

Pre-departure training for Indian migrant workers travelling to the Gulf with emphasis on Qatar

Steps to Safe Migration



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Preface	5
Introduction	7
Steps to safe migration	8
1. Pre-departure	9
1.1. Key considerations	9
1.1.1. Why are you seeking employment in Qatar?.....	9
1.1.2. What should you know about Qatar?	10
1.1.3. What should you know about the Kafala system in Qatar?	11
1.1.4. Are there any challenges while working in Qatar?	11
1.1.5. Will your family be able to manage while you are away?	12
1.2. Recruitment	12
1.2.1. Is it safe to get work through recruiting agents? How do I get them verified?	13
1.2.2. From where will you get information on my recruiters?	14
1.2.3. Do you need a work contract?	15
1.2.4. Is it alright to sign the work contract again?	16
1.3. Pre-departure preparation	17
1.3.1. What are the general expenses of migration (semi-skilled/unskilled workers)?	18
1.3.2. What is emigration?	18
1.3.3. Which is my jurisdiction PoE office?	18
1.3.4. What are the requirements for emigration clearance?	19
1.3.5. What is Pravasi Bharatiya Bima Yojana (PBBY)?	20
1.3.6. What after emigration clearance?	22
1.3.7. Why do you need to open an NRE Savings Account before departure?	22
1.4. Pre-departure Checklist	23
2. Departure.....	25
2.1. Travel to airport	25
2.2. At the airport	25
2.3. In the flight	26

Contents

3. Arrival and in- service: Decent work	27
3.1. Arrival in Qatar	27
3.2. At work / In-service – Know your Rights as a Migrant Worker	28
3.2.1. Work and wages	28
3.2.2. Leaves – Annual and medical	29
3.2.3. Hospitalisation and Insurance	30
3.2.4. Disputes	31
3.3. Personal responsibilities	32
3.4. Financial literacy	33
3.4.1. Understand your wages	33
3.4.2. Manage remittances	34
3.5. End of contract	35
4. Return and re-integration	37
4.1. Returning to India	37
4.2. Short-term reintegration and re-migrate	37
4.3. Long-term reintegration	38
Annexure 1: Copy of a Labour Demand	40
Annexure 2: Copy of a Job Offer Work Agreement	41
Annexure 3: Copy of a Power of Attorney given to a Recruiting Agent	42
Annexure 4: Copy of a Registration Certificate of a Recruiting Agent	43
Annexure 5: Government of India Notification on Expenses to be borne by migrants with Emigration Clearance	44
Annexure 6: Copy of an Employment Contract from eMigrate	45
Annexure 7: Copy of a valid employment visa	49
Annexure 8: Copy of a PBBY document shared by a worker	50
Annexure 9: Minimum wages in Qatar for Indian migrant workers	51
Annexure 10: Grievance Redressals	53
Annexure 11: Important Contacts in Qatar	55

Centre for Education and Communication (CEC) as a Labour Resource Centre, engages in 'knowledge generation', 'knowledge dissemination' and 'capacity building' with the objective of enhancing the dignity of labour. CEC has been working on issues of overseas migrants from India through its action research, capacity building and policy advocacy for more than a decade. CEC served as the India Secretariat for the Migrant Forum in Asia, coordinating action from a range of Civil Society Organisations (CSOs).

As part of this forum, CEC brought together a range of civil society actors including migrants' groups, trade unions, women's groups, academics, researchers, lawyers, human rights groups and activists on the issue of international migration. A series of consultative processes with the civil society were coordinated to draft an alternative legislation for International Migration, published in 2009 as a report titled 'Towards a Holistic International Migration Policy: Recommendations from Civil Society'. A model Emigration Welfare Bill 2011 was formulated deliberating changes to the emigration law.

CEC continues to anchor interventions that benefits international migrant workers. This training manual is an attempt at putting together the elements of safe migration and safe return for Indian migrant workers intending to migrate to the Gulf and in particular to Qatar for work.

The construction industry is booming in Qatar as the country is hosting the 2022 World Cup. International media reports on the arduous conditions of work, torture and even death of Indian and Nepalese workers at the construction sites in Qatar. The national and regional media in India are increasingly exposing the plight of Indian workers in the Gulf, their vulnerabilities, abuses and discrimination they are subjected to.

The search for better wages and living conditions – lands the Indian migrant workers in an ordeal where instead they end up with menial jobs and often have to undergo torture at the hands of the employer and can land up in jail for not knowing the law of the land. Their lack of information on rights and entitlements, cheap and safe remittance options, absence of social security creates a situation in which their families continue in poverty.

Within India the MOIA annual reports indicate that in the recent years UP has emerged as a top labour sending state. International migration from Uttar Pradesh is also growing constantly from a figure of 139,254 migrants in 2008 to 191,341 in 2012. Tamil Nadu is next in line but far below in terms of numbers - 78,185 migrants.

CEC along with Anti Slavery International, UK, is implementing a project 'Pre Departure training for South Asian migrant workers travelling to the Middle East', funded by UNISON International Development Fund. The project so far has focused on the eastern districts of Uttar Pradesh – Deoria, Gorakhpur, Kushinagar, Maharajgunj, Sant Kabir Nagar, Siddharth Nagar Sultanpur and Faizabad. Some of these districts are least developed and have very high incidences of international migration. CEC along with BNKMU (Bhavan Nirman Karmkar Mazdoor Union, Lucknow) and MSS-Seva (Manav Seva Sansthan, Gorakhpur) has reached to more than 350 migrant workers through pre departure trainings in this region.

This training manual intended for use by CSOs and Trade Unions, compiles the existing protective measures of the governments at the source and destination countries, the ILO standardized pre departure requisites for migrant workers, manuals of Building and Wood Workers' International.

Preface

The manual looks at various aspects of safe migration, access to rights and entitlements at source and destination countries access to safe remittances, grievance redressal mechanisms which the CSOs can use to conduct module based training in their region.

The initial drafts of the manual were used in conducting training in a few locations in UP. Potential migrant workers, migrants who were on leave and returnees participated in the trainings. They shared their experiences – experiences of having found a good Kafil (although a very few of them shared this), experiences of being deported, of being cheated by the agent, abused by the kafils, denied wages, incomplete immigration documents, contracting disease at work place and many more. Some had stories of fellow workmen, family members and neighbours who struggled to get home. Revisions were made to the manual based on the inputs by the participants.

However, a word of caution. Policies of the governments – Indian as well as Gulf Cooperation Council countries – are changing in response to competing demands of the market and articulations of the rights of the migrants. Reader must update themselves on such changes and refer to the information provided in this manual as those existed as on June 2016.

We acknowledge with thanks the contribution of workers in sharing their documents for reference and recruiting agents in helping us understand the processes. We would also like to thank Ms Rageshree Niyogi for compiling the training manual and Mr Manoj Raikwar for its design and layout.

J John, Ruchi Gupta
CEC
July 10, 2016

This 'Safe Migration' training guide is targeted to mainly provide information for the category of workers who are employed to work in the construction sector as unskilled, semi skilled, skilled workers. This category of workers was targeted as the highest numbers of workers departing from the state of Uttar Pradesh in India annually to the Gulf countries and particularly to Qatar. They remain the most vulnerable of worker categories. The information contained in this guide is in general useful for all the above-mentioned categories of workers embarking on overseas employment.

There are four main components in the labour migration process

1. Pre-departure 2. Departure 3. In- service 4. Return

Under each main component there are sub-areas as follows:

1. Pre-departure

- 1.1. Key considerations
- 1.2. Recruitment
- 1.3. Pre-departure preparation
- 1.4. Pre-departure checklist

2. Departure

- 2.1. Travel to Airport
- 2.2. At the Airport
- 2.3. In the flight

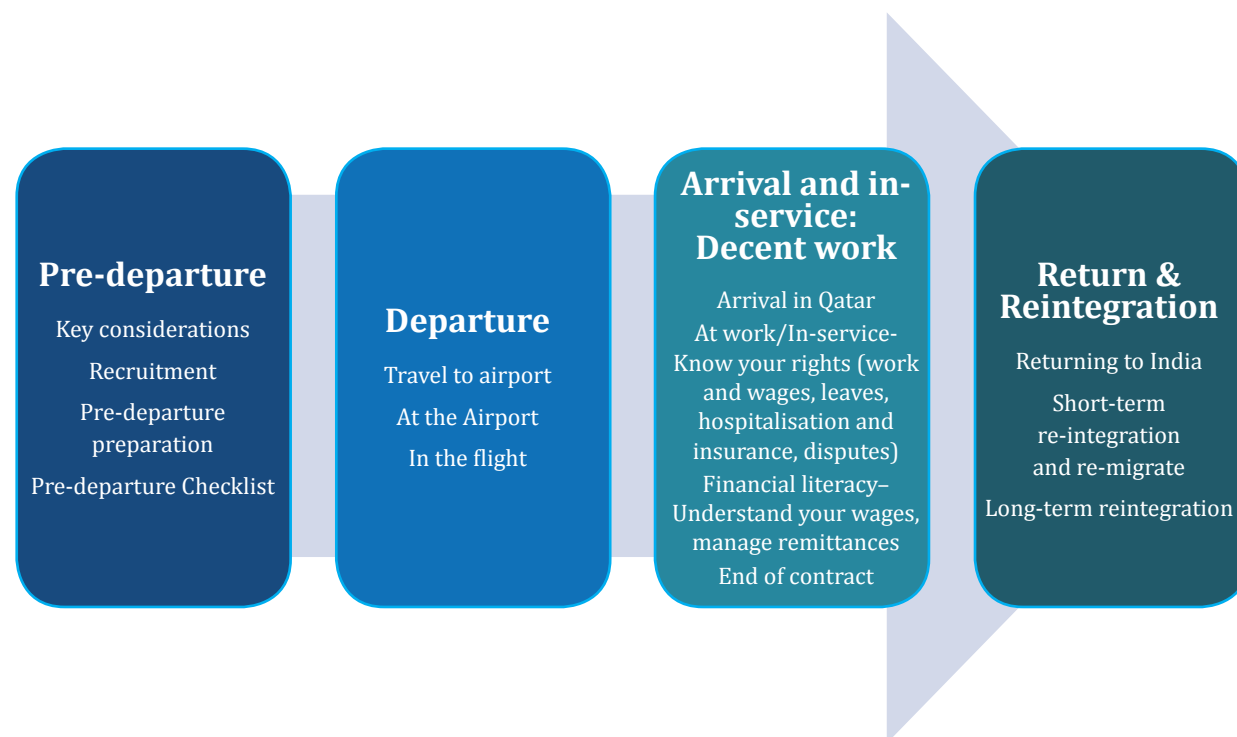
3. Arrival and in-service

- 3.1. Arrival in destination country
- 3.2. At work/In-service - Knowing your rights
- 3.3. Personal responsibilities
- 3.4. Financial literacy
- 3.5. End of contract

4. Return and reintegration

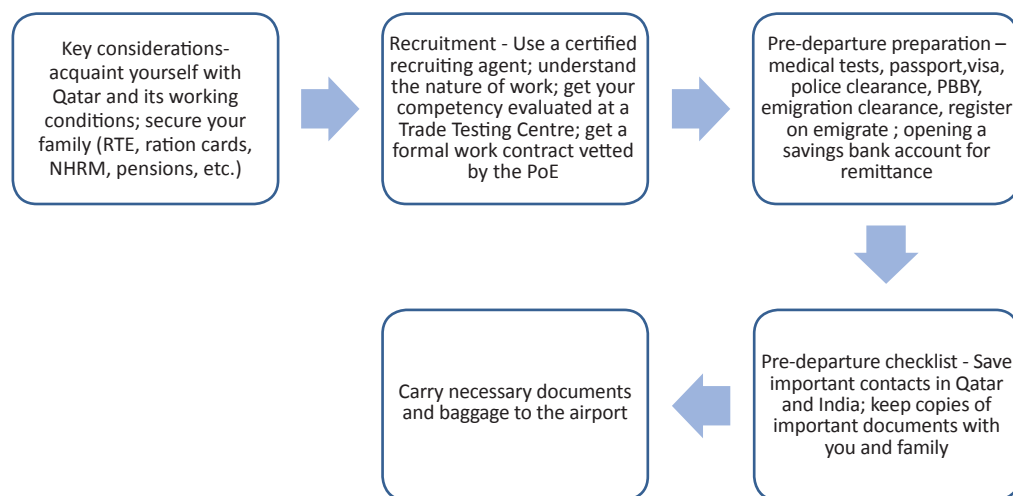
- 4.1. Returning to India
- 4.2. Short-term reintegration and re-migrate
- 4.3. Long -term reintegration

Steps to safe migration¹



1. Pre-departure

The steps in the pre-departure phase involve:



1.1. Key considerations


Make sure that you have considered your job prospects in India before you think of migrating to another country for work. Here are a few areas that you should consider before you taking up any offer to work in Qatar.

