governed by, and shall be constructed in accordance with the laws of Malaysia.

IN WITNESS WHEREOF, the parties to this Contract have hereunto affixed their signature this day of 20

Employer,

Domestic Worker,

Name : _____

Name : _____

Date : _____

Date : _____

Witnessed by,

Witnessed by,

DSW Contract UAE

Employment Agreement for Domestic Workers and Sponsors

Agreement entered into this _____, 29 _____ day of (___8___), in the city of _____ 2011
_____ between the following:

First party (Sponsor):

NAME: _____	Sex: _____
Nationality: _____	_____
Address: _____	TEL NO. _____
NAME: _____	_____
_____	Sex: _____
NATIONALITY: _____	PASSPORT NO _____
DATE OF BIRTH: _____	_____
Address: _____	Phone#: _____
Name and address of emergency contact: _____	

The two parties have agreed on the following:

First Article (Type and Nature of the Job and salary):

- 1 – The first party in this contract has agreed to employ the second party in the capacity SERVANT the second party shall receive 400AED, an annual salary, payable monthly to the amount of subject to raise agreed by both parties in subsequent contracts. The second party shall be paid the monthly salary in full at the end of each month, in addition food and drink. Both parties will sign a salary record to prove delivery and receipt of salary. The list will be written in Arabic and English, kept and shown by the sponsor.
- 2 – The second party undertakes all obligations and regulations of this position stipulated by the contract.
- 3 – The first party may not demand that the second party perform duties that are dangerous, injurious to health or unethical.
- 4 – The first party may not force the second party to work for other unless the work is in accordance with the conditions in the entry and foreigner's residency law and its executive lineup.
- 5 – The first party commits to help the second party transfer salary according to banking regulations.

Second Article (Organizing work and vacations)

- 1 – The work is organized with the agreement of both parties, including adequate breaks.
- 2 – The second party shall be given one month paid vacation after contract completion. The second party may opt for a salary of one month in lieu of the month vacation. In addition the values of one return ticket to home country.

The Third Article (Travel Tickets)

- 1 – Upon expiry of contract without renewal, the first party must pay for the second party return to home country.
- 2 – Upon renewal of contract, should the second party opt for one month's vacation, the first party must provide the second party a return ticket to home country.

The Fourth Article (Accommodation)

The first party shall provide suitable, safe and hygienic accommodation for the second party.

The Fifth Article (Good Treatment)

- 1 – The first party undertakes to treat the second party humanly, ensuring dignity and body safety.
- 2 – The second party accepts to perform duties faithfully and efficiently respecting values, customs and traditions of the country.

The Sixth Article (communication and correspondence)

The first party is obligated to help the second party post correspondence to their family, respecting privacy at all times.

The second party will undertake postage expenses.

The Seventh Article (The health care)

The first party is obligated to provide treatment and health care for the second party.

The Eighth Article (Death and Burial)

In the event of death of the second party, during the term of employment, the first party shall pay to the second party's heirs any compensation due through the end of the month on which death occurred. The first party is obligated to repatriate remains and personal effects to home country.

The Ninth Article (The contract length)

- 1 – The duration of the contract is of two years starting from the date of the second party residence in the country and can be extended for one year or more according to both parties wishes.

- 2 – In the event that the first party wishes to terminate the contract before turn, the first party must provide a return ticket for the second party and pay one full month's salary.
- 3 – The second party will transfer money to home country, if the contract has been stopped.

The Tenth Article (Conflict between two parties)

- 1 – In the event of conflict between the two parties, both are obligated to undergo mediate the Naturalization and Residency Administration and if they do not reach a compromise in two weeks, they must take the dispute to local or federal courts.
- 2 – Without setting aside the punishment that is mentioned in the entry and residency law, the second party's rights are null and void if the second party absconds.

The Eleventh Article (Approval on the contract)

- 1 – The contract comes under law number 6 for the year 1973, foreigner's Entry and Residency.
- 2 – The first party is obligated to fulfil all procedures in the specialized Naturalization and Residency Administration.
- 3 – The employer is obligated to follow all regulations even when employing a domestic worker without the assistance of the Domestic's workers Officers.

PRE-DEPARTURE ORIENTATION TRAINING
Training of Trainers (TOT) Manual

Module 9

Legal Protection for Migrant Workers

MODULE 9: LEGAL PROTECTION FOR MIGRANT WORKERS

Total Time: 1 h 40 min.

10 min	Legal Status
20 min	Rights of Migrant Workers
30 min	Indian Governmental Legislation and Safeguards
15 min	Legal Assistance for Emigrant Workers
15 min	Bilateral Labour Agreements
10 min	Existing International Forums

Module 9: Legal Protection for Migrant Workers



Aims

- To explain the legal status of migrants and labour norms
- To explain the various Indian laws protecting migrant workers
- To explain the international rules and treaties covering migrant workers and human rights
- To explain the schemes and other avenues for legal protection and assistance

9.1 Legal Status

Explain the various precautions that the worker must take to ensure that he or she always has a valid legal status.

- Always ensure that your passport is valid. Apply for immediate renewal at the Indian Mission/Post if it is about to expire. Do not hesitate to seek assistance from your employer or fellow expatriates.
- Always ensure that you get a Labour ID or a similar ID issued by the government at the destination. Make sure it is valid. Carry it always without fail.
- Always ensure that you have a valid employment contract with a specified time period, which is usually between two and three years.
- At the destination, do not run away from your employer. If you do, your legal status will be in danger, even leading to deportation.
- Follow the rules and regulations of the destination country at all times.
- Stay legal and stay safe.

9.2 Rights of Migrant Workers

Explain what rights migrant workers have and do not have in the destination country.

- Migrants are entitled to the same basic human rights as any other person, including:
 - The right to work and be paid enough for a reasonable standard of living

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- The right to not be discriminated against on the basis of race, nationality, religion, sex or any other personal attribute in terms of access to work, housing, healthcare etc.
- The right to equal pay for equal work
- The right to equality before the law in cases concerning human rights and labour
- The right to freedom from forced labour
- The right to return home after your employment contract ends
- The right to safe and clean working conditions
- The right to freedom from sexual harassment
- The right to freedom of movement
- The right to protection from work known to be dangerous if one is pregnant

9.3 Indian Governmental Legislation and Safeguards

Explain the rules in India on the rights of workers going abroad, about RAs and FEs. Also explain how emigrant workers can approach Indian authorities, such as the Indian Missions/Posts and the helplines of the Government of India, to submit complaints/grievances.

9.3.1 Emigration Act, 1983

This Act states that any Indian worker recruited for a job abroad has to be recruited through either a recruiting agent registered under the Act or by a foreign employer who has a valid permit from the PGE. Presently, it is mandated that all FEs and RAs have to compulsorily register on the e-Migrate portal, which is presently processing the issuance of ECs online.

Indians in the ECR category emigrating to ECR countries have to get ECs from the PoE. Currently, the EC is applied for online on the e-Migrate portal. There are ten PoE offices across India. Please refer to Module 4 for additional details.

- The major duties of the PoE include:
 - To give advice to protect and aid all intending emigrants
 - To oversee all provisions of the Emigration Act and ensure compliance with the rules

- To inspect any conveyance if there is reason to believe that any intending emigrant/emigrants are illegally or legally proceeding from, or returning to, India or from a place outside India by such conveyance
- To inquire into the treatment received by emigrants during their journey abroad, during their stay in the foreign country, and also during their return journey to India. The PoE shall report on this to the PGE or other such authority
- To aid and advise emigrants who have returned to India
- Registration of RAs
 - The Emigration Act requires that those who wish to recruit Indian citizens for employment abroad for categories of work specified under the Act must register with the PGE.
 - The fee for registration is Rs 25,000. The applicant is required to deposit a bank guarantee for an amount of Rs 25,00,000.
 - Initially, the Registration Certificate is valid for a period of ten years.
 - If the application is found to be false or incorrect, the certificate can be cancelled at any time.
 - If the applicant fails to deposit the security amount required within one month, the application will be considered rejected.
 - Renewal of registration has to be done not less than three months before the date of expiry of the certificate.
 - The PGE may cancel any certificate if the holder is found to be unfit to continue to hold the certificate.
 - For more details and updates on all procedures relating to registration of RAs with the PGE and the kinds of permits issued for FEs, please refer to the Emigration Act, 1983, and also the e-Migrate system.
 - All procedures, including registration of FEs and RAs for the purpose of recruitment (after RAs get licenses from the PGE), are currently mandated on the e-Migrate system.
- Emigration Clearance: Please refer to Module 4 for more information.
- The PoE may reject an application for emigration clearance on the following grounds:
 - The terms and conditions of the job are discriminatory or exploitative.
 - The job involves work that goes against the laws of India or offends the public policy of India or violates the norms of human dignity and decency.

