

**Embassy of India**  
Abu Dhabi  
(Community Welfare Wing)

**FUNCTIONS OF THE COMMUNITY WELFARE WING**

The Community Welfare Wing has two divisions: labor welfare and community welfare. Each division is headed by an attaché level officer. Both divisions report to the Counselor (Community Affairs). Counsellor (CA) is the head of the community welfare wing. The responsibilities discharged by the Community Welfare wing are the following;

1. **Attestation of employment documents for recruiting skilled workers from India.** The Labor wing approves / authenticates the working and living conditions including the salary etc. and issues permission for UAE employers to recruit skilled Indian workers.
2. **Attending to complaints from Indian workers:** Complaints against their sponsors / Owners relating to non-payment of salary/dues/service benefits, harassment at work place, lack of food and accommodation facilities, etc are generally received. The wing advises them about their rights, legal position and guides them about the course of action to be taken for resolving the issues. Often, the matter is taken up with the local sponsor to reach an amicable settlement.
3. **Assistance to women and Housemaids in particular:** The wing maintains vigil to deter & discourage exploitation of Indian women working as domestic maid and in other categories. All applications for recruitment of women workers are scrutinized with special care to satisfy that the employers are genuine and worthy of their financial status for employing Indian women.
4. **Registration of deaths and payment of compensation:** All deaths concerning Indian citizens have to be registered in the Indian Embassy or the Indian Consulate. This is a requirement for the dead body to be repatriated to India. Wherever, it is decided to cremate the body here, Embassy issues no objection certificate and arranges for the cremation of the dead.
5. **Free transportation of dead bodies:** The wing Processes application received for providing free air tickets by Air India/Indian Airlines for transportation of dead bodies of destitute/stranded/absconded Indian nationals who died in Abu Dhabi. In addition to this, ticket is also arranged for an escort.

6. **Following up the cases of compensation:** In each and every death case, the sponsor /owner is approached requesting for early settlement of salary dues/service benefits/dispatch of personal belongings, etc. of the deceased Indian national. On receipt of settlement amount from the local company, the equivalent amount in Rupees is sent to the legal heirs of the deceased in India. Efforts are made to put the sponsor / owner and his company under the “negative list” if the compensation is not settled as per the UAE Law. Besides the death compensation, even the claims on the terminal benefits are taken u with the concerned employer.
7. **Power of Attorney holder for the legal heirs in cases of Diya money claims.** Wherever, the legal dependants in India provide the Power of Attorney to the Indian Ambassador, the community welfare wing takes up the case and get the Diya money on behalf of the legal heirs. On receipt of the above amount from the Shariah Court, the same is forwarded to the legal heirs through concerned district authorities in India.
8. **Arrest of Indian nationals in the UAE:** The wing attends to enquiries from relatives/Government regarding welfare, whereabouts and arrest of Indian nationals. Necessary enquires are made with the local authorities to trace the missing person.
9. **Handling grievance petitions from the Indian Community:** The wing receives all petitions from the Indian community and attends to them. Even in cases where the cause of worry is in India, the wing forwards the petitions t the concerned District authorities seeking appropriate action under intimation to the petitioner. Some of the cases are also followed up with the concerned State governments.
9. **Holding periodic meetings with the Indian Associations:** The Wing also meets the office bearers of the various Indian Associations to understand any serious issue faced by the community and tries to take up these issues with the concerned authorities in the UAE.
10. **Labour Camp visits:** A schedule for visits to labour camps on requirement basis has been drawn up in order to get a better picture on the conditions of the workers. This is also aimed at raising the morale of the Indian workers. As and when serious deficiencies are noted, the same is taken up with the concerned employer for rectification.
11. **Coordination/liaison with local agencies:** The wing co-ordinate with jail/police authorities, labour / Immigration Department, hospital/sponsors/companies on matters relating to labour and welfare of Indian nationals to resolve the issues.