1.1.1. Why are you seeking employment in Qatar? ²

- **Nature of work you are looking for** – Find out the nature of jobs available (construction worker, domestic worker, plumber, electrician, etc.). Does it match with what you are looking for?
- **Skills and eligibility** – Find out if you match the requirements of the job you want to take up (necessary skills, age, and medical fitness).
- **Salary** – Ask people who have worked in Qatar in similar positions if the salary is enough for a decent living there, to save, and remit to your family.
- **Working conditions** – Before going to Qatar you must talk to people who are either working in Qatar or have been to Qatar in the recent past to know about the living conditions and working conditions in Qatar.

1.1.2. What should you know about Qatar?

Qatar is an independent sovereign state located in the middle of the west coast of Arabian Gulf. It is part of the Gulf Cooperation Council (GCC).

Qatar Quick Facts	
Population	750,000
Area	11,437 sq km
Climate	Dry Desert climate, very hot in summer months
Capital	Doha
Religion	Islam
Official Language	Arabic and English is widely spoken
National flag of Qatar	
Currency	Qatari Riyal (QR)
Ruler	His Highness Sheikh Hamad bin Khalifa Al Thani, The Emir of Qatar
National holiday	December 18 every year in commemoration of Sheikh Jasim bin Mohammad Al-Thani, the founder of the State of Qatar
Public holidays	Weekend: Friday and Saturday Independence day: September 3 Eid ul - fitr: 3-4 days Eid ul - Adha: 3-4 days
Distance from India	<div>2,885 km</div> <div>Distance from India to Qatar</div> <div></div>
Time difference with India	India is 2:30 hours ahead of Qatar
Qatar dialing code	+974 or 00-974
Police, Fire, Ambulance helpline	999
Laws	Penalties including prison sentences and deportation are given to narcotics offences, homosexual acts, import of pornographic material, pork products, alcohol and firearms.

1.1.3. What should you know about the Kafala system in Qatar? ³

- **All migrant workers in Qatar are governed by the sponsorship, or Kafala, system.** Within this system, you are under the complete responsibility of your employer (also known as the sponsor, or Kafael), both financially and legally. Your employer is responsible for obtaining a **residence permit** and providing you with an **identity (ID) card**. Thus, your legal status to live and work in the country fully depends on your employer, and you cannot leave or enter the country without the employer's permission. The employer can be either a local citizen or a company.
- **Sponsors are empowered by the Sponsorship Law to prevent migrants from changing employers.** This means that until you get a 'No Objection' certificate (NOC) from your sponsor/ employer, you CANNOT take up any other job, temporary or permanent.
- **Migrants are required to stay with their employer unless they get an NOC** and employers are required to report migrants who abscond to the Ministry of Interior. Migrants who leave their employers without an NOC are charged with absconding and labelled runaways. They lose their residence permit and risk fines, imprisonment and deportation. However, you can appeal to the Ministry of Interior for an exit permit.
- **Some elements of the Kafala system are being reviewed in Qatar.** Even though the Government has announced plans to make changes to the Kafala system, the decision has yet to be implemented. You need to keep yourself updated.

1.1.4. Are there any challenges while working in Qatar?

The exploitation and abuse of thousands of South Asian construction workers in Qatar has been under the spotlight in the past few years, particularly in the context of the 2022 FIFA World Cup. A number of reports have since highlighted the dangerous and exploitative working conditions that some migrant workers face. Here's a short list ⁴:

- Workers regularly had their passports and ID cards confiscated, and were unable to leave Qatar without an exit permit. Confiscating passports is, however, illegal according to the Qatar Labour Law.
- Many workers were unable to change employers (under the Kafala system) giving rise to instances of forced labour.
- Recruiters sometimes deceived migrant workers over nature and conditions of work, amounting to human trafficking.
- Payment of wages was often delayed, or in some cases, wages were not paid at all.

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- Migrant workers are not allowed to join or form unions.
 - Workplaces are often dangerous and working conditions harsh, with some reporting inability to access clean drinking water and health care.
 - Living conditions in labour camps are often inadequate and in violation of Qatari law, such as the prohibition against bunk beds.
 - If you have taken a loan from your sponsor/employer, you will not be allowed to return to India till you have paid him back. This can lead to debt bondage and forced labour.

1.1.5. Will your family be able to manage while you are away?

Irrespective of whether or not you are migrating to Qatar for work, you should ensure that your family has access to public distribution systems (Ration card), Integrated Child Development Services (ICDS), Pradhan Mantri Jan Dhan Yojana, 2014, Right to Education (RTE, 2009), Rashtriya Swasthya Bima Yojana (RSBY, 2008), and other government schemes. Under RTE, you should ensure that your children above 5 years (if any) are enrolled in formal schools, and that their education is not compromised while you are away. If you have infants, you should ensure that in your absence they are given the necessary vaccinations.

Adult members of your family should have necessary identification proof (Voter ID, Aadhar card, etc.) to avail government schemes and also to receive money you remit to your Indian Non-Resident External (NRE) Savings Bank account from Qatar.

1.2. Recruitment

The process of recruiting workers from another country, here India, generally involves a series of steps⁵:

1. Employers in Qatar complete a “labour demand letter” (see Annexure 1) that details the number of workers from India with the occupational skills required, and usually covers four main issues: salary, accommodation, food and overtime.
2. The demand letter then needs to be signed and stamped by the Ministry of Interior, the Ministry of Foreign Affairs and the Qatari Chamber of Commerce as endorsement.
3. It then goes to the embassy of the origin country in Qatar for attestation. In principle, the embassy checks on the validity in relation to its own government’s requirements, the suitability of the employer and the conditions of accommodation where the workers are to be housed. If it is an individual, rather than a registered company or agency making the request, such as a relative working in Qatar, the Qatar Chamber of Commerce needs to endorse the visa.

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4. The Embassy returns one verified copy to the sponsor and another copy stays in the embassy.
 5. The demand letter is then sent to either a placement agency in Qatar or directly to the recruitment agency in India. The employer also gives power of attorney to the recruitment agency in India to recruit on their behalf. The demand letter is also sent to the Ministry of Labour in Qatar for verification and authorization.
 6. The demand letter does not serve as a contract because it contains a list of positions, not persons.
 7. Normally, when the candidates have been chosen, the employer will issue a “job offer” or Speciment Work Agreement (see Annexure 2) to the particular candidate, again specifying salary, accommodation, food and overtime. However, this job offer is NOT an official contract because the migrant worker does not sign it. The authorities, as well as the sponsor, sign the job offer, but not the employee.
 8. The recruitment agencies in India advertise the positions through sub-agents.
 9. There is an initial screening of the candidates for a proper match to the position and the sub-agent or RA does the skill testing in trade testing centres, exposing potential migrant workers to a range of equipment for a very brief period.
 10. When the candidate accepts the position, he is sent for a medical examination (primarily for tuberculosis, HIV and hepatitis).
 11. The job offer and the medical test results are sent back to the employer who then processes the visa.
 12. When the visa is sent, the agency goes to the Protector General of Emigrants (PGE) wing of the Ministry of Overseas Indian Affairs (MOIA), GoI that deals with foreign employment matters with all the required paperwork for emigration clearance.
 13. The worker might be given a work contract to sign at the airport just before departure.
 14. The ticket is arranged and the worker is deployed.

1.2.1. Is it safe to get work through recruiting agents? How do I get them verified?⁶

- It is common to get to know about positions from Recruiting Agents (RAs). However, be sure of your RA. Ask him to show his Registration Certificate issued by the Protector General of Emigrants (PGE), Govt of India (see Annexure 4).
- DO NOT deal with him unless he is registered and the registration is valid. In case of doubt, check with any of the offices of the Protectors of Emigrants (PoEs) or the PGE. . You can check on the

website of eMigrate for the list of active RAs and those that are on the government watch list:
<https://emigrate.gov.in>

- DO NOT deal with sub-agents as they are not permitted under the Emigration Act, 1983 and Rules. If you have to deal with sub-agents, always get the name and contact of the registered RA that they work for.
- You should ask the RA or sub-agent to produce three employment documents - **Demand Letter, Specimen Contract** and **Power of Attorney (see Annexure 3 for a sample Power of Attorney)**- obtained from the Qatar employer and attested by the Qatar consulates and PGE.
- RAs should be paid only the service charge, which is NOT more than the equivalent of your wages for 45 days as offered in the employment contract, subject to a maximum of Rs 20,000 (See Annexure 5).⁷
- Ask beforehand if the sub-agent will pay for skills testing – i.e. going to the trade testing centre, which will include the costs of travelling to the city, accommodation and food.
- Make all payments preferably by Demand Draft or Cheque and obtain a receipt. Complaints of overcharging or cheating can be lodged with the concerned POE or with PGE.
- Ask the RA for an official contract vetted by the POE. Understand the clauses in the contract correctly. Take advice from someone you can trust.
- Many times, RAs hire you for jobs other than the ones promised to you. You might find it difficult to perform those. Ask the RA to clearly state the nature of your job.
- It is for the best that potential migrants come together and pressurise the RA or sub-agent to give all the details pertaining to the nature of work.

1.2.2. From where will you get information on my recruiters?

- The MOIA has made it mandatory for foreign employers of ECR countries desirous of recruiting Indian workers to accredit themselves with their respective Indian Mission/Consulates.