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- The applicant will have to work or live in sub-standard conditions.
- No provision or arrangement has been made for meeting the expenses which may be incurred in case it becomes necessary to arrange for the repatriation of the applicant to India, or if the provisions or arrangements made in this regard are not adequate for the purpose.

9.3.2 India's Foreigners Act, 1946

- The Act gives the Government of India certain powers regarding the entry of foreigners into India, their stay here and their departure.
- The Central government may, by order, make provisions with respect to all foreigners for prohibiting, regulating or restricting the entry of foreigners into India.
- Foreigners have to move to and remain in any area in India as may be prescribed by the authorities.
- Foreigners shall obey the rules requiring them to stay in a particular place and the restrictions on their movements.
- Foreigners should comply with the following when required:
 - Provide proof of identity
 - Provide fingerprint impressions
 - Undergo medical examination
- The Central government has the power to exempt certain foreigners from application of the Act in certain cases.
- Any person breaking the rules under this Act shall be punished with imprisonment for a term of up to five years and shall also be liable to pay a fine.

9.3.3 Passports Act, 1967

- No person shall depart from or attempt to depart from India unless he/she holds a valid passport or travel document.
- The categories of passports that may be issued under this Act are ordinary passport, official passport and diplomatic passport.

- Travel documents may also be issued under this Act: an emergency certificate authorizing a person to enter India, certificate of identity, and such other certificates or documents as may be prescribed.
- An application for the issue of a passport under this act, for visiting a foreign country or countries as may be specified in the application, or for an endorsement on the passport or travel document, shall be accompanied by a fee (if any) not exceeding Rs 50.
- The passport authority shall refuse to make an endorsement for a visit to a foreign country if it suspects that the applicant may, in such country, engage in activities harmful to the sovereignty and integrity of India, and detrimental to the security of India, and prejudice the friendly relations of India with that of any other country.
- The passport authority can also refuse to issue a passport or travel document for reasons including:
 - The applicant is not a citizen of India
 - He/she has been convicted by a court of law in India for any offence involving moral turpitude and sentenced to imprisonment for not less than two years
 - He/she is being framed for a case pending before a criminal court in India or has been repatriated and has not reimbursed the expenditure incurred in connection with such repatriation.
- Passports and travel documents should be issued for a shorter period. The validity of the passport can be extended for a further period.
- The passport authority, after receiving the application of the holder of a passport or a travel document with the previous approval of the central government shall be issued or renewed and also can vary, impound or cause to be impounded or revoke and in wrongful possession.
- Any person may appeal against the appellate authority by a petition in writing, which shall be accompanied by a copy of the statement with the reasons for the appeal against the order, and fee for meeting the expenses.
- Every order of the appellate authority confirming, modifying or reversing the order appealed against shall be final.
- Whoever knowingly uses a passport or travel document issued to another person, or allows another person to use a passport or travel document issued to him, or gives any false information or hides any information with a view to obtaining a passport or travel document, or fails to produce his/her passport or travel document for inspection when called upon, shall be punishable with a term of up to two years or with a Rs 5,000 fine or with both.

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- Whoever is not a citizen of India and makes an application for a passport or gets a passport by hiding information about his nationality, or holds a forged passport or any travel document, shall be punishable with imprisonment for at least one year and up to five years, and with a fine of at least Rs 10,000 and up to Rs 50,000.
- Any officer of customs empowered by a general or special order of the central government not below the rank of sub-inspector may arrest without warrant any person against whom a reasonable suspicion exists that he has committed any punishable offence and shall inform him of the grounds for arrest and, without unnecessary delay, take or send the person arrested before a magistrate having jurisdiction in the case or to the officer in charge of the nearest police station.
 - Such officers have the power to search any place and seize any passport or travel document from any person against whom reasonable suspicion exists that he has committed any punishable offence.
- In a country which is committing external aggression against India or assisting a country committing external aggression against India, or a country where armed hostilities are in progress, travel must be restricted in the public interest because such travel would seriously impair the conduct of foreign affairs of the Government of India.

9.4 Legal Assistance for Emigrant Workers

Explain the various modes of legal assistance from the Indian government that are available to migrant workers.

- Insurance provisions for legal assistance under PBBY:
 - Under the PBBY insurance scheme, if a worker is not received by the employer on his arrival at the destination abroad or there is any substantive change in the employment contract to his disadvantage, or if the employment is prematurely terminated for no fault of the emigrant, the insurance company will pay for one-way economy class airfare, provided the grounds of repatriation are certified by the Indian Mission/Post.
 - In cases where travel home is arranged by the Indian Mission/Post, the insurance company reimburses the actual expenses to the Indian Mission/Post.
 - The insured person is covered for a minimum sum of Rs 25,000 in connection with legal expenses incurred in any litigation relating to his/her employment, provided that the necessity of filing such a case is certified by the appropriate ministry of the destination country. In this regard, the actual expenses incurred will be certified by the concerned Indian Mission/Post.

9.4.1 Legal Protection under ICWF

- Under the ICWF, Indian migrant workers abroad shall be given initial legal assistance in deserving cases. ICWF is available with all Indian Missions/Posts.
- Indian workers who have been cheated by intermediaries in the host countries, runaway domestic workers, those who become victims of accidents, deserted spouses of Indians migrants, undocumented Indian migrant workers in need of emergency assistance or any other overseas Indian citizens who are in distress are the main beneficiaries of the fund.
- For more information, please refer to Module 11.

9.4.2 Counselling on legal issues by IWRCs

- IWRCs are operated by a few Indian Missions and Posts in the GCC region including Dubai, Riyadh, Jeddah and Sharjah. Another IWRC is being established in Kuala Lumpur, Malaysia.
- Efforts are under way to establish IWRCs in other GCC countries which host a large number of Indian migrant workers.
- IWRC conducts awareness classes and counselling sessions for needy Indians to resolve their legal, financial and medical needs.
- The IWRC in Dubai can be reached through a toll-free telephone line (800 INDIA 80046342) from anywhere in the UAE. This multi-lingual helpline provides information in six languages (Malayalam, Tamil, Telugu, Bengali, Hindi and English).
- All calls are registered and a reference number given to the caller for future follow-up and reference.
- The IWRC in Dubai has a walk-in counter to receive petitions directly from Indian workers. The counter remains open on all days of the week from 3 p.m. to 7 p.m. Free services of experts in the legal, financial and psychological fields are available.
- IWRC also organizes awareness campaigns in consultation with the Indian Mission.

9.5 Bilateral Labour Agreements

Explain the various bilateral labour agreements that are in effect between the India and the GGC countries and Malaysia.