12. **Visit to UAE Jails:** The wing also undertakes visits to Al Wathba and Al Ain jail for consular access in order to ascertain the welfare of Indian inmates detained there for various crimes and to take up their problems, if any, with the concerned UAE authorities.
13. **Visit to Hospitals:** There are occasional visits to hospitals to meet patients who are in police custody for various crimes including attempted suicides, etc. and also to enquire about the welfare of patients suffering from infectious deceases like AIDS etc.
14. **Visit to mortuaries:** Sometimes, the local authorities invite the officers of the Embassy to identify some of the unclaimed bodies, to see if they were Indians.
15. **Counselling in Employment related issues and Marital discord:** The officers in the wing conduct, often a reconciliatory meeting between the employers and employees to settle any disputes. Also sometimes, such meetings are also arranged between the estranged partners to see if the disputes could be sorted out..
16. **Affairs of the Hindu Cremation Ground:** Matters relating to Hindu Cremation Ground (Shantivan) in Abu Dhabi are also coordinated by the wing for local cremation of the NRI Hindus.

## SECTION – II EMPLOYMENT RELATED ISSUES

(English, Hindi, Malayalam, Tamil, Telugu and Punjabi)

### 1. What is a work Permit?

Work permit issued by the Ministry of Labor is a pre-requisite for employing any worker in any firm or organization. The permit is issued to the UAE employer after verifying the need for a new worker. The permit is issued only to licensed firms operating in the UAE and having membership with the Chamber of Commerce and Industry.

### 2. Who could get employment in the UAE?

Any person aged between 18 & 60 years of age, having professional or academic qualifications useful to the UAE, medically fit and not suffering from any illness with a passport valid for at least six months could get an employment in the UAE.

### 3. What is the procedure for recruiting Indian workers in to UAE?

Indian workers are generally allowed to be recruited only through the recruiting agents present in India and registered with the Ministry of Overseas Indian Affairs. In exceptional cases, the foreign employer could directly recruit Indian workers upon obtaining specific permission in this regard.

### 4. What are the expenses charged to the employee?

According to the UAE Labor Law neither the employer nor his agent in India can demand money from the worker except the placement fee which is a maximum of Rs. 20,000 (Rupees Twenty Thousand only). Charges towards Visa, Air tickets, transit accommodation etc. are all have to be borne by the UAE employer.

### 5. What are the important things that are to be noted before accepting the employment?

Firstly, check on the Company offering the job either through a known contact in the UAE or through the Embassy in Abu Dhabai or the Consulate in Dubai and satisfy that, the company is exist and functioning. Secondly, Verify the terms of contract you are signing with the employer to find out the following:

- i). **what is the basic salary** –Only basic salary counts for calculating the end of service benefits. Atleast 40% of your total salary should be your basic salary.

- ii). No charges should be made for **accommodation and transport** from palace of stay to place of work and vice versa.
- iii) **Food allowance or providing free food** should be clarified. The total salary should be calculated excluding the food charges, if any.
- iv). what is the entitlement regarding **Annual leave**. How many days a year the leave is given?
- v). the **cost of Air Tickets** should be borne by the employer when you leave India for joining and on completion of the contract to India.
- vi) Details of **other allowances**?
- vii) The employment contract should state the **date of commencement of the contract, term, designation of the worker**.

## 6. How important is the Employment Contract?

- i). For all purposes of reference, the details mentioned in the employment contract alone will matter. Only when the employment contract is filed with the Labor Department, the worker becomes recognized. The employment contract is also required for obtaining the Labor Card. Labor card provides the identity for the worker. When the employment contract is not registered with the Labor department, it could lead to many problems for the worker.
- ii) As the worker arrives in the UAE, he/she should have an employment contract signed by him/her with the employer. The contract should be written in Arabic and English.
- iii) The employment contract should be made in three copies, one to be kept with the worker, another with the employer and the third with the competent labor department (make sure you have your copy from the contract, and you should keep it throughout the contract term).

## 7. What is the importance of a Labour Card?

- i. The Employer should obtain a labor card for the recruited worker within 60 days of the latter's arrival to the UAE. Should the employer fail to do so, the worker should inform the Labor Department about his employment and entry. The Ministry of Labor could be approached via email or directly.
- ii. The card is valid for three years renewable for a similar period, with the consent of the employer and the worker. The card should be renewed within sixty days from the date of expiry. The responsibility is with the employer to renew the card. Normally, it should be renewed within 60 days from the date of expiry.

- iii. The worker may not continue to work after the expiry of his/her labour card. As the worker is the one who would suffer the prejudice arising from the non-renewals of the labour card, he/she should prevail upon the employer to renew it, as long as the labour relationship is still going on. If the employer did not respond, the matter may be brought to the notice of the labour department.
- iv. All workers should carry their labour cards when they move around in the UAE.