Countries in the Emigration Clearance Required (ECR) category:⁸

- | | | |
|-----------------|---------------|--------------|
| 1. Afghanistan, | 2. Bahrain, | 3. Brunei, |
| 4. Kuwait, | 5. Indonesia, | 6. Jordan, |
| 7. Lebanon, | 8. Lybia, | 9. Malaysia, |
| 10. Oman, | 11. Qatar, | 12. Sudan, |

-
- | | | |
|---------------------------|------------------------------|---------------|
| 13. Syria, | 14. Kingdom of Saudi Arabia, | 15. Thailand, |
| 16. United Arab Emirates, | 17. Yemen | |

- The eMigrate has a list of employers that are registered with the Indian Mission. Check the eMigrate website (<https://emigrate.gov.in>) to see if your employer is listed there.
- Only the recruiting agents registered with the MOIA are eligible as per the Act to conduct the business of recruitment for overseas employment and they are required to obtain proper Registration Certificates (RC) from the Protector General of Emigrants. To see if your recruiting agent is registered, go to <https://emigrate.gov.in>.
- If the recruitment agency is offering you a loan before you start work, consider how you will make repayments. If you owe money to your employer or your recruitment agency, they may make you work until you pay it all back. You are vulnerable to this kind of debt bondage if you borrow a lot of money.⁹
- If your recruiter or employer is asking you to change your age, or work without a contract, it is a warning sign that your employer does not want to employ you in a legal way and may be planning to take advantage of you.¹⁰

1.2.3. Do you need a work contract?

- **Every Indian who works in Qatar must have a contract** before departing, with all the necessary details of the work and the provided accommodation and benefits.
- **There are chances that the sub-agent might give you a specimen agreement, and give you the actual contract only later – at the airport just before departure from India or at arrival in Qatar.** Always check with the sub-agent/RA about the contract. You can collectively ask for it. Check the terms and conditions for any discrepancies in wages, nature of work, and other benefits mentioned in your sample contract.
- A contract is also important because it is a legal document that states the duties and obligations of both your employer and you as a worker. (Take a photo of it with your telephone if possible.) Make sure you have the details of the work contract in your own language. Ensure you make copies of the contract. Leave copies with family and friends and carry a copy with you when you travel to Qatar.¹¹
- As per the instructions of the Government of India, recruitment agents are expected to provide a copy of employment contract to each worker before his/her departure. To safeguard his/her own interest, an individual worker has to demand from the recruitment agent a copy of the duly signed

contract before departure. Complaints may be lodged against defaulting agencies with the nearest Protector of Emigrants.¹²

- You must possess a copy of the Employment Contract signed by you and your foreign employer duly attested by the registered recruiting agent.¹³
- Insist on a copy of Employment Contract in English duly authenticated by the recruiting agent.¹⁴
- Details to be provided for in a work contract¹⁵ (see Annexure 6 for sample contract):
 - Period of employment/place of employment
 - Wages and other conditions of service
 - Free food and food allowance provision
 - Free accommodation
 - Provision in regard to disposal or transportation to India, of dead body of the emigrant
 - 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 costs
 - Mode of settlement of disputes
 - Medical benefits
 - Leave benefits
 - Travel and transportation expenses
 - Conditions for the termination of employment
 - Provisions in regard to coverage of special risks including war
 - Provisions in regard to remittances
 - Provisions in regard to renewal of contract

1.2.4. Is it alright to sign the work contract again?

- You might be asked to sign the original contract after arriving in Qatar. When you are asked to sign the contract (either in India or in Qatar, or both), read it carefully and make sure you understand all the terms mentioned in it before you sign. If you are unable to read or understand the contract, ask someone you trust to help you review the contract.¹⁶
- You should check to make sure that the second contract has the same conditions and wages as what you were offered before departure in India. If in doubt, seek support of the Indian Embassy before you sign.¹⁷
- You should get a copy of the contract yourself. If you have a written contract your employer cannot pay you less than what is written in the contract, make you work overtime without extra pay or do work that you have not agreed to do according to your contract.¹⁸

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- It is illegal to work in Qatar without an employment contract. In the case you do not have an employment contract, you should collect evidence that you work for the employer. You can for example save signed salary receipts or take photos of yourself at the work place to have proof in case of a dispute.¹⁹
 - Carry copies of the Demand letter and the signed contract you received from the agent in case there are discrepancies in the contract provided to you on arrival in Qatar.
 - An employment contract may be of a limited period or unlimited period. A limited employment contract (fixed-term contract) may not exceed five years, whereas the unlimited contract has a commencement date only. Most Indian workers have a contract for a limited term, usually two years, although it can be extended.
 - You have the right to decent accommodation and living standards (your employer should provide rooms with no more than 4 persons in each, beds with mattresses, air-condition, refrigerator, enough water and cooking facilities etc.)
 - Your employer must provide you with food or a food allowance. Most employers provide their workers with food for free or a food allowance. Check your contract or inquire with your employer to find out if you are entitled to food or if you need to pay for it.²⁰
 - There is NO FREE VISA in Qatar. Every visa is issued in the name of a sponsor, and you are supposed to work only under that sponsor. Any violation will lead to severe legal proceedings, with a hefty fine, imprisonment, and deportation.²¹
 - If at all the terms of your contract are altered/changed to your detriment, please file a complaint against your recruiting agent on MADAD (at www.madad.gov.in or in the MADAD helpline at 1800-258-0222 (toll free); (+91-40) 67580222) or at the IWRC Dubai [Tel: 8004-6342 (24x7 toll free helpline)]; Overseas Workers Resource Centre (OWRC), Gurgaon [Tel: 1800-11-3090 (24x7 toll free helpline) and 0124-2341002 (toll number)].²²

1.3. Pre-departure preparation

A lot of preparation is needed before you set out for your job in Qatar. You have to arrange documents that you would need to carry and leave copies of with your family. You will need:

- a medical certificate that certifies you medically fit for the job
- a police clearance certificate
- a valid passport
- a valid employment visa (see Annexure 7)

- a demand letter/job offer/contract attested by the POE and recruiting agent
- your educational qualifications certificates if you are applying for emigration clearance not required (ECNR) category
- a Pravasi Bharatiya Bima Yojana (PBBY), 2008 (see Annexure 8)
- an NRE Savings account with any nationalised or private banks in India for remittance.

1.3.1. What are the general expenses of migration (semi-skilled/unskilled workers)?

- Expenses to be borne by migrants ²³
- The worker is to pay as service charges equivalent to 45 days of wages according to the work contract subject to a maximum of Rs 20,000/ to the registered agent. Any cost for recruitment/ travel beyond RS 20,000/ will be borne by the Foreign Employer.
- The Foreign Employer will not recover any recruitment cost from the worker during the course of his contract. (Refer Annexure 5)

1.3.2. What is emigration?

- Emigration, in this context, means the departure of any person from India with a view to taking up any employment (whether or not under an agreement, with or without the assistance of a registered Recruiting Agent or employer) in any country or place outside India.
- The Emigration Act, 1983, seeks to safeguard the interests and ensure the welfare of emigrants. The Ministry of External Affairs administers the Emigration Act through the ten offices of Protector of Emigrants (POEs). Formerly, this was done by the Ministry of Overseas Indian Affairs (MOIA). MOIA was merged with Ministry of External Affairs on 07 January 2016. The offices are located at Delhi, Mumbai, Kolkata, Chennai, Hyderabad, Chandigarh, Cochin, Thiruvananthapuram, Jaipur, and Rae Bareilly.

1.3.3. Which is my jurisdiction Protector of Emigrant (PoE) office?

The PoE office gives all the information relating to emigration clearance.

S.no.	PoE	PoE contact ²⁴	Areas covered ²⁵
1.	PoE, New Delhi	Jaisalmer House, Canteen Block, Mansingh Road, NEW DELHI Telephone: 011-23382472	Delhi, West Uttar Pradesh, Madhya Pradesh, Rajasthan and , Chattisgarh, Uttaranchal
2.	PoE, Mumbai	Building 'E' Khira Nagar S.V. Road, Santa Cruz (W), MUMBAI Telephone: 022-26614393	Maharashtra, Gujarat, Goa

3.	PoE, Kolkata	Room No.18, 'A' Wing MSO Building, 3rd Floor DF Block, Salt Lake KOLKATA-700 084 Telephone: 033-23343407	Orissa, Bihar, West Bengal, and all North- East States
4.	PoE, Chennai	TNHB Shopping Complex (Annexe) Ashok Nagar, CHENNAI-83 Telephone: 044-24891337	Tamil Nadu, Karnataka
5.	PoE, Hyderabad	Gruha Kripa Building, M. G. Road, HYDERABAD Telephone: 040-24652557	Andhra Pradesh
6.	PoE, Chandigarh	Kendriya Sadan, 5th Floor, Sector 9-A, CHANDIGARH Telephone: 0172-2741790	Punjab, Haryana, Chandigarh, HP, J&K
7.	PoE, Cochin	3rd Floor, Putherickal Buildings, Market Road, Cochin – 682035 Telefax: 0484-2360187	Kerala
8.	PoE, Thiruvananthapuram	5th Floor, NORKA Centre, Thycaud, THIRUVANANTHAPURAM Telephone: 0471-2324835	Kerala (Thiruvananthapuram, Kollam and Pathanamthitta)
9.	PoE, Jaipur	Hall No.3, RIICO CFC Building Sitapura Industrial Area, Sitapura, JAIPUR-302022 Telephone: 0141-2771529	Rajasthan
10.	PoE, Rai Bareilly	1st Floor, Rudra Plaza, Hospital Road, Rae Bareilly, U. P. Telephone: 0535-2211122/2211123	East Uttar Pradesh and Bihar

1.3.4. What are the requirements for emigration clearance?

- Emigration clearance is made on the passport when the individual approaches either directly or through a registered recruiting agent. Your RA will help you to obtain a passport or you can do it yourself through <http://www.passportindia.gov.in/AppOnlineProject/welcomeLink>
- You can locate the nearest Passport Seva and Laghu Kendra through the above link for any assistance you need to obtain a passport yourself.

- **You will NOT need an emigration clearance** if you are holding class 10 qualification (Matric) or higher degrees; possessing two years' diploma from any institute recognized by the National Council for Vocational Training (NCVT) or State Council of Vocational Training (SCVT) or persons holding three years' diploma/equivalent degree from institutions like polytechnics recognized by Central/State Governments; have been staying abroad for more than three years (the period of three years could be either in one stretch or broken) all persons above the age of 50 years.²⁶ There are other criteria too, which if met, will exempt you from requiring an emigration check.
- The application for emigration clearance should be made in the prescribed form by the applicant directly or through an RA or through the employer concerned. For more details on guidelines for emigration clearance system check MEA website www.mea.gov.in/emigration-clearance-system.htm
- Documents required for semi-skilled/ un-skilled workers (through RAs)²⁷ - Recruiting agents who seek emigration clearance for semi-skilled/ un-skilled workers are required to produce:
 - i. Passport of the worker valid for a minimum period of 6 months with valid visa; cases where the visa is stamped on arrival in the country of employment, Emigration Clearance may be granted on the basis of a 'No Objection Certificate' issued by foreign Embassy concerned
 - ii. Original Employment contract, demand letter and power of attorney from the foreign employer
 - iii. Challan towards deposit of prescribed fee
 - iv. PBBY policy, 2008
- For unskilled workers (through RAs), all employment documents mentioned in (ii) above have to be duly attested by the Indian Mission.
- To obtain a visa, you will need a valid passport, medical report from a recognized and registered medical centre, and a police clearance certificate as Qatar falls in the ECR category.²⁸
- **You can contact the Overseas Workers Resource Centre & Migrant Resource Centre (OWRC & MRC) run by the MOIA on their toll free number 1800-11-3090 for information on emigration (see Annexure 10 for the services offered by OWRC & MRC).**

1.3.5. What is Pravasi Bharatiya Bima Yojana (PBBY)?

- This Insurance is specially designed for Indian citizens in the age group of 18 and 60 years and going abroad for the purpose of employment for the period of their stay abroad on valid visa.
- The emigrant workers get a minimum insurance cover of INR 10 lakhs and the policy will be for the period of employment contract, i.e. either 2 years or 3 years as the case may be. Some features are:

Item	PBBY ²⁶
Minimum sum for which insured under PBBY	INR 10 lakhs
Hospitalization (Medical expenses) Covering injuries / Sickness / Ailment / Diseases	INR 75,000
Repatriation covers for medical unfit	Actual one-way economy class air fare
Family Hospitalization in India (in the event of death or permanent disability of the Emigrant)	INR 50,000
Maternity	INR 25,000
Attendant to accompany the mortal remains from place of death to home in India	Actual return economy class air fare
Legal expenses	INR 30,000
Actual Premium to be charged (without any hidden costs)	INR 275 for 2-year policy period and INR 375 for 3-year policy period +service tax

• **This policy is available from undernoted Insurance Companies:-**

1. Oriental Insurance Company Ltd.
2. United Insurance Company Ltd.
3. National Insurance Company Ltd.
4. ICICI Lombard.
5. Star Health & Allied Insurance Co. Ltd.
6. IFFCO Tokyo
7. Bajaj Allianz General Insurance Co. Ltd.
8. Reliance General Insurance Co. Ltd.