- A labour Memorandum of Understanding (MoU) is an instrument of mutual cooperation between India and destination countries. India signed its first labour MoU in 1985 with Qatar. Over the years, India has signed labour MoUs with the UAE (2006, revised in 2011), Qatar (1985), Kuwait (2007), Oman (2008), Malaysia (2009) and Bahrain (2009), apart from an additional protocol to the existing agreement with Qatar in 2007.
- Separately, India also signed an exclusive Agreement on Labour Co-operation for Domestic Service Workers with Saudi Arabia in 2014 as well as a standard employment contract for DSWs. A separate Agreement on General Category of workers was signed with Saudi Arabia in 2016.
- Joint Working Groups are also constituted with destination countries to ensure implementation of the MoU and to meet regularly to find solutions to bilateral labour problems.
- The following broad principles have been built into these MoUs:
 - Declaration of mutual intent to enhance employment opportunities and for bilateral cooperation in matters relating to the protection and welfare of workers.
 - The host country should take measures for the protection and welfare of workers in the unorganized sector.
 - Statement of the broad procedure that the foreign employer shall follow in the recruitment of Indian workers.
 - The recruitment and terms of employment should be in conformity with the laws of both the countries.
 - A Joint Working Group is to be constituted to ensure that the MoU is implemented and to meet regularly to find solutions to bilateral labour problems such as model contracts, minimum wages, documentation requirements, labour dispute redressal, retention of passports etc.

9.6 Existing International Forums

List the international treaties and organizations that deal with labour and migration and the rights of migrant workers.

- **Colombo Process**

- This is a regional process that discusses and deals with migration issues, mostly with regard to workers in countries in south and south-east Asia and China.
- It is a non-binding, informal forum for member states to discuss issues of common interest related to labour migration, and to explore possible cooperation on these issues.
- There are twelve member countries:
 - India
 - Afghanistan
 - Bangladesh
 - China
 - Indonesia
 - Nepal
 - Pakistan
 - The Philippines
 - Sri Lanka
 - Thailand
 - Vietnam
 - Cambodia
- There are eight observer countries, which are common destinations for migrant workers from the member countries (these observers include five of the six GCC countries):
 - Bahrain
 - Kuwait
 - Qatar
 - Saudi Arabia
 - UAE
 - Italy
 - Malaysia
 - Korea

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- The member countries of the Colombo Process study and discuss issues around labour laws and the well-being of migrants, and also come up with policy ideas on the protection of migrant workers, rules for recruitment and employment contracts, welfare funds etc.
- The Colombo Process has carried out a number of policy studies on the following topics:
 - Protection of migrant workers
 - Capacity building and inter-state cooperation
 - Regulatory frameworks for recruitment of migrant workers
 - Minimum standard employment contracts
 - Pre-departure orientation programmes, best practices
 - Welfare funds for migrant workers
 - Training and skill development for migrant labour
 - Flow and utilization policies on migrant workers' remittances

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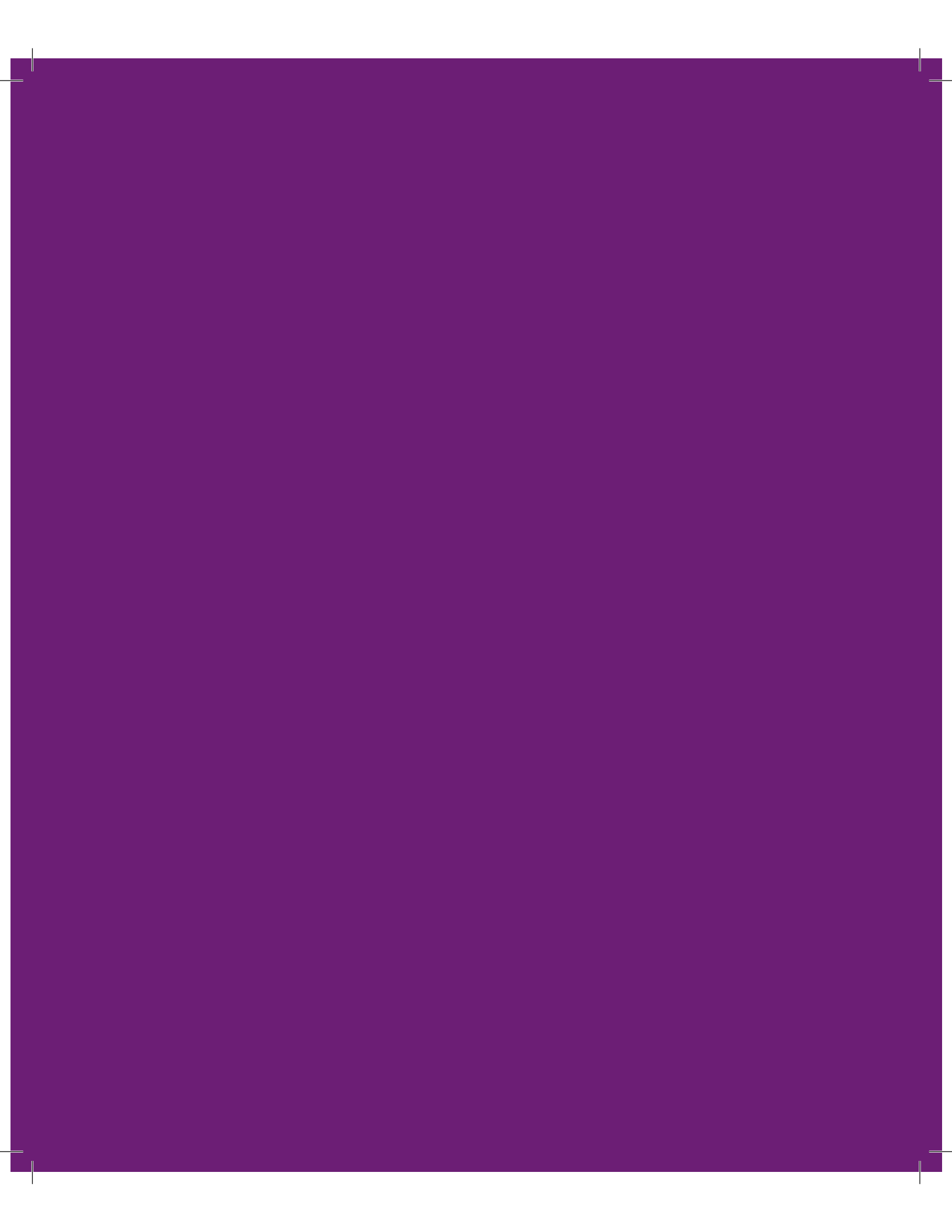
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Training of Trainers (TOT) Manual

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- Module 10: Role of Indian Missions Abroad
- Module 11: Indian Government Welfare Schemes for Indian Emigrants
- Module 12: Returning Home



PRE-DEPARTURE ORIENTATION TRAINING
Training of Trainers (TOT) Manual

Module 10

Role of Indian Missions Abroad

MODULE 10: ROLE OF INDIAN MISSIONS ABROAD

Total Time: 55 min.

25 min	Indian Missions/Post and Key Functions
10 min	Structure of the Mission
10 min	Labour Wing
10 min	Indian Community Welfare Fund

Module 10: Role of Indian Missions Abroad



Aims

- To explain the role of Indian Missions/Posts
- To explain the duties of the Indian Mission/Posts
- To explain the structure of the Indian Mission/Posts
- To explain the role of the Labour Wing

10.1 Indian Missions/Posts and Key Functions

Explain what an Indian Mission/Post is and what its key functions are. Also, explain what the case-by-case or special functions of a Mission are.

- An Indian Mission/Post in a foreign country represents the Government of India.
- Among other duties, its mandate is to provide passport, visa and other consular services as per the prescribed Passport and Visa Manual, as amended from time to time.
- Both the Mission and the Post, in a destination country, protect the interests of the Indian nationals living there and undertake welfare measures in emergency situations.
- In case of a breakdown of law and order in the destination country, or war, and any kind of exigency, the Mission/Post evacuates Indian nationals and PIOs.

10.1.1 Key functions of a Mission

- Missions provide consular services to Indian nationals living in their jurisdiction, which include issuance/renewal of travel documents, passports, OCI cards, Emergency Certificates, attestation of documents including employment contracts, issue of birth/death certificates, registration of marriages, etc.
- In case any Indian national has a dispute with his/her FE, the Mission/Post takes up the matter with the concerned FE for early settlement of the dispute to the best advantage of the Indian worker.