**8. Who are the Private Recruitment Agencies?**

There are several recruitment agencies licensed to recruit foreign manpower. These agencies are subject to specific conditions, they should not receive any fees from the workers in consideration of the brokerage to find them a job. These agencies receive remuneration from the employers, who ask them to call for labour from abroad.

**9. What are the working hours?**

Normally the working hour is eight hours a day or 48 hours a week. These working hours may be decreased or increased in certain situation subject to the approval of the Ministry of Labor. During Ramadan the ordinary working hours will be decreased by two hours in. If he/she was required to work overtime between 9 p.m. and 4 a.m., he /she will receive 50% of his/her salary. The overtime may not exceed two hours except in cases of major force.

**10. Is Friday a holiday for all the workers?**

Friday is the weekend for all workers, except for the per day manpower. If the worker had to work on Friday, he/she should have another day to relax or receive the basic salary for the ordinary working hours plus at least 50% of that salary.

**11. What are the entitlement regarding the annual leave?**

Normally two days for each month, if his/her term of service is more than six months and less than one year. Where the service extends beyond one year, thirty days a year is the norm. However, this should be included in the employment contract for enforcing the same.

**12. When can the sickness leave or the medical leave are utilized? And how it is computed?**

After the completion of the probationary period, the worker becomes eligible for the sick leave. If the worker has spent three months of continuous service after the probationary period suffered from an illness, he/she would be entitled to a sick leave of no more than 90 consecutive or intermittent days for each year of service. It will be computed as follows:

- A. First Fifteen Days = Full Pay
- B. Next Thirty Days = Half Pay
- C. Following Periods = No Pay

**13. What is the provision for the maternity leave?**

A period of 45 days against a full pay, including the period before and after delivery is admissible wherever, the service is more than a year. In cases, where the entire service rendered is less than a year, the leave is admissible against an entitlement of half pay.

**14. What are the other leaves eligible for the workers?**

- a. Ten days of official holidays per year.
- b. Hajj Leave: It is a special leave for Muslim workers granted once during the term of service. It is granted without pay and is not computed with the other leaves. It may not exceed 30 days.

**15. What is the compensation for work related injuries & disabilities?**

The UAE Labour Law makes it obligatory for the employer to meet all the medical expenses incurred wherever, the employee has sustained injuries while on the job. In addition to this, full salary has to be paid to the employee -undergoing treatment –in full for the first six months or the completion of the treatment, whichever is shorter. Further, the employee should be given half pay for the next six months, in case the treatment continues beyond six months.

**16. What is the death Compensation?**

If the work injury leads to demise of the individual, the employer is obligated to pay a compensation equivalent to twenty four months basic salary subject to a minimum of AED 18,000 and a maximum of AED 35,000. However, if it is proved that, the work injury was caused as a result of the negligence of the worker or any intended effort to harm him as in suicides, there will not be any compensation as per the Article 153 of the UAE Labor Law No. 8 of 1980.

**17. How will the death compensation be distributed?**

It will be distributed to his/her family members who are entitled thereto, in the following manner.

- a. The widow or widows
- b. The sons: The sons who are below 17 years of age and those who are regularly attending schools and have not completed 24 years of age, or those who mentally or physically are incapable to earn their living.
- c. Unwed daughters
- d. The parents
- e. Brothers and Sisters

**18. What is the forum available for settling the Labour Disputes?**

Initially, the complainant has to prefer a petition before the competent Labour department official. The Labour department will provide some time to settle the disputes between the complainant (worker) and the employer. After the expiry of this interval, the matter will be referred to Labor court by the Ministry of Labor. The report will have the complaint, the response from the opposite party and the views of the Labour Ministry. Then the case will be heard by the judge presiding over the court.

However, in the case of dispute concerning a group of workers are concerned, the reconciliatory committee in the Labor Ministry will handle the cases and try and solve the disputes amicably.

**19. Is there a time limit for filing cases in Labor disputes?**

No case of labor dispute could be raised in any Labor court after a period of one year has passed since the occurrence of the event that led to the dispute.

**20. When can the Employment Contract be terminated?**

The employment contract could be terminated in any of the following situations.

1. In the event of mutual consent by both parties to terminate the contract provided that the worker's consent is made in writing.
2. On expiry of the period specified in the contract unless the contract is expressly or implicitly extended in accordance with the provisions hereof.