Claim procedure

- Insured worker is supposed to have the copy of PBBY insurance policy with him. Name of the nominee is so mentioned on the policy, in view of the eventuality of death of insured. In the event of claim, insured worker/claimant has to lodge a claim under the policy, with the respective insurance company's office wherefrom the policy was issued, if not specifically provided by the insurance company otherwise. While doing so, claimant has to indicate the policy number and details of accident. In the event of death, nominee has to lodge the claim.
- After intimation of reported claim, insurance company intimates the insured/claimant the details of documents required to settle the claim. After processing such requisite documents, claim amount is paid to the insured worker/claimant, as the case may be. Hospitalisation claims

under PBBY are settled on reimbursement basis, for which completed Claim Form is required to be submitted along with original documents like bill, receipt, discharge certificate of hospital, cash memos of chemist with prescription, pathological test reports and receipts, certificate of attending doctor etc. Original air tickets, transportation receipt, certification by Indian Mission/Post and/or other related documents are required for transportation/repatriation claims.

Note: Keep yourself updated on other policies for migrant workers such as the Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY), a voluntary scheme announced for overseas Indian migrant workers holding ECR passports. Government of India (MOIA) contributes towards pension and resettlement and provides life insurance cover. This scheme helps the workers to save for their return, re settlement and old age.³⁰

1.3.6. What after emigration clearance?

If you have followed all formalities / procedures and obtained the necessary approvals from the PoE, you could prepare yourself for the journey.

At this moment you must consider the following:

You should have made all arrangements and appointed necessary caretakers to look after all your responsibilities which need to be done in your absence.

- You should consult the local authorities and inform them so that they can look into your family's welfare, support your family and assist upon your return: Village Panchayat, Grama Sevak, Public Health Inspector, Principals and Teachers (if you have any children who are studying), ASHA workers, local bank authorities, etc.

Also leave the following documents with your family or in the custody of the care taker:

- Copy of your Passport
- Copy of your Job Contract
- Contact details of the recruiting agency
- Contact details of MOIA and the PoE
- Details of the employer, if available
- Details of the India Embassy in Doha, Qatar

1.3.7. Why do you need to open an NRE Savings Account before departure?

Remittances are sent from migrant workers to their families in their home countries.

- For sending remittances, emigrant workers who are going abroad for employment for more than 6 months can open a savings bank account, viz. **NRE Savings Account**, which is Non-Resident

(External) Rupee Account.

- Before opening an account, you should ascertain from the concerned bank as to whether that particular bank has a corresponding branch in Qatar.
- Take a look at the foreign banks your financial institution has partnered with to make the money transfer smooth. For instance, Federal Bank has tied up with the Doha Bank of Qatar. You can deposit cheques in Doha Bank of Qatar and which will be transferred to your Indian Federal Bank account. Demand drafts/cheques charge just 2% of the remitted amount. You have to train your family members well in advance, i.e. before your departure, how to make money transactions at the bank to meet their expenses.

1.4. Pre-departure Checklist

- i. Ensure you have a Passport that is valid at least for six months, and a valid visa.
- ii. Ensure that you have employment visa if you are going for employment. Any other visa will render you an illegal emigrant in Qatar if you are found to have been employed there.
- iii. Ensure that you carry copies of your passport, visa, employment contract, proof of your educational qualifications, and insurance; contact details of your recruitment agent, employer, Indian Embassy and Welfare groups in Qatar and PoE in India; and details of your Savings account in India. You MUST share these with your family too.
- iv. Insist on a copy of Employment Contract in English duly authenticated by the recruiting agent. It should be signed by your employer and you. Also ask for the copy in Arabic. In a bilingual contract (English and Arabic), the Arabic version prevails in case of any dispute on the clauses of the contract (Article 9 of Qatar Labour Law). It should be attested by the Indian Embassy in Qatar, if you are going as an unskilled worker.
- v. You must possess a valid air ticket.
- vi. You have a Savings Bank N.R.E. Account in one of the banks in India to enable you to send your remittances from abroad.
- vii. You are familiar with local labour laws, working and living conditions of the country of employment.
- viii. Ensure weight of luggage does not exceed the amount specified in the travel ticket.
- ix. Hand luggage should not weigh more than 7 kg and ensure no restricted items (such as sharp objects, fire

arms, materials that can catch fire easily, large amounts of liquid) are carried in the hand luggage.

- x. Ensure personal items, medication (only with prescription) and clothes for a period of six months are packed in to the main luggage.
- xi. Ensure clothes that are comfortable to travel in and which are culturally suitable are chosen for the journey.
- xii. Ensure your name and address at destination is clearly marked on a tag and fixed on to the main luggage.
- xiii. Ensure your luggage is locked with a small padlock and keep the key safely in your hand bag.
- xiv. Ensure you are NOT taking any un-allowed items (alcohol, narcotics, firearms, explosives, pornographic material, pork products, or animals).
- xv. Always carry some money (in US dollars) while travelling.³¹

You will be required to reach the airport.

2.1. Travel to airport

- Be familiar with the e-ticket system.
- Ensure airport, airline names, and flight times indicated in the ticket are well understood.
- You are most likely to travel in a group that has been recruited by your sub-agent/ recruiting agent about your travel.
- Ensure transport is arranged so that you reach the airport 3 hours before the time of the flight as indicated in the travel ticket.
- You can inform the airline about any meal preferences such as vegetarian and halal meals.
- Remember to refresh yourself and wear clean clothes before departure.
- Keep your ticket, passport, visa documents, flight details, the sponsor details or the details of the person who would be receiving you at the airport in Qatar and contact no. of Indian Embassy in Qatar somewhere safe and secure in your handbag for easy access.
- Ensure you don't give personal contact details to unknown persons as you may be at risk of human trafficking – being tricked, cheated and scammed.

2.2. At the airport

- Ensure you go to the correct check-in counter after referring to the information board displayed at the airport or on the basis of airport announcement.
- Customs checking is VERY STRICT. Kindly co-operate with the Customs staff at the International Airport.
- Ensure that you do not carry any narcotics or alcoholic drinks. Alcohol is strictly prohibited. Its consumption is a serious offence attracting severe punishment. Also, religious literature, obscene video cassettes or CDs and other obscene literature are banned in Qatar. Carrying such material is subject to punishment.
- DO NOT accept any unchecked parcel from any one. If you have to take a parcel for someone, check thoroughly that it does not contain alcohol or narcotics. Otherwise, it may land you in serious difficulties on arrival in Qatar.

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- Submit your passport, air ticket and baggage to the relevant Airline counter and obtain your boarding pass. Do not forget to collect your passport after you have been issued your boarding pass.
 - DO NOT leave your hand luggage or handbag unattended while at the airport.
 - Ensure you fill in the Embarkation card correctly.
 - Proceed to immigration counter and submit your passport and boarding pass for verification and endorsement.
 - Proceed to boarding gate through duty free areas and go to correct boarding gate as indicated in the boarding pass and listen to public announcements and enter and stay at the waiting area until boarding announcement is made by the airline staff.

2.3. In the flight

- Ensure you sit according to the seat number assigned in the boarding pass.
- Ensure your hand luggage is placed in the overhead cabin.
- Listen to the instructions of the flight attendants. They are there to help you. Ask them if you need any information/help.
- You are given refreshments and meals free of charge in-flight other than budget airlines.
- Ensure you leave the toilet clean after use.
- Be calm and do not disturb other travellers.

3. Arrival and in- service: Decent work³³

3.1. Arrival in Qatar

- Ensure the Immigration seal is placed on your passport as proof of arrival.
- Collect correct luggage from allocated luggage belt. If your baggage is missing you can seek help from the lost baggage counter.
- Meet the foreign agent representative or employer as advised by the local agent. Verify their identification to ensure you meet the correct person.
- Accompany them to reach your work place safely. You are NOT supposed to pay any fee to the recruiting agent in Qatar.
- If nobody comes to receive you at the airport upon landing in Qatar, you must call your employer if you have the contact details. If your employer does not respond, contact the Indian Embassy in Doha. Have the phone numbers handy. For such purposes, it is advisable to carry some money (preferably in US dollars) while travelling.
- Inform your family of your safe arrival. First dial 0091 and then your local area code and number. To dial a mobile number, dial 0091 and then the 10-digit mobile number.
- Keep a copy of contact information in Qatar and send the details to your family:
 - ✓ address of your employer
 - ✓ information about your work site
 - ✓ hostel or local address
 - ✓ Your phone number; the dialling code for Qatar is 00-974 or +974
- Do not sign any documents without advice. NEVER sign a blank paper.
- Visit the Indian embassy or consulate in Doha.
- You should register yourself with the Indian Embassy in Qatar. Go to www.indianembassyqatar.org/ and register yourself.
- After your arrival in Qatar, you must **undergo a medical examination**. If you are declared unfit or fail the medical test, you will be sent back to India. In such situation PBBY will help you with economy air ticket to return to India.
- **Your employer must procure medical insurance for you**, valid for the duration of your contract, and provide you with a health card (for use in accessing medical services).

- **Your employer must provide you with a residence permit within three months of your arrival in Qatar.** You can enter Qatar with an entry visa, but your employer must obtain the residence permit after you arrive. You can live and work in Qatar only with a residence permit. You cannot work in Qatar with any other visa, such as a visit visa or a family/dependent visa. You can only be granted a residence permit or renew it after your employer has obtained medical insurance for you.
- **After receiving your residence permit, your employer must obtain an “Iquama” or identity (ID) card for you.** The residence permit and ID card are evidence of your legal status in Qatar. Keep the numbers safely written or saved in your hand phone. These documents are needed even when seeking other services in Qatar such as hospitalization.
- Keep a copy of your passport with you at all times. **DO NOT give originals to your employer or any agent.** You can also save your passport number in your hand phone or somewhere safe. You have the right to keep your documents such as visa, passport, work permit, and employment documents with you. If your employer or recruiting agent asks for your passport for safe-keeping, you can decline it. You will need to keep your residence permit/ identity card with you all the time. Inform the Indian Embassy in Qatar if you face any problem in this regard.
- You CANNOT change your employer or work for another employer with or without a wage. You must work for the same employer who signed your contract. You will be an irregular worker as soon as you leave your employer and also face deportation. If you experience any problems at the hands of your employer, contact the Indian Embassy, the police or other organizations for support. You need to keep yourself updated regarding any new updates or provisions.
- You should stay in regular contact with your family. Agree that if they do not hear from you within a certain period of time that they are to seek help. You are free to communicate with your family and friends during your leisure time. **You can buy a SIM card once you receive your ID card.**

3.2. At work / In-service – Know your Rights as a Migrant Worker³⁴

The ILO states some guidelines for migrant workers in Qatar based on the Labour laws of the place.

3.2.1. Work and wages

- You have the right to keep your documents such as visa, passport, work permit, and employment documents with you. If your employer or recruiting agent asks for your passport for safe-keeping, you can decline it. You will need to keep your residence permit/ identity card with you all the time. Inform the Indian Embassy in Qatar if you face any problem in this regard.