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- If any Indian national dies due to an accident etc., the Mission/Post takes up the matter with the foreign employer for compensation to the family of the deceased person.
- In the event of the death of any Indian national abroad, the Mission/Post in coordination with the employer and local authorities arranges for transportation of the mortal remains of the deceased person or makes arrangements for local burial as per the local law of the country. Subsequently, it assists the dependent family members in obtaining compensation from the FE wherever appropriate. Each destination country has specific procedures with regard to the filing of compensation in public courts in case of the death of the worker.
- For any act of crime, if any Indian national is put in a foreign jail, the Mission/Post takes up the matter with the concerned authorities and makes efforts towards the release of the jailed person as early as possible. Court hearings are attended by consular officials from the Mission/Post.
- Every Mission/Post organizes an Open House programme on the Mission's premises, which Indian nationals are invited to attend. Indian nationals can also take their grievances to the Mission/Post for redressal. Appointments are not required for attending Open House programmes and for submission of grievances.
- Consular assistance also comes in the form of visits to hospital to see unwell Indians.
- Officials from the Indian Mission/Post in many countries also regularly visit local prisons/jails/detention centres to check on the welfare of Indian citizens who have been detained. Indians in prison can reach out to the Indian Mission/Post for help if their rights are being violated.
- The Indian Mission/Post provides assistance to Indian nationals in distress in various forms as permitted under the ICWF.
- In the event of an Indian national being kidnapped, the Mission makes every attempt to get him or her released in coordination with local authorities.
- In a war zone, the Mission/Post organizes early evacuation of Indian nationals by deploying all possible means of transport on priority.
- Indian Missions/Posts make efforts to publicise their contact numbers and helplines and provide timely assistance to Indian nationals.
- They help Indian migrants with personal issues back home if needed, and speak to their families if required.
- Indian Missions/Posts register Indian community organizations catering to the needs of Indian nationals.

10.1.2. Other functions of the Mission

- With respect to migrant workers, the Missions/Posts perform the following, on a case-by-case basis, as required:
 - Verifying employment contracts
 - Attesting documents dealing with the recruitment of Indian workers, especially in vulnerable categories such as domestic service workers
 - Negotiating with FEs and settling disputes related to workers to ensure their welfare
 - Helping Indian workers to ensure that their legal rights are fulfilled and dues paid by FEs once the contract term has ended
 - Assisting any Indian national, including migrant workers who face problems, especially when the FE mistreats them or does not honour the terms of the contract, including aspects such as salary, accommodation, transportation and other conditions as agreed upon; the RA is roped in wherever required to settle disputes
 - Pursuing cooperation agreements on migrant labour and other issues with governments at the destination country
 - Providing free interpreter services to Indian workers to pursue their cases at labour courts
 - Facilitating repatriation to India of domestic workers and stranded workers
 - Periodical visits to labour camps to oversee the facilities provided by the employers
 - Periodically organizing legal counselling sessions for Indian expatriates by hiring a reputed attorney to render legal advice to Indian workers in complicated cases

10.1.3 Registration of complaints with Indian Mission/Post

- Every Indian Mission/Post accepts complaints from Indian nationals, including migrant workers, on a working day. Please note that there are emergency numbers provided by the Mission/Post, which can be contacted 24x7 in case of urgency.
- While submitting complaints, the worker should give all relevant information, including full name, details of the passport, date of arrival in the country, place of work, employer details, ID number of the labour/residence card issued by the local government, particulars of the recruiting agency if recruited through an RA, contract copy, sponsor's details, and all the facts of his grievance.

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- He/she should provide details of the local labour court and the jurisdiction details if available, along with the complaint.
- Please note that the destination country may have special offices that deal exclusively with issues of expatriate labour.
- Every Mission/Post also maintains a list of labour officers of the local government. Do not hesitate to ask for details in case of need.

10.1.4 Registration of overseas electors

- The Parliament of India has approved voting rights for NRIs in elections, with the Lok Sabha adopting the Representation of the People (Amendment) Bill, 2010. This allows an Indian citizen residing abroad to enrol in the voters' list and exercise his franchise even if he or she has remained away from his or her place of residence in India for more than six months owing to employment, education or otherwise.
- All Indian Missions/Posts will be entrusted with the modalities of implementation in this regard.

10.2 Structure of the Mission

Explain the structure of an Indian Mission overseas.

- An Indian Mission in a foreign country is headed by an Ambassador.
- There is a Deputy Chief of Mission, who is usually an officer of the rank of minister.
- The Mission may have the following wings:
 - Administration wing
 - Consular wing
 - Economic & Commerce wing
 - Political wing
 - Press & Information wing
 - Education wing
 - Community Affairs and Labour wing

- Normally, each wing is headed by a Counsellor or officer of the rank of First Secretary/ Second Secretary.

10.3 Labour Wing

Explain the functions of an Indian Mission labour wing.

- There are senior officials in the Indian Missions looking after the labour wing.
- They are responsible for registering labourers, taking their complaints to the right authorities and providing assistance and counselling when needed.
- They also verify and attest migrants' documents at the Indian Mission.
- They monitor local government rules and regulations and their impact on Indian workers, and notify the respective ministry.
- They also look into issues related to exploitation of Indian employees, and ensure that the welfare and protection of Indian workers is not compromised.
- They also have the details of helplines and IWRCs. These are explained in Module 11 on Indian Government Welfare Schemes for Indian Emigrants.

Note: Information pertaining to the schemes which are explained in detail in Module 11 can be obtained from the Indian Mission/Post.

10.4 Indian Community Welfare Fund

Explain what the ICWF is and what its key functions are.

- The Ministry has set up an ICWF in every Indian Mission/Post to provide emergency funds for overseas Indians who are in distress. The various benefits of the fund are explained in detail in Module 11.
- Indians in distress can approach the Indian Mission/Post and submit a request in the prescribed format for consideration by the Mission/Post.
- With regard to the initial legal assistance provided under ICWF, please note that there are lawyers empanelled by the Mission/Post to represent Indian nationals in court. You can obtain the list from the Indian Mission/Post when in need.

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- Additional details on applicability of the fund can be obtained from the following link on the Ministry's website: <http://www.mea.gov.in/images/pdf/revised-icwf.pdf>

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Module 11

Indian Government Welfare Schemes for Indian Emigrants

MODULE 11: INDIAN GOVERNMENT WELFARE SCHEMES FOR INDIAN EMIGRANTS

Total Time: 2 h 10 min.

20 min	Overseas Citizenship of India
15 min	Insurance Schemes: Pravasi Bharatiya Bima Yojana
10 min	Indian Community Welfare Fund
20 min	Overseas Worker Resource Centre
20 min	Grievance Redressal
10 min	Media Campaigns by GOI for Promotion of Safe and Legal Migration
15 min	Transportation of Mortal Remains
20 min	National Pension Scheme for NRIs

Module 11: Government of India Welfare Schemes for Indian Emigrants



Aims

- To list and explain the various schemes started by the Government of India for Indians living and working abroad:
 - Overseas Citizenship of India scheme—for foreign nationals with Indian ancestry as specified
 - Pravasi Bharatiya Bima Yojana—for Indian migrant workers under the ECR category migrating for employment to any of the 18 ECR countries
 - Indian Community Welfare Fund—for Indian nationals in distress
 - Overseas Workers Resource Centre
 - Grievance redressal systems for overseas Indians
 - Media campaigns by the Government of India
 - Transportation of mortal remains
 - NPS for NRIs

11.1 Overseas Citizenship of India (OCI)

Explain what the OCI scheme is and who is eligible to become an overseas citizen of india.

11.1.1. Eligibility Criteria

The OCI scheme was introduced in order to address the demand for dual citizenship from the Indian diaspora, especially in the United States of America. However, the OCI is not a dual citizenship card because Indian law holds that an Indian passport-holder cannot hold a passport from another country at the same time. Instead, the OCI scheme does allow people of Indian origin to travel freely to and from India carrying just their OCI cards and passports.

The eligibility criteria for the OCI scheme are listed on the next page.