3. At the discretion of either party in unlimited employment contracts provided parties abide by the provisions of this Law regarding warnings and acceptable causes for termination of the contract without being arbitrary.
4. The employer and the employee may terminate an unlimited term contract for a valid reason, at any time after the conclusion thereof, by a written notice served at least 30 days prior to the termination.

As for the by day workers, the period of notice shall be as follows:

- A. One week if the workman/women have been working for more than 6 months but less than one year.
  - B. Two weeks if the workman has been working for at least one year.
  - C. One month if the workman has been working for at least five years.
5. The employer may dismiss the worker without notice in the following cases:
    - A. If the worker adopts a false identity or nationality or if he/she submits forged documents or certificates.
    - B. If the worker is appointed under a probationary period and dismissal occurred during or at the end of said period.
    - C. If he/she commits an error causing substantial material loss to the employer provided that the latter advises the labour department of the incident within 48 hours from having knowledge of the same.
    - D. If the worker violates instructions concerning safety of the place of business provided that such instructions are displayed in writing at conspicuous places and in case of an illiterate worker the latter be informed verbally of the same.
    - E. If he/she fails to perform his/her basic duties under the contract of employment and persists in violating them despite formal investigation with him in this respect and warning him of dismissal if the same is repeated.
    - F. If he/she divulges any secrets of the establishment where he/she is employed.
    - G. If he/she is awarded final judgment by the competent court in respect of an offence prejudicing honour, honesty or public morals.

- H. If during working hours he/she is found drunk or under the influence of drug.
- I. If in the course of his/her work he/she commits an assault on the employer, the manager or any of his/her colleagues.
- J. If he/she absents himself without lawful excuse for more than twenty intermittent days or for more than seven successive day during one year.

**21. What are the end of service Benefits?**

The worker, who has completed one year or more in the continuous service, is entitled to the end of service benefit at the end of his/her service. Days of absence from work without pay are not included in computing the period of service, and the benefit is to be calculated as follows:

- A. Twenty one day's pay for each year of the first five years of service.
  - B. Thirty days pay for each additional year provided that the entire total benefit shall not exceed 10 years pay.
- 2. The end of service benefit shall be computed on the basis of the last salary which the worker was entitled to, in respect of those drawing their salary per month, week or day, and on the basis of the average daily wage stipulated in Article (57) in respect of those drawing their wages on piece work basis. Allowances are not included.
  - 3. If a worker under a contract with unlimited period has left his/her work at his/her own option after a continuous service of not less than one year and not more than three years, he/she shall be entitled to two third of the end of service gratuity provided for in the previous Article, where the continuous period of service exceeds 3 years but 5 years, he/she shall be entitled to two thirds of such gratuity.

If the period of his/her continued service exceeded 5 years he/she becomes entitled to the full benefits.

- 4. If a worker under a contract with limited period leaves his/her work before the end of the contract period he/she shall not be entitled to end of service benefits unless the period of his/her continuous service exceeds five years.
- 5. The worker shall be fully deprived of the end of service benefit in any of the following cases:

- A. If he/she is dismissed from service for any reason in accordance with Article (120) of the Labour Law which are listed in Part VIII, paragraph 5 of this guide.
- B. If he/she leaves his/her work willingly and without notice in cases other than those enumerated in Article (121) of the Labour Law with respect to unlimited period contracts or before he/she completes five years of continuous service with respect to limited period contracts.

**22. Who all could change the Sponsorship?**

Employees who are not included in the following categories cannot change their sponsors.

1. Engineers
2. Doctors, pharmacists and nurses
3. Universities and higher college teachers
4. Experts, legal consultants, economists, financial and management staff, who hold university higher degrees
5. Computer/information system analysts and programmers, who hold university degrees in these field
6. Specialist and technicians in the field of oil and gas exploration and other related fields
7. Athletes coaches for different sports
8. Specialists in sea and air navigation
9. Other categories subject to Ministry approval

**23. What are the conditions under which the sponsorship could be transferred?**

1. Worker or employee shall hold with the new sponsor the same occupation he/she used to hold with the previous Sponsor.
2. Worker or employee should be a holder of a valid residence visa stamped on his/her passport.
3. Worker or employee should have completed at least 2 years of service with previous employer.
4. Worker or employee should obtain no objection from his previous employer to transfer from the Sponsorship, after completing two years.

5. No UAE or GCC citizen, who is registered as job applicant with the competent authorities is available to occupy the job, subject matter of the visa transfer.