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- You have the right to be paid your wages once a month in Qatari Riyal. Your wages should be deposited in your bank account.
 - Your employer cannot reduce your salary for the entire contract duration. He can make deductions if you have taken a loan (10% per month) or damaged equipment/violated rules (not more than 5 days' salary per month) (Articles 59 and 60 of the Qatari Labour Law).
 - You are entitled to and can demand the remuneration and the benefits (accommodation, food, leave, etc.) that are mentioned in your contract. You also have the right to refuse work that is not in line with the nature of work mentioned in the contract.
 - You have the right to be paid for work completed even if you are arrested, if you quit your job or if you are fired. Your employer cannot withhold your wages under any circumstances. If you have a problem, contact one of the groups listed in Section 6.
 - You have the right to an interval of at least one hour per day for rest and meals. Rest time is not counted as part of the working hours.
 - According to Articles 73 and 74 of the Qatari Labour Law, you are entitled to work for 48 hours in a week. If you are required to work additionally, if needed, it should be a maximum of 10 hours a day. Your employer is required to pay you overtime (normal working hours pay plus an additional 25 per cent of the basic wage).
 - According to Article 75 of the Qatari Labour Law, you have the right to a day off each Friday. Friday is the weekly holiday in Qatar. You can refuse to work on your day off. If you agree to work on Friday, you are entitled to your basic wage plus at least 50 per cent of your basic wage. You cannot be made to work for two consecutive Fridays.
 - Article 103 of the Qatari Labour Law states that the employer shall take the measures capable of securing the hygiene and good ventilation in the places of work and shall provide it with the suitable lighting and potable water, hygiene and drainage, in accordance with the regulations and decisions to be issued by the competent authorities in this respect.

3.2.2. Leaves – Annual and medical

- You have the right to paid annual leave after completion of one continuous year of employment. You are entitled to three weeks' pay if you have worked for more than one year and fewer than five years; if you have worked more than five years, you are entitled to four weeks' pay. You also have the right to be paid for the leave days that you do not take.

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- You have the right to take medical leave. But you will need a medical certificate from a doctor and you must inform your employer within two days of being absent. You have the right to receive your income during a period of illness. Based on your medical report, you are entitled to a maximum of two weeks of sick leave annually with full pay and another four weeks with half pay; any other days needed (within the year) are not paid. You can only receive paid sick leave at least three months from the previous one.

3.2.3. Hospitalisation and Insurance

- Your employer MUST arrange health insurance coverage for you with an insurance company to cover work-related injuries and sickness, as given in your contract. According to Article 109, your employer MUST pay for treatment of any injury suffered during any accident at work or while travelling to and from work or an occupation-related illness. You and your employer should report the case to the Police and the Labour department.
- You can avail of the discount and privileges of your health card for treatment and medicines at the specified hospitals and clinics. You are provided some treatments free of charge or you may be charged a minimal fee.
- If you suffer from a work-related injury or occupational illness, you have the right to receive wages for the entire treatment period, as suggested by the doctor. You might avail the PBBY insurance scheme to receive INR 75,000 for hospitalisation.
- You or your nominee is entitled to a minimum of INR 10 lakh for a permanent disability or death through PBBY. Check with the Indian Embassy for details.
- According to Article 110 of the Qatari Labour Law, heirs of the worker who dies because of the work and the worker who sustains a work injury resulting in a partial or total permanent disability shall be entitled to receive compensation. The amount of compensation in case of death of the worker because of the work shall be calculated in accordance with the provisions of Islamic Sharia.
- According to Article 104 of the Qatari Labour Law, the employer employing 5-25 workers shall prepare for them a first aid box furnished with the medicines tools and equipment to be specified by the competent medical authority. The box shall be kept in a conspicuous place in the establishment and shall be available to the workers. The use of the box shall be entrusted to a worker trained in providing first-aid medical services.

3.2.4. Disputes

- You are NOT allowed to form a trade union in Qatar. You can be deported or fined heavily for resorting to strikes or forming unions. In all cases of labour dispute, you should approach the Labour Department/ Indian Embassy.
- You are NOT supposed to pay any fee to your employer/sponsor or the renewal of your residence permit. You should get in touch with the Labour Department if that happens.
- If you experience a dispute with the employer/sponsor regarding non-payment of wages or wrongful deduction of wages, leaves, contract, premature termination of your work permit, occupational illness or injury suffered at work, contact the Indian Embassy/Labour Department immediately.
- You can also apply for a temporary visa from the Ministry of Interior Human Rights Department of the National Human Rights Committee for a period of 180 days if your sponsor has cancelled your work permit. DO NOT stay without a visa.
- If you are charged for violating rules and regulations of your workplace or damaged the employer's machinery/equipment (for which you should be given a written notification), you can appeal against the penalty within seven days to the employer and if it is not resolved to the Labour Department.
- If you are stopped or arrested by the police, give your proper name, address and other details, if asked. Produce your ID card but NEVER part with it. You have the right to contact the Indian Embassy or your employer or friend or any other individual/organisation that can help. Do not give a statement under pressure or plead guilty to any offence that you do not understand. You can choose to remain silent until your lawyer arrives.
- If you are taken to court, seek guidance from the Indian Embassy. Legal proceedings are in Arabic. Ask for an interpreter.
- If your employer does not give you the Exit permit once your contract has ended and you wish to come back to India, you can approach the Ministry of Interior to resolve this. The Ministry of Interior will intervene and its decision will be final. You can also approach the Indian Embassy for advice.

3.3. Personal responsibilities³⁵

- You have the right to travel anywhere within Qatar. However, it is best to inform your employer if you plan to travel.
- Certain rules by the Qatar government prohibit construction workers/blue-collar workers to stay in residential colonies. Your sponsor/employer has therefore set up labour colonies for you to stay, which are away from central Doha.
- Take care of your health. If you are sick and cannot go to work, go for a check-up and take rest. However, inform your employer or supervisor as soon as possible and obtain a medical certificate (report) after the check-up. Many workers die from cardiac arrest due to simultaneous exposure to extreme heat and extreme cold. If you work outdoors, do not switch on the air conditioner as soon as you reach your room.
- Take precautions to avoid contacting HIV and other sexually transmitted diseases.
- Do not consume illegal drugs or alcohol; and do not gamble or engage in political events. These activities are banned and considered unlawful in Qatar.
- You must abide by the rules and regulations of your workplace. The regulations typically are displayed in a visible area in the workplace.
- You must make an effort to learn the basic norms and laws of Qatar, including traffic rules. For example, you must always use the zebra crossing or the overhead bridge to cross a road.
- You must respect the culture and religion of Qatar and never make any negative remarks about the religion. Muslims fast for a month during Ramadan. During this time, do not eat, drink (even water) or smoke in public during the day.
- Don't walk on a prayer mat or in front of any person at prayer and try not to stare at people who are praying.
- Don't try to enter a mosque without first asking permission. It's unlikely that you will be allowed in.
- Don't try to enter the Holy sites or mosques. The roads are well signposted to notify everybody of this restriction. If a non-Muslim is found within the prohibited areas, he's likely to be assaulted and will be afforded no protection against the assailants.
- Don't beckon to people with a finger, as this is considered particularly impolite.
- If you learn the language – Arabic – it will benefit you.

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- You should be respectful to women and never tease them, ogle or stare at them.
 - DO NOT trust anyone who offers you another job. You must NOT accept temporary or permanent employment with another person or establishment other than the sponsoring Company/ establishment/ person. Employment with persons other than your original sponsor is strictly prohibited and attracts severe punishment.
 - Before the Visa, residence permit, ID card or Employment Contract expires, get them renewed. Inform your employer well in advance of their expiration date.
 - If you are returning to India for a short while during the tenure of your Employment Contract abroad, ensure that the validity period of Visa does not expire before you return to the country of employment.
 - You must check the expiry date on your Passport. Ensure also that your Passport is valid. Get it revalidated from the Indian Embassy in Doha or from the Regional Passport Office (RPO) in India, at least two months before its expiry.
 - Try not to take a loan from your sponsor/employer as you will not be allowed an exit permit till you have repaid the loan. This can lead to debt bondage and forced labour.
 - There are several groups formed by Indian workers in Qatar, many of them based on the home state of the members. You should keep in contact with one of these groups and seek their help in case you experience any problems.

3.4. Financial literacy

3.4.1. Understand your wages

- Your employer cannot make deductions from your wages except in the following cases:
 - if you have taken an advance/loan from the employer - Your employer cannot charge interest on the loan and may only deduct 10% of your salary each month or at any one time for the settlement of the loan.
 - if you cause loss of or damage to your employer's machinery or tools, and it is proven by an investigation to be your negligence - Your employer must not deduct more than five days' salary each month to pay for the damages.
 - If you have violated the rules and regulations of the workplace – Your employer should not deduct more than five days' salary in a month as a fine for single offence. Nonetheless, you have the right to be informed in writing of the violation. You may also be dismissed with or without the end-of-service gratuity pay for repeated disciplinary offences.

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- Your employer cannot reduce your salary for the entire contract duration.
 - Your employer cannot make any other deduction from your wages, including for the medical insurance fee, insurance premiums and the work permit costs.
 - Workers are given gratuity equivalent to 21 days' wages for every completed year of service.
 - Keep in touch with the nearest Indian Mission and report any complaints about non-payment or delayed payment of wages or any other problem to the Indian Mission.
 - For example, there are provisions that permit deductions for "disciplinary" purposes. Violations of workplace rules, such as being late, may be punished by wage deductions "for a period not exceeding 5 days in respect of one violation" (Article 59: 2) and should not exceed 5 days' deduction per month (Article 60). Disciplinary deductions must be recorded and subject to government inspection. To what extent such inspections are carried out in practice remains unclear.

3.4.2. Manage remittances

- It is not safe to send money with other persons, unless you can completely trust them.
- Choose options that are not very heavy on your pocket. Options are also based on the amount to be transferred.
- Always ensure you ask the service provider about its refund policy and your rights in case the money is not received within the specified period.
- Some options for sending remittances are:
 1. Offline transfer – If you have a savings NRE account in your hometown in India, you could look for a foreign bank that has partnered with the Indian bank in Qatar. For instance, Federal Bank has tied up with Doha Bank of Qatar. You can deposit cheques in Doha Bank of Qatar and which will be transferred to your Indian Federal Bank account. Demand drafts/cheques charge just 2% of the remitted amount. You have to teach your family members well in advance, i.e. before your departure, how to make bank transactions to meet their expenses.
 2. International Money Order – International money orders are a safe, cheap, and fast way of sending money especially to remote places in India. The money orders can be deposited into your bank account or cashed at many cheque cashing locations. Most of them will require an ID to cash the cheques. It is simple to purchase and no checking account is required. It is an ideal way to send money if the amount is small.

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3. Online Transfer – It is the easiest but costlier way to send money. All you need is an internet connection and use of local banking services to transfer money to an account in India. You will need information including the name and address of the account holder or the recipient, information about the financial institution the money is being sent to, and the IBAN or SWIFT code of the recipient bank. This method is especially recommended if you do regular transfer of funds. You can avoid the steep banking charges and the transaction can be done from the comfort of your room.
 4. Wire Transfer - It is one of the most common ways to make international money transfer. The sender has to go to an institution like bank or other agencies or branches of agencies like Western Union or Remit2India, and send the money. Money transfer services like Western Union charge a higher commission, nearly 25-30% more than banks.

3.5. End of contract

- When your contract has ended, ensure all salary payments have been done by the employer, if paid to you in cash, the cash is secure.
- You must make sure that all your salary has been paid to you before the employer gets your exit permit. Once this seal is stamped you cannot claim your salary from your employer.
- Ensure the employer is informed of the contract end date and willingness to remain or return to India.
- Return ticket should be purchased by the employer, which is a contractual requirement.
- Ensure your Work Permit is in order. It should contain a photo ID with the Sponsor's name and identification, and the migrant workers names and passport number. Without the Work Permit, you will not be issued an exit permit to leave the country.
- Not having a Work Permit can put you at risk of a fine or a jail term.
- Inform your family members in India if you will be returning and possible dates.
- Hand over all items given by the employer for use within the employment period.
- If you do not wish to return home at the completion of your contract and you are agreeable to your employers request to remain for a further time period, you must do the following:
 - ✓ Ensure your passport, visa, residence permit, ID card and medical insurance are also renewed or updated accordingly or the sponsor is in the process of doing same.
 - ✓ Inform your family members of your plans.