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- A foreign national:
 - who was a citizen of India on, or at any time after, 26 January 1950
 - who was eligible to become a citizen of India on 26 January 1950
 - who belonged to a territory that became part of India after 15 August 1947
 - who is a child or grandchild or great-grandchild of such a citizen
 - who is a minor and child of such persons mentioned above
 - who is a minor whose parents are both citizens of India or at least one parent is a citizen of India.
 - Besides, a spouse of foreign origin of a citizen of India or spouse of foreign origin of an OCI cardholder, whose marriage has been registered and lasted for a continuous period of not less than two years immediately preceding the presentation of the application is also eligible for registration as OCI cardholder.
 - Note: No person who is or was, or either of whose parents or grandparents or great-grandparents are or were citizens of Pakistan, Bangladesh or such other country as the Central government may specify by notification in the official gazette, shall be eligible for registration as an OCI card holder.
- Application for registration as an OCI can be made online at <https://passport.gov.in/oci/>
- Benefits of OCI:
 - Multiple entry, multi-purpose lifelong visa to visit India
 - Exemption from reporting to police authorities for any length of stay in India
 - Parity with NRIs in financial, economic and educational fields except in the acquisition of agricultural or plantation properties
- For all queries, including submission of applications by erstwhile holders of a PIO card, please visit or contact one of the following:
 - www.mha.nic.in
 - Website of the local Indian Mission/Post
 - Indian Mission/Post or OCI Cell, Citizenship Section, Foreigners Division, Ministry of Home Affairs, India
- Written communication can be sent to:

- Foreigners Division, Ministry of Home Affairs, NDCC-II Building, Jai Sing Road, Off Parliament Street, New Delhi-110001, India
- Email: helpdesk-oci@gov.in

11.2 Pravasi Bharatiya Bima Yojana

Explain what the PBBY is and how it benefits migrant workers under the ECR category.

- The PBBY is an insurance policy for Indian migrants who are working abroad with a valid work visa with ECR passports and leaving for one of the 18 notified ECR countries. It is mandatory to have a PBBY policy to get emigration clearance.
- To be eligible for PBBY, you have to be emigrating abroad for overseas employment.
- The policy pays a sum of up to Rs 10 lakh to the nominee or legal heir (e.g. family members such as husband/wife or children) in case of accidental death or permanent disability of an Indian worker who goes abroad for employment after getting emigration clearance.
- Depending on the duration of the employment contract, the policy can be taken for a period of two or three years. The worker will have to pay a premium of Rs 275 for a two-year policy and Rs 375 for a three-year policy.
- In case of death, the insurance company will pay for the cost of transporting the body home and also pay for an economy-class return ticket for one attendant (someone who will go to collect the body). To get this money, the nominee will have to file a claim with the insurance company within ninety days after the journey.
- If the employer does not accept the worker, or there is a big change in the employment contract/work conditions after the migrant travels to the other country, or the employer ends the contract early for no fault of the worker, the insurance company will pay for a return ticket.
- Actual one-way economy class air fare is also provided for repatriation of those who are medically unfit and whose service is terminated within 12 months of taking the insurance.
- The Indian Mission/Embassy needs to verify that the worker deserves to be paid for the air ticket, and the original air tickets need to be given to the insurance company.
- The policy also has a medical insurance cover of up to Rs 75,000 in case of hospitalization (covering injuries/sickness/ailment/diseases) of the worker in an emergency, whether in India

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or in the country where he/she is working. The insurance company will either take care of hospitalization expenses and/or reimburse the money if the worker spends on medical expenses. In case of death or permanent disability of the insured, an insurance cover of Rs 50,000 is provided for hospitalisation in India for the spouse and two dependent children up to the age of twenty-one years.

- The policy also gives maternity benefits of at least Rs 25,000 to women migrants to cover the hospital costs of delivery, natural or caesarean, in a hospital/nursing home in India. If medical treatment is required in the country of employment, the maternity benefits will be given only if the requisite documents are certified by the Indian Mission.
- The policy will also have a cover of Rs 30,000 for legal expenses for any legal action concerning the worker's employment as long as such a case is certified by the local authorities in the destination country.
- You can buy a PBBY policy from any one of the following insurance companies:
 - IFFCO Tokio General Insurance Company Limited
 - Reliance General Insurance Company Limited
 - Star Health and Allied Insurance Company Limited
 - The New India Assurance Company Limited
 - National Insurance Company Limited
 - United India Insurance Company Limited
 - Bajaj Allianz General Insurance Company Limited
 - The Oriental Insurance Company
 - The ICICI Lombard General Insurance Company Limited
 - Cholamandalam MS General Insurance Company Limited
- Be sure to read the policy document carefully before buying it. Check under all sections with the title 'Exclusions' for what the policy does not cover such as:
 - Cost of spectacles or hearing aids
 - Insurance claims after your visa has expired
 - Self-injury or suicide
 - Specific types of illnesses or medical treatments

- If you are injured in an accident or have to be hospitalized for any injury or illness, you can submit a claim to the insurance company, and if it is approved you will be paid for the expenses.
 - You need to alert the insurance company within seven days of being admitted to the hospital. Within thirty days of leaving the hospital, you have to submit a claim application to the company along with documents/proof required such as passport, medical certificate, details of the hospital and doctor etc.
 - You can also submit a claim online using the e-Migrate system. On the e-Migrate website, under the PBBY Policy tab, click Submit claim/eventuality details to start the online process.
- You will need to submit a copy of the insurance policy while applying for an EC on the e-Migrate system.

11.3 Indian Community Welfare Fund (ICWF)

Explain what the ICWF is and what its benefits are.

- The ICWF is a welfare fund available with all Indian Missions/Posts to assist Indian nationals in distress on a means-tested basis in the most deserving cases.
- Indian nationals in need of such assistance may approach their respective Indian Mission/Post and submit an application in the prescribed format.
- The fund can be utilized for select services as shown below on a means-tested basis in the most deserving cases.
 - Boarding and lodging for distressed overseas Indian workers in the household/domestic sectors and for unskilled labourers
 - Extending emergency medical care to overseas Indians in need
 - Providing air passage to stranded overseas Indians in need
 - Providing initial legal assistance to overseas Indians in deserving cases
 - Expenditure on incidentals and for airlifting mortal remains to India or for local cremation/burial of deceased overseas Indians in such cases where the sponsor is unable or unwilling to pay as per the contract and the family is unable to meet the cost
 - Payment of penalties incurred by Indian nationals for illegal stay in the host country where prima facie the worker is not at fault

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- Payment of small fines/penalties for the release of Indian nationals in jails/detention centres
- Providing support to local overseas Indian associations to establish overseas Indian community centres in countries that have a population of overseas Indians exceeding 1,00,000
- Providing support to start and run overseas Indian community-based student welfare centres in countries that have more than 20,000 Indian students.

11.4 Overseas Workers Resource Centre

- The Indian government has set up the Overseas Workers Resource Centre (OWRC) in Gurgaon.
- This is a helpdesk that runs 24x7 through the year, attending to queries in 11 languages (Hindi, English, Punjabi, Malayalam, Tamil, Telugu, Gujarati, Marathi, Odia, Kannada and Bengali) through a toll free number 1800-11-3090.
- The OWRC is linked to the Migrant Resource Centres (MRCs) in Kochi, Hyderabad, Gurgaon and Chennai.
- The Walk-in Counselling in these MRCs is available between 10.00 a.m. and 5.00 p.m. from Monday to Friday.
- The services of the OWRC and the MRCs are:
 - Facilitate and provide support services to workers who intend to go abroad for employment. The OWRC/MRCs also act as a single-point window source for the following:
 - Registering, responding to and monitoring complaints/grievances
 - Collection and dissemination of information on matters relating to emigration
 - Knowledge Centre & Counseling Center
 - Walk-in counselling centre for emigrants
 - Work as institutional arrangement to provide information and assistance to intending migrants and overseas workers relating to all aspects of overseas employment
 - Counselling/Crisis Centre to handle complaints on recruitment and employment contracts, first aid remedies to overcome crisis situations involving migrants and their families
- The contact details for the OWRC helpline are:
 - Toll-free number accessible from anywhere in India: 1800-11-3090 (for MTNL/BSNL users)