**24. What is the procedure for repatriation after the expiry of the contract?**

After the worker had completed his/her term of service at the UAE, he/she should make the arrangements to leave the State immediately, otherwise his/her residence will be deemed illegal. The Employer must take the following measures:

1. Cancellation of the work permit
2. The employer shall bear the expenses towards Air passage. In case, the worker had changes the sponsor in between, the last employer /Sponsor with whom he worked has to pay the coat of repatriation.
3. In case employment is terminated for a reason blamed on the worker, repatriation shall be at his/her own expense if he/she has sufficient means.
4. In case of death of the worker the coffin shall be transported at the expense of the employer.

### **SECTION III – Attestation of Employment documents** (English)

#### **1. What is the attestation procedure?**

Attestation of documents related to employment of skilled workers from India either in the Embassy in Abu Dhabi or the Consulate in Dubai is known as attestation procedure.

#### **2. Which are the documents that need to be attested?**

The employer in the UAE intending to employ skilled workers from India has to produce the following documents for perusal in the Embassy or the Consulate:

- i. Demand letter – indicating the demand for new workers
- ii. Model Employment contract – indicating the minimum working and living conditions offered to the employees
- iii. Power of attorney – authorizing his recruiting agent in India to carry out all the necessary actions on his behalf.

The embassy or the consulate will peruse the documents, satisfy the conditions offered and attests these documents, as proof of agreeing to the request of the employer.

#### **3. Which are the categories of employees, for whom attestation is required?**

Skilled workers with Emigration Clearance Required (ECR) status in their passport cannot be recruited without the process of attestation. Similarly for recruiting house maids from India, the sponsor has to get the employment contract duly attested by the Embassy or the Consulate.

#### **4. Is attestation required for Indians with ECNR passport?**

No it is not required.

#### **5. With the attested Employment Contract from the Embassy, will the holder get emigration clearance from India?**

Yes, the holder of the attested Employment Contract will get the emigration clearance from the concerned Protector of Emigrants office/Passport office in India.

#### **6. What are the different types of Employment related papers that need to be submitted for attestation?**

There are three types of employment contracts;

- (a) *For individual worker under a company sponsorship*
- (b) *For a worker under his personal sponsorship (private driver, male servant shepherds, gardeners, fishermen)*
- (c) *For companies recruiting group of people through registered agencies in India.*

**7. When shall I attest the employment contract?**

After getting the visa, the employer/authorized person should approach the Embassy with the filled forms and the required documents.

**8. Where can I get the forms for the employment contract?**

You can get the forms either from the embassy or from our website which is [www.indembassyuae.org](http://www.indembassyuae.org).

**9. What are the papers with which you should approach the Embassy / Consulate for attestation?**

**(a) *If it's for a worker under company sponsorship;***

- 1. Embassy permit and the Employment contract typed in and affixed with the sponsors seal and signature (original and a photocopy)
- 2. Original visa and two photocopies.
- 3. Copy of valid Trade License, Certificate of Chamber of Commerce with English translation and Certificate of specimen signatures of authorized signatories.
- 4. Application for issue of permit typed in and affixed with the sponsors seal and signature.

**(b) *If it's for a worker under personal sponsorship (private driver, male servant);***

- 1. Embassy permit typed in and affixed with the sponsors signature (original and a Photocopy)
- 2. Two copies of Employment Contract which should be typed.(one original and one photocopy).The original should be attested by Shariah Court, Ministry of Justice and Ministry of Foreign Affairs.
- 3. Original visa and two photocopies.
- 4. Income certificate of the sponsor.

**(c) *If it's for shepherds, gardeners, fishermen under personal sponsorship;***

1. Embassy permit typed in and affixed with the sponsors signature (original and a Photocopy)
2. Two copies of Employment Contract which should be typed.(one original and one photocopy).The original should be attested by Shariah Court, Ministry of Justice and Ministry of Foreign Affairs.
3. Original visa and two photocopies.
4. Income certificate of the sponsor.
5. A copy of insurance worth Dhs.25000/-.

(d) *for companies recruiting group of people through registered agencies in India.*

1. Demand letter, Power of Attorney and Specimen Work Agreements (For each category separately) as per Embassy format. (Original and a photocopy)
2. License copy of recruiting agency in India.
3. Copy of valid Trade License, Certificate of Chamber of Commerce with English translation and Certificate of specimen signatures of authorized signatories.
4. Copy of sanction issued by the UAE Ministry of Labour regarding the number of workers (Electronic Work Permit Quota).
5. A brief of the companies profile and the reason for recruiting new workers.
6. Accommodation details arranged by the company for the workers.