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- ✓ Inform the foreign agent and local agent.
 - ✓ Inform the Indian Embassy in Qatar and renew the contract for the additional period.
 - You are NOT supposed to pay any fee to your sponsor/employer for renewal of your contract/residence permit/employment visa.
 - If you want to change your sponsor after completing your contract, you should get an NOC from your current sponsor first.
 - In a situation where you have been denied an Exit permit you can approach the Labour and Social Welfare Wing of the Indian Embassy in Qatar³⁶ or the Labour Department (Ministry of Interior), Qatar or even the National Human Rights Committee (this Committee provides free legal advice and may even provide a lawyer to represent you.)³⁷

4. Return and re-integration

4.1. Returning to India

On arriving at an International Airport in India:

- Ensure the Immigration seal is placed on your passport as proof of arrival.
- Collect correct luggage from allocated luggage belt. If your baggage is missing you can seek help from the lost baggage counter.
- Ensure you follow the instructions to the exit gate through the customs. If you have things to claim such as many electronics (new) items, alcohol or cigarette over the limit, then do all the documentation with the Customs department before exiting.
- Baggage should not contain prohibited or restricted goods. Some of these are: narcotics, weapons, explosives, and gold above the permissible quota.
- You are entitled for Duty Free Allowance, on arrival according to the period of your stay abroad.
- If faced with a problem or feeling sick, seek assistance from at the Airport.
- If you happen to lose an item at the airport, you should firstly contact the relevant airline you are/ were travelling with. Please proceed to the nearest information counter and the personnel on duty will assist you further.
- Inform your family of your safe arrival. Telephone facilities are provided at the arrival and exit areas for passengers.
- Ensure you keep your passport, previous contract and other important documents safely.
- Travel to your hometown.

4.2. Short-term reintegration and re-migrate

- If you are returning for a short period, and have plans to go back for employment, you should register again at the MOIA, obtain your visa facilitated by your employer/sponsor if there is such an arrangement.
- Look back at your achievements and progress you have made in the past 2 years and compare with your original goal. Have you met your goal? What more needs to be done to reach it?

- Ensure that no false documentation is prepared and return is done legally through the correct channels. You will land in trouble if your documentation is not sound.
- Ensure your passport, visa, contract, residence permit, ID card and medical insurance are also renewed or updated accordingly.

4.3. Long-term reintegration

Once you are back in India, it is essential that you evaluate the skills you have gathered while working in Qatar.

- Seek information on reintegration support from your area's PoE.
- Seek the advice and guidance of the MEA and get to know all their reintegration related services such as livelihood loans and training.
- Obtain information about small and medium enterprise loans through government schemes such as National Rural Livelihood Mission, 2011 including those of NGOs.

¹ Adapted from Safe Labour Migration Information Guide, ILO, November 2013 accessed on 3 July 2016 from http://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/---ilo-colombo/documents/publication/wcms_233361.pdf

² Adapted from Travel Smart-Work Smart, A guide for Indian migrant workers in Qatar, ILO Country Office for India, 2015.

³ Ray Jureidini, Migrant Labour Recruitment to Qatar, Report for Qatar Foundation Migrant Worker Welfare Initiative, Qatar: Bloomsbury Qatar Foundation, 2014 accessed on 7 December 2015 from http://www.qscience.com/userimages/ContentEditor/1404811243939/Migrant_Labour_Recruitment_to_Qatar_Web_Final.pdf

⁴ http://www.antislavery.org/english/press_and_news/news_and_press_releases_2009/protecting_the_rights_of_construction_workers_migrating_to_qatar_2.aspx

⁵ Ray Jureidini, Migrant Labour Recruitment to Qatar, Report for Qatar Foundation Migrant Worker Welfare Initiative, Qatar: Bloomsbury Qatar Foundation, 2014 accessed on 7 December 2015 from http://www.qscience.com/userimages/ContentEditor/1404811243939/Migrant_Labour_Recruitment_to_Qatar_Web_Final.pdf

⁶ Pre Departure Training Manual : Intending Emigrants- Qatar, accessed on 5 December 2015 from <http://www.mea.gov.in/images/pdf/pr-dep-qatar.pdf>

⁷ Ibid.

⁸ Pre Departure Training Manual : Intending Emigrants- Qatar, accessed on 5 December 2015 from <http://www.mea.gov.in/images/pdf/pr-dep-qatar.pdf>

⁹ Adapted from Safe Labour Migration Information Guide, ILO, November 2013 accessed on 3 July 2016 from http://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/---ilo-colombo/documents/publication/wcms_233361.pdf

¹⁰ Ibid.

¹¹ Qatar_guide_webbwi, www.connect.bwint.org

¹² Pre Departure Training Manual : Intending Emigrants- Qatar, accessed on 5 December 2015 from <http://www.mea.gov.in/images/pdf/pr-dep-qatar.pdf>

¹³ Ibid.

¹⁴ Ibid.

¹⁵ <http://www.mea.gov.in/model-contracts.htm>

¹⁶ Adapted from Travel Smart-Work Smart, A guide for Indian migrant workers in Qatar, ILO Country Office for India, 2015.

¹⁷ Information booklet, Embassy of India, Doha, Qatar, accessed on 22 February 2016 from http://www.owrc.in/pdf/Embassy_of_Qatar.pdf

¹⁸ Qatar_guide_webbwi, www.connect.bwint.org

¹⁹ Ibid.

²⁰ Ibid.

²¹ Adapted from Travel Smart-Work Smart, A guide for Indian migrant workers in Qatar, ILO Country Office for India, 2015.

²² <http://www.mea.gov.in/guide-to-consular-services.htm> accessed on 10 July 2016.

²³ http://www.owrc.in/pdf/Expenses_to_be_borne_by_intending_migrants_taking_Emigration_Clearance_for_Overseas_Employment_030316.pdf

²⁴ http://www.owrc.in/pdf/The_POE_offices_in_India_030316.pdf

²⁵ <http://www.mea.gov.in/poe-offices.htm> accessed on 16 July 2016.

²⁶ Pre Departure Training Manual : Intending Emigrants- Qatar, accessed on 5 December 2015 from <http://www.mea.gov.in/images/pdf/pr-dep-qatar.pdf>

²⁷ Ibid.

²⁸ <http://mea.gov.in/police-clearance-certificate.htm>

²⁹ <https://www.iffcotokio.co.in/travel-insurance/pravasi-bhartiya-bima-policy> from <https://emigrate.gov.in>

³⁰ <http://www.mea.gov.in/images/pdf/3english-flyer.pdf>

³¹ Adapted from Safe Labour Migration Information Guide, ILO, November 2013 accessed on 3 July 2016 from http://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/---ilo-colombo/documents/publication/wcms_233361.pdf

³² Ibid.

³³ Ibid.

³⁴ Adapted from Travel Smart-Work Smart, A guide for Indian migrant workers in Qatar, ILO Country Office for India, 2015.

³⁵ Ibid.

³⁶ From <http://indianembassyqatar.gov.in/pages/labourandsocialwelfare.php> accessed on 10 July 2016

³⁷ From http://nhri.ohchr.org/EN/Themes/BusinessHR/Business%20Womens%20and%20Childrens%20Rights/NHRCWorkersRightsBook_E%5B1%5D.pdf accessed on 10 July 2016

Annexure 1:

Copy of a Labour Demand

TO,
BISMILLAH ENTERPRISES,
10/11, 1st FLR, 275 TULSI TERRACE,
SHAHID BHAGAT SINGH ROAD,
FORT, MUMBAI - 400 001,
INDIA.



LETTER OF DEMAND

Dear Sir,

Please note that our company is having business in Doha Qatar by the name of **STROM CONSTRUCTION W.L.L** we have delegated M/s. Bismillah Enterprises, approved by the Government of India, Ministry of Labour, New Delhi, vide Registration No. **B-858/MUM/PART/1000+/5/8733/2011**, to select and interview on our behalf, the **1121** Nos. workers as approved in the visas, and they are authorized to sign contracts of employment with workers on the following conditions:

Sr.#	Required Positions	NO.	Salary (QAR)
1	Civil Foreman	5	3000
2	Site Administrators	2	2000
3	Time Keeper	10	2500
4	Planning Engineer	2	6000
5	MEP Draughtsman	5	3500
6	HSE Engineer	3	3500
7	Site Engineer (Structural)	3	3000
8	Sr. Site Engineer (Structural)	3	4000
9	Quantity Surveyor	3	3500
10	Light Duty Driver	50	1950
11	Heavy Duty Driver	70	2600
12	Electrician	100	1950
13	Plumber	50	1950
14	Operator	50	3250
15	Shuttering Carpenter	300	1680
16	Duct Fitters	100	1680
17	Welder	100	1680
18	Auto Painter	50	1680
19	Auto A/C Technician	10	1500
20	Generator Technician	10	1600
21	Auto Electrician	10	1500
22	Heavy Machinery (Mechanic)	10	2000
23	Duct Insulators	50	1950
24	A/C Technician	25	1950
25	Brick Mason	100	1950
TOTAL		1121	

The following terms shall be covered in the contract.

Place of Employment	: Qatar
Food / Accommodation	: Free (Provided by Company)
Working Hours	: 8 hours per day
Medical Benefits / Leave Benefits	: As per Qatar Labour Laws
Terminal Benefits	: As per Qatar Labour Laws
Contract Period	: 02 Years.

Yours Sincerely,



Source: <http://bismillahenterprises.net/certificate.htm>

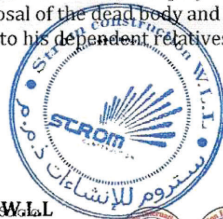
SPECIMEN AGREEMENT



We are pleased to inform you a position of _____ with _____ at our site office located in Qatar with effect from (JOINING DATE) with the following terms and conditions:

1. Your monthly remuneration will be as follows:
Basic Salary : _____/-- As per Demand Letter
Allowance : _____/-- As per Demand Letter
Gross Total : _____/-- As per Demand Letter
2. Sharing Accommodation will be provided by the company
3. Normal working hours will be 7.00am to 4.00pm with one hour lunch break (Timings can be changed as per work requirements).
4. Transport will be provided to site and back from your accommodation.
5. The terms of your employment will be in conformity with the Qatar Labour law and will include the following:
Leave entitlement: - 30 days after completion of 12 months of service.
Air passage : - Once in two years, up & down, Economy class to the country of Origin.
Terminal benefits: - As per Qatar Labour law
6. The company reserves the right to transfer your services.
7. Your continued employment with company will be subject to a successful completion of three months probation period, approval of your employment visa and medical fitness by the Qatar immigration authorities. After probation period both parties have the right to terminate this agreement giving one month notice period.
8. The contract period will be of 02 years.
9. The passport of the worker, being the property of the Government of India, shall be made available to the worker anytime on demand. In case of dispute Indian Missions shall decide the subject matter.
10. The employer will be responsible for obtaining valid entry permit to the employee, and in case the employee is refused continuation of employment in the country, the Employer shall repatriate the worker to his home country by Air Passage provided by them and shall pay the worker all his dues till the date of his departure.
11. Payment of compensation to the employee in case of disability, permanent injury Arising of and incurred while on duty will be provided for in accordance with the local labor laws. In the event of death of the employee, the Employer will make suitable arrangements for disposal of the dead body and for sending his personal belongings, dues, and legitimate savings to his dependent relatives in India at Employers cost.