- Number accessible from anywhere in the world: + 91 124 2341002 (from any mobile/landline)
- Email: helpline@owrc.in
- Website: <https://www.owrc.in>

The table below lists the information provided by OWRC/MRC:

Table 11.1 Information Provided by the OWRC/MRC

Type of Information	Impact
Authenticity of RA	Prevention of fraud by unregistered RAs
Procedure to go abroad	Pre-departure and post-departure guidelines
Objective of OWRC	Information on the kind of help/information they can avail from the OWRC
Visa status	Visa status so that caller might not face any trouble in foreign country
Indian Embassy	Address of Indian Embassy to check details of employer and visa
Foreign Embassy	Addresses of Foreign Embassy/Missions in case they need local assistance
Regional Passport Office	For the purpose of passport issuance/renewal
FE authenticity	Prevention of fraud by checking whether employer is blacklisted by the ministry
Emigration Clearance	Help caller in getting ECs
Official address	Any official address related to the ministry or foreign embassy
Pravasi Bharatiya Bima Yojana	Information on PBBY initiative
Restriction on going abroad	Prevention of country-specific complications which may arise if a caller is looking for any specific country where a restriction has been issued
Document attestation	Prevention of hassle of queries along the lines of “how to” and “from where”

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Women's emigration	Procedures and precautions to be taken to prevent future complaints in such cases
Employment contract details	This check prevents fraud by the RA or FE
Employment visa	This check prevents fraud by the RA or FE
Service charge of RA	Prevents aspirant paying more and later complaining about the same

The table below lists the contact details of the OWRC and MRCs in India:

Table 11.2 The Contact Details for the OWRC and MRCs in India

Details	MRC Kochi	MRC Hyderabad	MRC and OWRC, Gurgaon	MRC Chennai	MRC Lucknow
Address	MRC 3rd Floor Putherickal Building, Market Road, Ernakulam Kerala -682035	O/o the Protector of Emigrants (POE) Gruha Kalpa Building, M.J. Road, Hyderabad-500001.	Plot No. 218 2nd Floor, Udyog Vihar Phase IV, Gurgaon, Haryana 122016	Commissionerate of Réhabilitation & Welfare of Non-resident Tamils, Ezhilagam Annex Building, 4th Floor, Beach Road, Chepauk, Chennai-600005, Tamil Nadu	NRI Cell UPFC-Office, 18 – Madan Mohan Malviya Marg, Lucknow -226001
Tele: No	04842372040	040-24652557	0124-4420215	044-32008401	0522-4954646
Email address	mrckochi@owrc.in	mrchyd@owrc.in	helpline@owrc.in	helpline@owrc.in	helpline@owrc.in
Website	www.mea.gov.in; www.owrc.in				

11.5 Grievance Redressal

Explain the various processes for submitting grievances or complaints while being recruited or while working in a foreign country.

11.5.1 In case of unregistered/illegal RAs

- It is illegal for any agent to recruit Indian workers for jobs abroad without a registration certificate from the PGE.
- Since such agents are not registered with the PGE, a complaint is made to the police or PoE office in the worker's state for investigation.
- The police will prepare the case and get the approval of the PGE to take action against the illegal recruiting agent.

11.5.2 In case of registered RAs

- Submit a complaint to the nearest PoE or to the PGE. The PGE will issue a notice to the registered RA and the agent has to resolve the complaint and respond to the PGE.
- If the agent does not respond to the notice or the agent's reply is not accepted, the registration certificate will be suspended for 30 days. After that, if the complaint is still not resolved, the registration certificate is suspended without any time limit and might even be cancelled.
- You can file complaints and submit grievances on both the e-Migrate and MADAD systems.

11.5.3 Complaints against FEs

- If there is a problem with the FE, the worker should contact the Indian Mission/Post regarding his/her complaint. (These complaints are usually about non-payment of salaries, reduced salaries, having to do a different job than what was promised, bad working conditions or exploitation etc.)
- After receiving a complaint, the Mission will take up the matter with the FE, the worker and the local authorities in that country to settle the problem. If needed, they will try to get the worker sent back to India by coordinating with the RA and the PGE.

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- Indian Missions can also put foreign employers on a blacklist. A foreign company included in the blacklist, also called the Prior Approval Category list, is not allowed to recruit workers from India.
- The public can send queries and complaints to PGE at pge@mea.gov.in.
- Please refer to Module 4 for the complete list of PoEs and their contact details.
- You can file complaints and submit grievances on both the e-Migrate and MADAD systems.

11.5.4 MADAD

- The portal MADAD (Help) was launched by the MEA for grievance registration and redressal. Complaints can be filed online at <http://www.madad.gov.in/>.
- The MADAD system deals with grievances/complaints related to the following:
 - Asylum cases
 - Birth certificate
 - Compensation
 - Contract problems
 - Domestic help
 - Imprisonment abroad
 - Marital disputes
 - No Obligation to Return to India certificate
 - OCI complaints
 - Passport issues abroad
 - Recruiting agents
 - Repatriation
 - Salary/dues
 - Sexual abuse
 - Sponsor problems
 - Missing persons
 - Worker abuse

- You can go to the MADAD website and select Grievance Registration if you have any complaint related to the above. You can even track the complaint online by selecting Track Grievance Status on the MADAD website.
- You will need your passport number to submit and track the grievance till its resolution.
- Your family member/relative/friend can also submit the grievance on your behalf.
- Do not forget to inform your family and friends about MADAD. Leave a copy of your passport with them and tell them your passport number without fail.

11.5.5 Under the e-Migrate system

- Grievances related to RAs and FEs can also be submitted through the e-Migrate system.
- Go to the e-Migrate website (<https://emigrate.gov.in/>) and click on Submit Grievance on the home page.
- Fill in your details in the online form and submit it. The system will forward the grievance to the proper authority to get it resolved.

11.5.6 Open House system

- Indian Missions/Posts abroad also hold Open House sessions at specific times.
- During an Open House session, any Indian citizen can walk in and talk to the officers at the Mission/Post without an appointment and submit complaints/grievances if there are any.
- The timings of the Open House sessions vary from country to country. Refer to Module 6 for more details.

11.6 Media Campaigns by the Government of India for the Promotion of Safe and Legal Migration

Explain what the different media campaigns run by the government are and what the aims and messages of these campaigns are.

- The MEA has launched a media campaign called ‘*Surakshit Jaaye, Prashikshit Jaaye*’, centring on the safe and legal migration of the Indian worker.

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- Advertisements have been released on the Lok Sabha TV channel, all Doordarshan channels, All India Radio stations, private TV channels, private radio/FM stations and digital cinema theatres in focus states i.e. Uttar Pradesh, Bihar, Tamil Nadu, West Bengal, Punjab, Rajasthan, Kerala, Andhra Pradesh, Telangana, Maharashtra, Karnataka and Delhi.
- The advertisements are in six languages i.e. Hindi, Malayalam, Punjabi, Tamil, Kannada, Telugu.
- The Hindi film has been dubbed in Punjabi and the Telugu film in Kannada, Malayalam and Tamil.
- Advertisement spots have also been uploaded on the websites of the MEA and Indian Missions/Posts abroad, especially in the Gulf countries and Malaysia.
- The Hindi ad spot has been uploaded on social media (Facebook, YouTube and Twitter). The links are mentioned below:
 1. <https://www.facebook.com/MEAINDIA/videos/1110579388963858/> (Facebook)
 2. https://www.youtube.com/watch?v=WzJL_23h2DU&feature=youtu.be (YouTube)
 3. <https://twitter.com/IndianDiplomacy/status/732156931524034560> (Twitter)

11.7 Transportation of Mortal Remains

Explain the process for bringing the mortal remains of a migrant worker back to India in the event of death abroad.