**10. Is there any timing to submit the papers in the Embassy or the Consulate?**

Yes, The Contract should be submitted between 9.00 am to 12.00 pm.

**11. Is there any timing to collect the attested Employment Contract?**

Yes, The Contract can be collected between 3.00pm and 4.30 pm from the Embassy.

**12. Is it mandatory to fill all the columns in the Employment contract?**

Yes, all the fields should be filled properly, and then only the Contract will be accepted.

**13. Is there any fees for attesting the labour contract?**

Yes, there is an attestation fees of Dhs.130/- out of which Dhs.10/- will go for ICWF(Indian Community Welfare Fund) and an extra Dhs.8 will be charged as service fees, which makes a total of Dhs.138/-

**14. When shall I get the attested papers from the Embassy?**

Once you submit all the required documents, you will get the attested documents the next working day. In case of companies recruiting through agencies in India, attestation will be done within a week, provided the Embassy is satisfied with the documents presented.

**15. What shall I do after getting the attested documents?**

You may send the original documents through post to your recruiting agent in India in case of group recruitment and to the selected worker in case it is an individual recruitment. They have to approach the concerned Protector of Emigrants (POE) and seek emigration clearance.

**16. For female workers under company sponsorship, is there any age restriction?**

Yes, any female worker recruited should be 30 years of age or above.

**17. Is there any security deposit for female workers under company sponsorship?**

No for female workers, under company sponsorship there is no security deposit with the Embassy

**18. Is there any minimum salary for unskilled labours?**

Yes, the minimum salary for an unskilled labour should be Dhs.800/-. This is under revision.

**19. What precautions should I take when I am recruiting workers from a recruiting agency in India?**

Make sure that you are recruiting from a registered recruiting agent in India. The details of them are available with the Ministry of Overseas Indian Affairs at [www.moia.nic.in](http://www.moia.nic.in) or [www.moia.gov.in](http://www.moia.gov.in)

**20. Can I submit the Employment contract in the Embassy without the original visa?**

No, it's mandatory to produce the original visa or else, the employment contract will not be accepted.

## SECTION IV – HOUSE MAIDS (English)

1. Who can sponsor a maid in the UAE?

Any one earning an income more than AED 10,000 per month can sponsor a maid.

2. How can I select a maid from India?

You may select a maid through the registered recruiting agents or through your acquaintances.

3. How can I bring a maid from India?

After selecting the maid, obtain the details of the maid, apply for an employment visa and thereafter approach the Embassy or the Consulate. The sponsor should approach the embassy / Consulate with the valid Visa papers, an employment contract signed between him and the maid.

4. How can I apply for a maid visa?

You have to apply to the local immigration for housemaid visa. If you fulfill their requirements visa will be issued to you.

5. What are the requirements for applying for a maid visa?

You have to check with the local immigration for their requirements in issuing a maid visa.

6. What should I do after getting the maid visa?

You may approach the Embassy with a copy of the visa and collect the requisite forms from us or you may download the form from our site.

7. What should I do after collecting the forms?

After collecting the application fulfill the following conditions stipulated by the Embassy.

- Embassy Permit letter, in the prescribed format, duly filled in and affixed with signature of employer [original and a photocopy].
- Two copies of the Employment Contract (one original and one photocopy). The original should be attested by Shariah Court, Ministry of Justice and Ministry of Foreign Affairs (It must be typed) Original employment Visa and two photocopies thereof.
- Photocopy of the passport of the Employer.

- Income/Salary Certificate of the employer in original. Minimum income of the employer must be AED. 10,000/- per month.
- Undertaking from the Employer regarding good treatment of the housemaid, in the prescribed format.
- Undertaking/Guarantee from an Indian national in the format prescribed for the good treatment of the housemaid and fulfillment of the terms of the contract by the employer and also accepting responsibility to bear the cost of return passage by air, if necessary. The guarantor is required to sign the undertaking / guarantee in the presence of the Labour Officer.
- Photocopy of the passport of the employee.
- Photocopy of the passport of the guarantor.