Yours Sincerely,
For **STROM CONSTRUCTION W.L.L**



Annexure 2:

Copy of a Job Offer Work Agreement

Source: <http://bismillahenterprises.net/certificate.htm>

Annexure 3:

Copy of a Power of Attorney given to a Recruiting Agent



POWER OF ATTORNEY

Know all men by these present that we M/s **STROM CONSTRUCTION W.L.L** Organized under the law of Qatar. Hereby appoint **M/S. BISMILLAH ENTERPRISES** Mumbai – INDIA registration no. **B-858/MUM/PART/1000+/5/8733/2011** whose mailing address in India 275, Tulsi Terrace, 1st flr, No. 10/11, Shaheed Bhagat Singh Road, Fort, Mumbai 400001. To be our true and lawful attorney and agents in India in respect of handling all the affairs concerning passports, deposits, of security, registration fee, etc with the Protector Of Emigrants, Government of India and sign all necessary documents required by the said office in connection with our company and to arrange the passports, passage, etc. for all our project in our company.

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 Mission.

In witness we have executed this power of attorney on this **17-11-2014**. The company is fully authorized to give advertisement on our behalf. **M/S. Bismillah Enterprises** will assume responsibility for the act done while representing this company.

Thanking you,

A handwritten signature in blue ink, appearing to be "Bismillah Enterprises", is written over a blue circular stamp.

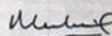


Yours Sincerely,
For **STROM CONSTRUCTION W.L.L**

Source: <http://bismillahenterprises.net/certificate.htm>

Annexure 4:

Copy of a Registration Certificate of a Recruiting Agent

<p>CERTIFICATE NO. B - 0858/MUM/PT/10001/5/2733/2011 Form - V</p> <p>GOVERNMENT OF INDIA MINISTRY OF OVERSEAS INDIAN AFFAIRS CERTIFICATE [See rule 10 (2)]</p> <p>With reference to the application dated <u>15-03-2011</u> for grant of a Certificate under Section 10 of the Emigration Act, 1983 to commence or carry on the business of recruitment for deployment of Indian workers with foreign employers, <u>M/s. Bismillah Enterprises</u> is hereby granted the said certificate effective from the date of issue of this certificate, subject to the following terms and conditions, namely:-</p> <p>(i) that the business shall be conducted at <u>275, Tulsi Terrace, 1st Floor, No. 10/11, Shaheed Bhagat Singh Road, Fort Mumbai - 400001</u></p>	<p>(ii) that this certificate is valid for a period of <u>5</u> years or till the completion of the recruitment of <u>1000+ (Unlimited)</u> workers, whichever is earlier. In the event of the recruitment of the specified number getting completed before the specific period, the holder of the certificate can be permitted to continue recruitment upto the expiry of the certificate on production of evidence of actual demand and on furnishing additional security under sub-rule (2) of Rule 8;</p> <p>(iii) that the holder of the certificate shall conduct business under signatures and seal of the director / partner / proprietor and the certificate shall not be transferable;</p> <p>(iv) that a photocopy of this registration certificate shall be prominently displayed at a conspicuous place in the premises of the business. Also, a copy attested by the registering authority with an endorsement of having authorized the recruiting agent to carry on the business at additional premises, if any, shall be displayed at a conspicuous place in the business premises of such Branch Office. Original Certificate shall be produced on demand by the emigration authorities / law enforcing authorities and employers;</p> <p>(v) that the holder of the certificate shall normally conduct the business from the place indicated in the application for registration. For opening a Recruitment centre at a place other than the place indicated in the application, the holder of the certificate has to obtain the prior approval of Registering Authority;</p>
<p>PARTICULARS OF THE AGENCY</p> <p>1. Registration Certificate Number : <u>0858/MUM/PT/10001/5/2733/2011</u></p> <p>2. Name of the Agency : <u>M/s. Bismillah Enterprises</u></p> <p>3. Office Address of the Agency : <u>275, Tulsi Terrace, 1st Floor, No. 10/11, Shaheed Bhagat Singh Road, Fort Mumbai - 400001</u></p> <p>4. Nature of Agency : <u>Partnership Firm</u> (Company / Proprietorship firm / Partnership firm)</p> <p>5. Name of RC Holder : <u>Md. Wasim Nizamuddin Shaikh</u></p> <p>6. Date of birth of the RC Holder : <u>27-05-1982</u></p> <p>7. Nationality of the RC Holder : <u>Indian</u></p> <p>8. Position in the Agency : <u>Managing Partner</u></p> <p>9. Telephone Number of the Agency : <u>022-22625541</u></p>	<p>10. Fax Number of the Agency : <u>022-22615540</u></p> <p>11. Email address of the Agency : <u>bismillah72@yahoo.com</u></p> <p>12. Date of issue of RC : <u>07-12-2011</u></p> <p>13. Period of validity : <u>5</u> Years from <u>07-12-2011</u> To <u>24-10-2016</u></p> <p>14. Date of expiry of validity : <u>24-10-2016</u></p> <p>15. Limit of workers to be recruited : <u>1000+ (Unlimited)</u></p> <p> SIGNATURE, NAME AND SEAL OF THE REGISTERING AUTHORITY Director General of Emigrants Ministry of Overseas Indian Affairs, Government of India, New Delhi</p>

Source: <http://bismillahenterprises.net/certificate.htm>

Annexure 5:

Govt of India Notification on Expenses to be borne by migrants with Emigration Clearance

No. Z-11025/208/2013-ES
Government of India
Ministry of Overseas Indian Affairs

Akbar Bhawan, New Delhi
Dated the 28th May, 2015

To,

All the POEs and RAs

Subject:- Expenses to be borne by intending migrants taking Emigration Clearance for overseas Employment.

The undersigned is directed to refer to the Section 25 of the Emigration Rules, 1983 and to state that Recruiting Agents are permitted to charge a maximum of Rs.20,000/- (Rupees Twenty Thousand only) from a worker. It has come to the notice of this Ministry that certain other charges are being recovered from the intending emigrants. Some of these include:

- a) Cost of medical examination for Visa
- b) Cost of medical examination prescribed by the employer
- c) Visa fees
- d) Air fare from India to destination country
- e) Initial hotel stay at host country
- f) Any other cost associated with the overseas employment

2. It is hereby clarified that all costs for recruitment/travel exceeding the amount of Rs.20,000/- (Rupees Twenty Thousand Only) shown above will have to be borne by the Foreign Employer or shall be recovered by the concerned agencies from the Foreign Employer on mutually agreed terms. Further, the Foreign Employer shall not recover any amount relating to expenses on recruitment from the emigrant initially or subsequently, during his/her contract.

3. All Recruiting Agents are instructed to ensure implementation of the above order. Any violation of these conditions shall lead to strictest action under the Act/Rules. May kindly be noted.

4. This issues with the approval of the Competent Authority.


(Bikash R. Mahato)

Under Secretary to the Government of India

EMPLOYMENT CONTRACT

Reference: eMigrate [REDACTED] June 15, 2016

This contract is signed between the 1st Party (Employer) and the 2nd Party (Indian Employee).

1st Party

Employer : [REDACTED]

eMigrate Registration Number : [REDACTED]

Address : [REDACTED]

[REDACTED]

City : Al Khobar

Company Registration Number :

Contact Numbers : [REDACTED]

Mobile Number :

Telephone Number :

Email Address : [REDACTED]

2nd Party

Employee : [REDACTED]

[REDACTED]

Address in India : [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Passport Number : [REDACTED]

Date and Place of Issue : 2007-10-16 CHENNAI

Job Role(As per eMigrate) : General Labour

Job Designation as on Visa : General Labour

This contract comes into effect from the date the second party joining the first party as employee. Both the parties agrees as under:

This space is left blank intentionally .

Annexure 6:

**Copy of an
Employment
Contract from
eMigrate**

Annexure 6:

Copy of an Employment Contract from eMigrate

EMPLOYMENT CONTRACT

Reference: eMigrate June 15, 2016

1. As of the effective date of this agreement, the Second Party shall work for the First Party in accordance with the terms of this agreement and of any supplements thereto, as at the Head Office or branches of or in any organization associated or in-cooperation with it.
2. This agreement shall become effective as of the date on which the Second Party arrives in Saudi Arabia, stated at the bottom of the last page hereof and shall be in force for a period 24 months renewable for another period of years under the same terms and 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 latter's performance of his duties, a monthly salary of SR 1700.0 only.
4. The First Party will provide free 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 entitled to an annual vacation of days after each twelve months of continuous service under this Agreement Salary for vacation shall be paid in 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 India to Saudi Arabia by air(economy class) for the latter's incoming trip before the effective date of this Agreement and his 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 a round trip at economy class air fare 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 all kinds of taxes for which he is liable under the provision of the laws and regulation in force in the Kingdom of Saudi Arabia.
11. The employment of the Second Party, under the present agreement, in respect of all matters relating to working hours, weekly rest, sick leave, causes 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 of 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 the rules, regulations and instructions issued by the First Party, and must so conduct himself as to avoid anything that would detract from his reputation or the reputation of the First Party . The Second Party must also abide by all 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 term except if he 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:
 - (i) 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 lieu of the notice period of 30 days.
 - (ii) By the First Party without need for any notice or cash payment in lieu thereof or award of compensation by reason of any infractions committed by the Second Party determined by the Labour and Workman Law in Article 83 thereof.
 - (iii) 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 the transportation of 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 belongings 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's right, to an end-of-service award and unutilised 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 the third party and is required to pay any compensation, including blood money, to the next of kin of deceased .

Annexure 6:

Copy of an Employment Contract from eMigrate

EMPLOYMENT CONTRACT

Reference: eMigrate [REDACTED] June 15, 2016

19. This agreement has been drawn up in triplicate, 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 of their agreement to the contracts thereof in the presence of the witness 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.

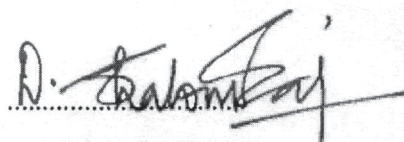
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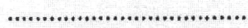
Annexure 6:


**Copy of an
Employment
Contract from
eMigrate**


EMPLOYMENT CONTRACT

Reference: eMigrate [REDACTED] June 15, 2016


Signature of 1st Party
[REDACTED]


Signature of 2nd Party
[REDACTED]




Signature of Indian Recruitment Agency
(if Applicable)

This space is left blank intentionally .

Annexure 7:

Copy of a valid employment visa

- Visa number
- Insurance company
- Insurance policy no.
- Type of work
- Agent details
- Salary

भारत सरकार
प्रवासी भारतीय कार्य मंत्रालय
उत्प्रवास संरक्षी कार्यालय

GOVERNMENT OF INDIA
MINISTRY OF OVERSEAS INDIAN AFFAIRS
OFFICE OF THE PROTECTOR OF EMIGRANTS

संख्या क्र. / Serial Number **C 766575**

[OWRC Helpline:1800113090]

EC No. 420303 Dated 2014-01-20 granted as per employment contract/visa to **ALI VARIS**
(PP No.: L5877431, **THE KINGDOM OF SAUDI**
Visa # 1300324841,
Reliance General Insurance Co. Ltd.
Policy No. 1105542815505948 dated 2014-01-17)
as **MASON**
for **MOHAMMED ABDUL RAHMAN CONT EST (1064430968)**
Through: **OCEAN MANPOWER**
[2160/BOM/PER/1000PLUS/3/3489/92]

Salary: 1200
MLF NO: 5128458


Immigration India
D2-071
15 FEB 2014
DEPART
AIRPORT, INDIA

Protector of Emigrants (MUMBAI)
2014-01-20

Annexure 8:

Copy of a PBBY document shared by a worker

Page 1 of 1



IFFCO-TOKIO
GENERAL INSURANCE
मुस्कुराते बांधो

IFFCO-TOKIO GENERAL INSURANCE CO. LTD.
Regd. Office : IFFCO Sadan, C1 Distt. Centre, Saket, New Delhi 110017
 Servicing Office: Off. 5th Floor, SONA Complex, Opp. M Ward Office, 1st Road, Chembur, Mumbai 400071
 CIN U74899DL2000PLC107621

SCHEDULE
PRAVASI BHARTIYA BIMA YOJANA POLICY - 2006

Policy No : 31094163

Issued At: NEW DELHI

Details of the Insured:

First Name: SANJAY

Last Name: KARMAKAR

Address & Tel No: HARINARAYANPUR KHARGRAM
MURSHIDABAD

Date of Birth: 01/01/1995

Passport No: N4215114

State: West Bengal

Nominee's Name: SHANTI KARAKAR

Validity of Passport: 04/11/2025

Country: K.S.A.