- For the purpose of bringing back the mortal remains of an Indian national, registration of death at the concerned Indian Mission/Post is necessary, for which the following documents are required:
 - Medical report/death certificate issued by a hospital
 - Copy of detailed police report (with English translation if the report is in some other language) in case of accidental or unnatural death
 - Consent letter from the next of kin of the deceased for local cremation/burial/transportation of mortal remains, duly attested by a notary
 - Copy of passport and visa pages

- In addition to the above, other documents such as clearance and arrangements for embalming of the mortal remains, clearance from the local immigration/customs department etc. are required. These procedures may differ from country to country.
- While there is no undue delay in cases of natural death, the time taken for transporting the mortal remains to India is longer in the case of unnatural deaths because of the local procedures for investigating the cause of death.
- Indian Missions/Posts remain in constant touch with the next of kin of the deceased Indian national to facilitate the transportation or local burial of the mortal remains in accordance with the wishes of the family of the deceased. They also liaise with the concerned foreign officials to expedite procedures for the repatriation of mortal remains to India.
- In case no friend or relative is available to take care of the transport of the mortal remains, one may authorize the Indian Mission/Post to make arrangements for this. The Indian Mission can consider the request on a 'means tested' basis. The applicant may be required to provide additional information to support the request.
- Burial is possible in the GCC countries, but most of these countries allow burial only in the case of Muslims. This would also require the consent of the legal heir(s) of the deceased for local burial. In the case of non-Muslims, the mortal remains are required to be repatriated to their home countries. In the case of unclaimed bodies, local authorities take steps to dispose of them as they deem fit.
- Documents required for transportation of mortal remains:
 - Power of attorney and consent from the legal heir
 - Clinical death certificate
 - Embalming certificate
 - Non-communicable disease certificate
 - Passport for cancellation
 - NOC from the Indian embassy
- For additional details on procedures for filing compensation claims in case of Indian nationals who died abroad, please visit ICM and MEA's compendium at <https://www.mea.gov.in/images/pdf/compendium.pdf>

11.8 National Pension Scheme (NPS) for NRIs

Explain what the NPS for NRIs is and what its benefits are.

- Eligibility: Open to any NRI between eighteen and sixty years of age complying with KYC norms; PIOs/ OCIs are not eligible
- Source of contributions in NPS: NRE account or NRO account
- Contributions in NPS:
 - Minimum contribution at the time of account opening - Rs 500
 - Minimum amount per contribution - Rs 500
 - Minimum contribution - Rs 6000 per annum
- Salient features of investment choices:
 - The portfolio is adequately diversified across financial securities. A judicious mix of investment instruments and asset classes like Equity (E), Corporate Bonds (C) and/or Government Securities (G) ensures minimal impact on the returns on subscribers' contributions even if there is a market downturn.
 - The individual subscriber has a choice of selecting the investment mix (E,C,G) as per his/her risk appetite.
- Salient Features of Fund Management Schemes:
 - Active Choice: The NRI will decide on the asset classes in which the contributed funds are to be invested and their respective proportions.
 - Auto choice: The default option under NPS, management of investment of funds is done automatically, based on the age profile of the subscriber.
- Exit and withdrawal rules:
 - Upon attaining the age of sixty:
 - Annuitization: minimum 40 per cent
 - Lump sum withdrawal: maximum 40 per cent
 - If the corpus is less than Rs 2,00,000, you have to make a complete withdrawal.
 - The subscriber can stay invested in the NPS up to the age of seventy years.
 - Fresh contributions are allowed during such a period of deferment.

- The subscriber can defer the withdrawal of the eligible lump sum amount till the age of seventy years.
- The annuity purchase can also be deferred for a maximum period of three years at the time of exit.
- Exit from NPS before the age of sixty:
 - Compulsory annuitization: minimum 80 per cent
 - Lump sum withdrawal - maximum 20 per cent
 - If the corpus is less than Rs 1,00,000, you can make a complete withdrawal.
- Upon death of the subscriber: In this unfortunate event, an option will be available to the nominee to receive 100 per cent of the NPS pension wealth in a lump sum.
- For the detailed step-wise procedure for registration, please visit <https://www.mea.gov.in/images/pdf/nps-for-nri.pdf>

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PRE-DEPARTURE ORIENTATION TRAINING
Training of Trainers (TOT) Manual

Module 12
Returning Home

MODULE 12: RETURNING HOME

Total Time: 1 h 45 min.

20 min	Preparation before Returning Home
40 min	The Journey Back Home
45 min	Reintegration and Rehabilitation of Returned Migrants in India

Module 12: Returning Home



Aims

- To explain what procedures and steps need to be followed while and after returning from a foreign country
- To list and explain common problems that returning migrant workers face
- To describe the various government schemes for the welfare and rehabilitation of returning and returned migrants

12.1 Preparation before Returning Home

Explain the procedures that need to be followed when the period of employment is over and you need to return home.

- Complete your work commitments and inform your employer before you leave the country.
- You have to leave the country you are working in before your visa expires; if you have applied for an extension of your visa and it was rejected, you have to leave the country.
- Once the term of the employment contract is over, your employer is supposed to arrange for your travel back to India and pay for the air ticket according to the Emigration Act.
- In case of emergencies, remember that the affidavit that the RA submits to the PoE states that the agent has to take responsibility for the worker; so the RA will have to work with your employer to get you back to India.
- You need to get an NOC from your sponsor/employer before leaving the country of employment.
- Your employer will have to pay you your final wages along with any other unpaid dues.
- You should withdraw any money left in your bank account in the country you are working in (if you opened an account in a bank there).
- Transfer the money to an NRE account in an Indian bank or send it home through any of the other methods that were explained in Module 7 on remittances.

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- Make sure you have your original documents (passport, visa etc.) with you. If your employer has your original documents and is unwilling to return them, contact the Indian Mission/Post immediately and register a complaint.
- If applicable, ensure that you obtain letters of certification which enumerate the skills you learnt and the work experience that you gained during your employment.

12.2 The Journey Back Home

Explain what can be taken while returning to India. Refer to Module 5 for the procedures connected with taking an international flight and what items are prohibited on an international flight.

12.2.1 What to pack

- Make sure you have all your original documents with you (passport, NOC, visa etc.) along with photocopies of the same.
- If you are carrying foreign currency worth USD 5,000 or more, you have to declare it at the airport in India and sign a form to that effect.
- Indians who have lived abroad for more than one year and are taking a flight back to India are allowed to carry jewellery worth up to Rs 50,000 (for men) and Rs 1,00,000 (for women).
- You can carry used personal and household items like kitchen utensils and small electronics (for large appliances like TV sets and fridges bigger than 300 litres, you will have to pay import duty if you are bringing them back to India).

12.2.2 What you cannot bring back

- Refer to Module 5 for a detailed list of items you can and cannot take on an international flight.
- Additionally, while returning to India, you are not allowed to bring the following items:
 - Firearms or weapons of any kind
 - Ammunition for firearms
 - More than 100 cigarettes or more than twenty-five cigars or more than 125 grams of tobacco
 - Gold or silver except in the form of jewellery

- More than two litres of alcohol or wine. Also, unless you buy this alcohol in the duty-free section of the airport in your employment or home country, remember that all liquids should be packed in your check-in luggage, not your hand baggage.
- For the following items, you will have to pay import duty:
 - Colour TVs
 - Fridges of capacity greater than 300 litres
 - Video camera
 - Gold or silver that is not in the form of jewellery

12.3 Reintegration and Rehabilitation of Return Migrants in India

Provide an idea of the problems migrants might face in reintegrating into society once they return. Also, list the various government programmes to help returning migrants, with a special focus on schemes in Kerala.

- Migrants returning home often find it difficult to reintegrate into their communities. They may not make the best use of their skills or their savings.
- After getting used to higher wages in the foreign country, workers may struggle to find jobs at home that they can accept.
- The worst affected are the victims of trafficking who will return with no funds and may not be readily accepted back into their home communities.
- Migrants may struggle to fit in with families and communities upon their return if they have been away for a long time and are used to the culture and lifestyle in another country.
- Just like you may have missed your home when you first went abroad, you might find yourself missing the foreign country and your way of life there once you return.
- You may have saved a considerable amount of money while working abroad but you need to put it to good use once you get home. A lack of knowledge on how to use one's savings well is a big issue for many returning migrants.
- The government has launched a number of migrant reintegration programmes but a major issue with implementing them is that there is a lack of data on topics such as skills in demand, according to an International Labour Organization study titled 'From India to the Gulf Region: Exploring Links Between Labour Markets, Skills and the Migration Cycle'.