Other conditions:

- Mobile Phone - A mobile phone and SIM card must be provided to the FHSW by the employer.
- Security Deposit – The employer will have to deposit an amount of AED. 9200/-[UAE Dirham Nine thousand and two hundred only] with the Embassy as a Security Deposit. This deposit is refundable on termination of the contract subject to conditions being fulfilled. The security deposit would not be required if the recruitment is done through a Registered Recruiting Agent in India.

The Security Deposit will be governed by the following conditions:

- On termination of the contract at any time by mutual consent, the full amount of the Security Deposit will be refunded to the employer on the latter submitting an application in writing and appearing at the Embassy in person along with the FHSW.
- However, should the housemaid complain of dues or if the Embassy has to incur any expenditure on her accommodation, food, local transportation and airfare to India, these expenses will be deducted from the Security Deposit and the balance amount refunded to the employer.

8. What is the basic salary of the maid?

The minimum basic salary of the maid should be Dhs. 1100/- [not negotiable].

9. Why is a guarantor necessary?

In cases where the sponsor is not reachable, the guarantor will be approached if there is a complaint from the maid.

10. Why the sponsor has to deposit an amount of Dhs. 9200/- with the Embassy?

In case there is a dispute between the sponsor and maid and the sponsor is not willing to pay the salary, the same is deducted from the security deposit.

11. *Can I pay the amount through credit card?*

No. Only cash is accepted.

12. *What shall I do after getting the attested contract from the Embassy?*

You may send the documents to the proposed maid and ask her to go to the nearest Protector of Emigrants office and get the emigration clearance stamp. After getting clearance she can book the ticket and travel.

13. *Where should I go if there is no POE office nearby?*

You may go to the nearest Passport Office and get the clearance from them.

14. *Is it mandatory to register the maid with the Embassy after she reaches UAE?*

Yes. You have to bring the maid to the Embassy and register her name before stamping the residence visa.

15. *What is the procedure to get back the security deposit?*

Bring the maid to the Embassy before her departure to India. The maid has to sign a document stating that she has received all her dues. After her exit from UAE, bring the form showing the exit stamp so that we can process the application for releasing the security deposit.

16. *Can I transfer the security deposit to a second maid if I send back the first one?*

Yes you can. If you have completed the formalities before sending the first maid as stated above and have the proof that she had exited the country the amount can be transferred to the second maid's name.

17. *How long will it take to get the security deposit?*

A cheque will be issued in the name of the sponsor within two weeks and he will be intimated as soon as the cheque is ready.

18. *What should I bring when I come to collect the security deposit?*

You have to bring the original receipt showing the deposit and copy of your identity card.

*19. What shall I do if the maid wants to go back to India before the contract is over?*

Bring the maid to the Embassy before her departure to India. The maid has to sign a document stating that she has received all her dues. Thereafter she can leave the country.

*20. Should I inform the Embassy when I renew the maid visa?*

No need to inform the Embassy when you renew the visa.

## SECTION –V Registration of Death (English, Hindi, Malayalam, Tamil, Telugu & Punjab)

**Q (1): Is it necessary to register death of an Indian national with the Embassy of India?**

Yes. If an Indian national dies in Abu Dhabi or in Al Ain, the death must be registered with the Embassy of India, Abu Dhabi. If it happens in Dubai or Northern Emirates the registration must be done at Consulate General of India, Dubai.

**Q (2): Can anybody take the dead body to the hospital mortuary, if he finds his room-mate or relative died at residence?**

No. If death happens at residence, it must be intimated to the local police immediately. After the inspection by the medical officer of the Police Dept. a medical report will be issued confirming whether the death is natural and nothing suspicious is involved. After that the body will be transferred to the Govt. Mortuary in Police Ambulance.

**Q (3): Is it necessary to inform the Police, if the death occurs in hospital?**

No. If the death is because of natural cause which occurs while undergoing treatment in hospital, there is no need of a police report. Hospital authorities will do the necessary arrangements. A police report is necessary only for accidental deaths, sudden deaths and unnatural deaths.