Nominee's Address: Same as Above

Profession: A/C TECHNICIAN

Nominee's Relation: FATHER

Sponsor: ARUBAH EST FOR GENERAL CONTRACTING

Period: 2 YEARS ; 00:00 Hrs on 21/03/2016 To Midnight of 20/03/2018

Benefits

POLICY COVERAGE

Sum Insured

I) Personal Accident Covering Death & Permanent Total Disability

Rs.10,00,000

II) Transportation and Airfare for Attendant

Actual Economy Class Return Airfare for Attendant & Actual Transportation cost of Mortal Remains

III) Hospitalization Expenses covering Injuries/Diseases

Rs.75,000 (Not Exceeding)

IV) Maternity Expenses

Rs.25,000

V) Hospitalization Expenses of Insured's Family in India

Rs.50,000

VI) Employment Contingencies

Actual Economy Class Airfare

VII) Repatriation Expenses On Medical Grounds

Actual Economy Class Airfare

VIII) Legal Costs

Rs.30,000

Premium Details in Rs.

Basic Premium : **275.00**

Service Tax + Cess : **40.00**


Total Amount : **315.00**

S.T. Regn. No.: AAACI7573HST001


Special Condition :

- * This Policy is applicable to only the Emigrant who requires Emigration Check Required (ECR) endorsement on his/her passport.
- * This Policy has been issued based on the information provided by you and the policy will not be valid if any information provided is incorrect.
- * The Insurance Cover is subject to the terms, conditions and exclusions of Pravasi Bharatiya Bima Yojana.

For And on Behalf of IFFCO-TOKIO GENERAL INSURANCE CO.LTD.



Policy will be treated VOID in case of any alteration



AKumar

Date/Time of Issue : 21/03/2016 16:47:56

Authorised Signatory

Consolidated Stamp Duty deposited as per the order of Government of National Capital Territory of Delhi

In case of any clarifications, Please call +91 022 25225902/25223217/25226208 or Write to IFFCO-TOKIO GENERAL INSURANCE CO.LTD.
Off. 5th Floor, SONA Complex, Opp. M Ward Office, 1st Road, Chembur, Mumbai 400071

Authenticity of this policy can be verified at <http://pbby.iffcotokio.co.in> (Policy query mode)

Easylink Insurance Services Pvt. Ltd.

<http://pbby.iffcotokio.co.in/rpt/Policy.aspx?poserial=31094163>

3/21/2016



भारतीय राजदूतावास
السفارة الهندية
EMBASSY OF INDIA

P.O. BOX 2788, DOHA-QATAR
Tel: (974)-4425 5777; Fax: (974)-4467 0448
E-mail: indembdh@qatar.net.qa
Homepage : <http://www.indianembassyqatar.org>

Minimum Referral Wages for Counties

With effect from 16/02/2014

S.No	Country	Designation/trade/skill/role	Currency	Minimum Referral Wage Amount
1	Doha-Qatar	House maid	Qatar Riyal	1800
2		Driver	Qatar Riyal	1950
3		Cook	Qatar Riyal	1400
4		Baby sitter	Qatar Riyal	1950
5		Midwives	Qatar Riyal	2340
6		Butler	Qatar Riyal	1560
7		House boy	Qatar Riyal	1400
8		Labour	Qatar Riyal	1500
9		Helper	Qatar Riyal	1400
10		Messenger	Qatar Riyal	1400
11		Mason	Qatar Riyal	1680
12		Carpenter	Qatar Riyal	1680
13		Goldsmith	Qatar Riyal	1680
14		Steel fixer	Qatar Riyal	1680
15		Fabricator	Qatar Riyal	1680
16		Painter	Qatar Riyal	1680
17		Welder (Rigger)	Qatar Riyal	1680
18		Barber	Qatar Riyal	1680
19		Tailor	Qatar Riyal	2100
20		Waiter/Waitress/Barman/Room attendant	Qatar Riyal	1560
21		Cook/Baker/Confectioner	Qatar Riyal	1950
22		Chef	Qatar Riyal	3900
23		Housekeeper	Qatar Riyal	1950
24		Butler	Qatar Riyal	1950
25		Teacher	Qatar Riyal	3250
26		Safety Officer	Qatar Riyal	7150
27		Architect/Planner/Surveyor	Qatar Riyal	7150
28		Manager	Qatar Riyal	6500
29		Chartered Accountant	Qatar Riyal	7150

Annexure 9:

Minimum Referral Wages
in Qatar as updated by
Indian Embassy, Qatar

Annexure 9:

Minimum Referral Wages in Qatar as updated by Indian Embassy, Qatar

30		Computer programmer	Qatar Riyal	4550
31		Electrician	Qatar Riyal	1950
32		Technician	Qatar Riyal	1950
33		Heavy vehicle driver	Qatar Riyal	2600
34		Beautician	Qatar Riyal	3250
35		Foreman	Qatar Riyal	3250
36		Supervisor	Qatar Riyal	4550
37		Junior Engineer	Qatar Riyal	5850
38		Assistant Engineer	Qatar Riyal	6500
39		Engineer	Qatar Riyal	7150
40		Crane Operator	Qatar Riyal	3250
41		Mechanic	Qatar Riyal	1950
42		Clerk	Qatar Riyal	2600
43		Typist	Qatar Riyal	2600
44		Store Keeper	Qatar Riyal	2600
45		Salesman	Qatar Riyal	2600
46		Cashier	Qatar Riyal	2600
47		Telephone Operator	Qatar Riyal	2600
48		Accountant	Qatar Riyal	2600
49		Secretary	Qatar Riyal	2600
50		Receptionist	Qatar Riyal	2600
51		Computer Operator	Qatar Riyal	2600
52		Nurse (Diploma Holder)	Qatar Riyal	3250
53		B.Sc. Nurse (B.Sc Degree)	Qatar Riyal	3640
54		Doctor	Qatar Riyal	7150
55		Lab Technician	Qatar Riyal	1950
56		X-Ray Technician	Qatar Riyal	1950

Grievance Redressals

Ministry of Overseas Indian Affairs (Media & Grievance Division) Overseas Workers Resource Centre & Migrant Resource Centres

Ministry of Overseas Indian Affairs has set up the Overseas workers Resource Centre (OWRC) in Gurgaon. It is a Helpdesk that runs 24x7x365 attending to queries in eleven (11) languages (Hindi, English, Punjabi, Malayalam, Tamil, Telugu, Gujarati, Marathi, Odia, Kannada, and Bengali) through toll free number 1800-11-3090 in India and +91-124-2341002 for Indian emigrants working overseas. OWRC is linked to the Migrant Resource Centres (MRCs) in Kochi, Hyderabad, Gurgaon and Chennai. The Walk in Counseling in these MRCs are available between 1000 hours to 1700 hours (Monday to Friday).

Services of OWRC & MRCs

- Facilitate and provide support services to workers who intend to go abroad for employment. 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 counseling 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.
- Counseling/Crisis Centre to handle complaints on recruitment and employment contract, first aid remedies to overcome crisis situations involving migrants and their families.

Information provided by OWRC/MRCs

Type of information	Impact
Authenticity of Recruiting Agent	Prevention of fraud by unregistered Recruiting agents.
Procedure to go Abroad	Pre-departure and post-departure guideline.
Objective of OWRC	Information of kind of help/information they can avail from OWRC.
Visa Status	Visa Status so that caller might not face any trouble in foreign country.
Indian Embassy	Addresses 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.

Annexure 10:

Grievance Redressals

Foreign Employer Authenticity	Prevention of fraud by checking whether employer is blacklisted by MOIA.
Emigration Clearance	Help caller in getting Emigration clearance.
Official Address	Any official address related to MOIA/MEA or foreign embassy.
Pravasi Bhartiya Bima Yojna	Information on PBBY initiative.
Restriction to go Abroad	Prevention of country specific complication which may arise if caller is looking for any specific country where restriction has been issued.
Document Attestation	Prevention of hassle of “how to” – “From Where” kind of queries.
Women Emigration	Procedures and precautions to be taken. It prevents future complaint in such cases.
Employment Contract Details	This check prevents fraud by RA or Foreign Employer.
Employment Visa Related	This check prevents fraud by RA or Foreign Employer.
Service Charge of RA	Prevents aspirant paying more and later complaining about the same.

Contact details of OWRC and MRCs are as under:

Details	MRC Kochi	MRC Hyderabad	MRC and OWRC, Gurgaon	MRC Chennai	MRC, Lucknow
Address	MRC 3rd Floor Puthierickal 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 Rehabilitation & 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.owrc.in				

Following the merger of MOIA with MEA, the website of MOIA has been integrated with the website of MEA. All information regarding the schemes, policies, programmes, events pertaining to overseas Indians can be found in the website of the MEA under the Section "Overseas Indian Affairs".

Source: <http://www.mea.gov.in/faq-related-to-merger-of-moia-with-mea.htm>

Annexure 11:

Important Contacts in Qatar

S.no.	Office/ Name of the person	Address	Telephone	Email
1.	Embassy of India, Doha	Villa No 19, Street No. 828, Area No. 42, Wadi Al Neel, Old Hilal Area, P.O. Box 2788, Doha - Qatar	00-974-44255777; 44255700 (After office hours)	Ambassador ambassador@qatar.net.qa amb.doha@mea.gov.in Consular cons.doha@mea.gov.in General indembdh@qatar.net.qa
2.	Shri Sukhdev Singh, Attache(Cons)	-do-	00974 -44255725 / 44255711 Mobile: 00974-33872462	
3.	Shri Sarup Singh, Assistant Labour Officer]	-do-	00974-44255714 Mobile: 00974- 33451607	
4.	Shri P.S. Sasi Kumar, Deputy Chief of Mission	Social Welfare Wing, Embassy of India	Office no.: 00-974-44255704 Residence no.: 00-974-44275343 Mobile: 00-974-55572871 Helpline: 00-974-44255708	dcm.doha@mea.gov.in
5.	Shri Sarup Singh Asstt Labour Officer	Social Welfare Wing, Embassy of India	Office: 00-974-44255714 Residence: 00-974-44413731 Mobile: 00-974-33451607	labourofficer@qatar.net.qa
6.	Shri Arvind Patil, President, Indian Community Benevolent Forum (ICBF)	c/o Embassy of India, PO Box 2788, Doha, Qatar	Mobile: 00974- 55854791	icbfqatar@gmail.com patil169@yahoo.com
7.	Police, Fire, Ambulance Helpline		999	
8.	The National Human Rights Committee(NHRC), Qatar	Salwa Road, Souor Al-Rawda, PO Box 24104 Doha, Qatar	Telephone: 00-974-4404-8844 Helpline: 00-974-4444-4012 Hotline: 00-974-6662-6663	nhrc@qatar.net.
9.	Ministry of Labour and Social Affairs (MOLSA), Qatar	PO. 36 City Tower, Doha Corniche, Opposite to City Center (Next to Qatar Exchange), Doha, Qatar	00-974- 44241111/ 44241101	molsa@molsa.gov.qa