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- Migrants, even if they have developed skills while working abroad, may not have any certified skills, which can make it difficult to re-migrate to another country after returning home, according to the ILO study.

12.3.1 How to deal with problems

- You have to accept that your relationship with your family, especially your husband/wife and children, will have changed if you have been away from them for a long time. It is important to spend time talking with them to rebuild these relationships.
- Reach out to friends, relatives and people in your community who have migrated abroad for work before; they can give you advice and help on fitting back in.
- Reach out to your extended network of friends and family for employment-related opportunities, help on starting a business and investing your savings wisely.
- There are also a number of government schemes for the rehabilitation of returning migrants, some of which are described below.

12.3.2 Case study: Schemes by the government of Kerala for returnee workers

- Kerala was the first state to have a separate department, Non-Resident Keralites Affairs (NORKA), which works for the welfare of NRIs from the state or Non-Resident Keralites (NRKs).
- This department helps with complaints/grievances, protecting rights, rehabilitation for migrants returning home etc.
- The Kerala government also has a number of other schemes for the benefit of migrants.

Welfare Board

- The state has set up a welfare board for NRKs. Every NRK aged 18-55 is entitled to register his/her name as a member of the welfare board's fund.
- An NRK above 18 years of age who has left Kerala to take up a job somewhere else in India and stays there for more than six months can register his/her name as a member.
- An NRK travelling to another country can register his/her name immediately after getting emigration clearance and before leaving the state. The registration fee is Rs 200.

- The board provides its members the following benefits:
 - Pension for members aged 60 years or older who have sent contributions to the fund for at least five years
 - A pension for the family of a member on his/her death if the member has sent contributions to the fund for at least five years
 - Financial help if a member dies due to illness or accident; assistance for medical treatment of members who have serious illnesses
 - Financial assistance for marriage of female members and daughters of any members as well as maternity benefits for female members
 - Financial aid or loans or advances to members who want to build a house or buy land to build a house or need money for the maintenance of their house
 - Financial assistance for education, including higher education, of the children of members
 - Financial aid to members who cannot work because of permanent physical disabilities

Santhwana Financial Assistance

- The Kerala government has set up a distress relief fund called Santhwana that offers financial aid to returning NRKs who have spent at least two years in service abroad or outside the state.
- To get aid under this scheme, the period after return should not be longer than the period for which the person worked in the foreign country or ten years, whichever is shorter.
- Applicants having an annual family income below Rs 1,00,000 are eligible for assistance. Financial aid is only available to applicants who are not employed.
- There are four types of assistance under this scheme:
 - Funds to meet the medical expenses of an NRK or his/her dependent family members
 - Assistance to the family members if an NRK dies
 - Marriage expenses of the daughter of an NRK who returns home
 - Funds to buy artificial limbs, crutches, wheelchairs or other aids needed by an NRK or his/her dependent with physical disabilities
- The amount of funds given as assistance:
 - Death compensation: Rs 1,00,000
 - Assistance for medical treatment (for serious diseases such as cancer, heart surgery,

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chronic/serious kidney disease, brain haemorrhage, paralysis, severe disabilities because of accidents): Rs 50,000

- Treatment for other kinds of diseases: Rs 20,000
- Funds for marriage-related expenses: Rs 15,000
- Wheelchairs, crutches, artificial limbs: Rs 10,000
- The application should be given with copies of the documents required (see below).

Medical Assistance	Death Assistance	Marriage Assistance	Artificial Limbs, Crutches etc.
<ul style="list-style-type: none">• Passport• Ration card• Income certificate• Medical certificate• Medical bills	<ul style="list-style-type: none">• Passport• Ration card• Income certificate• Death certificate• Identity proof of the applicant	<ul style="list-style-type: none">• Passport• Ration card• Income certificate• Evidence of the proposed marriage• Proof of relationship	<ul style="list-style-type: none">• Passport• Ration card• Income certificate• Medical prescription• Proof of relationship

Chairman's Fund

- To improve NORKA's welfare activities, the board of directors decided that 10 per cent of funds collected through Certificate Attestation Centres would be transferred to a separate account called the Chairman's Fund, from which financial assistance would be given to deserving NRKs with the approval of the board.
- Conditions to be eligible for financial assistance under the fund:
 - Applicants should have stayed abroad for at least two years.
 - Annual family income should not exceed Rs 1,00,000.
 - Applicant's dependents should also be eligible.
 - Applicant should not have received any prior financial assistance from Santhwana. (Applicants rejected by Santhwana may be considered for the Chairman's Fund.)
 - Applicant has to submit passport copy, income certificate, medical bills, death certificate in case of death, copy of the ration card.
 - The applicant's present situation will be considered before giving assistance.
 - The chairman has the right to reject any application.

Karunyam

- This is a fund that assists NRK families in bringing back the mortal remains of NRKs who have died abroad or in another Indian state.
- The fund grants money to bring back the remains by air or rail using the most economical manner/carrier available.
- The NRK needs to have had a valid Indian passport and should have been legally residing/working abroad. For NRKs within India but outside Kerala, he/she should have shifted for job-related purposes.
- Assistance from the fund is only to be used in exceptional cases of extreme financial distress in which the NRK or his/her family do not have any other avenue of help.
- The assistance will be in the form of a reimbursement after the original payment has been made by the applicant.
- Documents required:
 - In case of NRKs outside India:
 - Duly cancelled Indian passport, with visa of the foreign country, along with the date of entry and the date of cancellation
 - Work permit or other document of the foreign country the NRK was working in
 - Contract of employment, appointment letter, employment certificate and other documents from the foreign employer(s) showing that the NRK was employed abroad and the duration of the employment
 - Death certificate and other medical certificates
 - Proof of relationship of applicant to the deceased
 - Voter ID and/or other proof of present residence of applicant
 - Proof of income of all members of the family of the deceased NRK
 - Legal heirship certificate
 - Certificate from the institution/company/sponsor where the deceased NRK worked, showing that they did not pay for the transportation and preparation of the mortal remains for transportation
 - Bills for hospital charges and preparation of the mortal remains
 - Bills of charges for transportation
 - Documents confirming that the money was paid personally by the applicant

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- In the case of an NRK outside Kerala but within India:
 - Nativity or birth certificate or certificate of domicile of the deceased NRK
 - Death certificate and other medical certificates
 - Proof of relationship of applicant to the deceased
 - Voter ID
 - Proof of income of all members of the family of the deceased NRK
 - Legal heirship certificate
 - Certificate from the institution/company/sponsor where the deceased NRK worked, showing that they did not pay for the transportation and preparation of the mortal remains for transportation
 - Bills for hospital charges and preparation of the mortal remains
 - Bills of charges for transportation
 - Certificate of residence from the state that the NRK was living in
 - Documents confirming that the money was paid personally by the applicant

12.3.3 List of other agencies set up by state governments for welfare and other activities

Table 12.1: List of Other Agencies Set up by State Governments for Welfare

S. No	State	State-Specific Agency
1	Andhra Pradesh	a. Department of NRI b. Andhra Pradesh Non-Resident Telugu Society
2	Bihar	Bihar Foundation
3	Goa	NRI Commission
4	Gujarat	Non-Resident Gujaratis' Foundation
5	Karnataka	NRI Forum, Karnataka
6	Kerala	Non-Resident Keralites' Affairs Department
7	Madhya Pradesh	Madhya Pradesh Facilitation Centre for NRIs
8	Punjab	NRI Affairs Department
9	Rajasthan	Rajasthan Foundation
10	Telangana	NRI Affairs Wing
11	Uttar Pradesh	NRI Department

Source: India Centre for Migration, 2016

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