**Q (4): What is the first step of death registration?**

First of all, a consent letter from next of kin of the deceased (from wife, if the person is married or from one of the parents, if he is unmarried) should be faxed to the Embassy of India authorizing anybody to do the death registration at the Embassy of India and to take the body to India or to be buried locally. [The format for the consent letter is available at Embassy web site) The fax Numbers: 009712 447768 / 009712 4444685 / 009712 4490729

**Q (5): Who will issue Death Certificate? What is the procedure to obtain it?**

The sponsor of the deceased or any of the relative should approach the ‘Death Section’ of the Preventive Medicine at the Central Hospital with passport copy of the deceased. The Preventive Medicine Dept. will issue a death notification. This notification along with the passport copy of the deceased must be handed over to the police station at the area of death proceedings. The Police Dept. will issue a no objection certificate to the Preventive medicine to issue the Death Certificate. On the basis of this letter the Preventive Medicine will issue a ‘Death Certificate’

**Q (6): Is there any fee for obtaining the Death Certificate?**

Yes. AED 50/- is the fee for issuing the Death Certificate. Normally the Death Certificate will be issued in Official Language of the UAE i.e. Arabic.

**Q (7): Is it necessary to get a legal English translation of the Death Certificate in order to submit to the Indian Embassy?**

No, upon the payment of another AED 50/= the Preventive Medicine Dept. will issue an additional Death Certificate in English as well.

**Q (8): What is the next step after getting the Death Certificate from the Preventive Medicine?**

Once the Death Certificate is obtained from the Preventive Medicine, visa and labour card of the deceased must be cancelled from the Ministry of Labour and Dept. of Immigration.

**Q (9): After the cancellation of visa and labour card can we approach the Embassy to cancel the passport?**

No, after the cancellation of visa and labour card, a cargo booking must be done by any Airlines Company and get a confirmation letter from them. For obtaining this letter, a copy of death certificate, passport copy of the deceased and passport copy of the accompanying person must be submitted to the Air lines office.

**Q (10): After booking the cargo for dead body and air ticket for the accompanying person where should we go for releasing the body for transportation?**

After booking the cargo for dead body and air ticket for the accompanying person, you have to approach again the Preventive Medicine with the copy of air cargo booking for getting an embalming certificate and a No Objection Letter addressed to the Airport to transport the dead body.

**Q (11): It means that the Preventive Medicine issues three types of certificate in death cases. Are there any more certificates required from the Health Authority or Police Dept.?**

No, after availing these three certificates from the Health Department you have to approach the Indian Embassy with the following documents:

- (i). Death certificate issued by the Preventive Medicine along with 10 copies of it.
- (ii). Embalming Certificate issued by the Preventive Medicine along with 10 copies

- (iii). No Objection Letter issued by the Preventive Medicine to the Airport along with 10 copies
- (iv). Original Passport of the deceased along with two copies
- (v). Two copies of the passport of the accompanying person
- (vi). Copy of the flight confirmation letter.
- (vii). Sponsor's letter regarding the settlement of dues, pending salary, death compensation etc.

To fill up a proforma, that is available in the Embassy and in the website.

**Q (12): What is the role of Indian Embassy with regard to the Death Registration and transportation of the body to India?**

The Embassy will register the death and issue a Death Certificate, cancel the passport of the deceased, attest the three certificates issued by the Preventive Medicine Dept., and issue a letter to the Airport for easy passage of the dead body.

**Q (13): If the relatives of the deceased demand the local burial does it need to fulfill all these requirements?**

No, In case of local burial all the above mentioned documents are required except Embalming Certificate and No Objection Certificate addressed to the Airport. In such cases the Embassy will issue a letter to the local govt. requesting to bury the body in UAE.

**Q (14): Is there any crematorium in UAE for the cremation of the dead body of non-Muslims?**

There are two crematoriums in UAE, one in Abu Dhabi and another in Dubai. The Embassy will issue a consent letter to the concerned authorities for the cremation.

**Q (15): Is the Death Certificate issued by the Govt. of UAE valid in India?**

No, the Death Certificate which will be issued by the Embassy at the time of death registration is valid in India for the legal heirs.

**Q (16): Is there any fee at the Embassy for death registration?**

No, The Death registration and cancellation of the passport of the deceased are free of cost.

**Q (17): It is heard that the Embassy will arrange free passage of the body and issue free air ticket to the accompanying person. Is it true?**

As per the UAE Labour Law, it is the responsibility of the sponsor to make necessary arrangements for the transportation of the body and bear the cost of air

ticket of the accompanying person. In case of destitute labours and run away labours, who have neither sponsors nor any relatives to bear the cost of dead body transportation, the Embassy will arrange tickets in coordinating with Air India.

## **SECTION VI - Driving in the UAE** (English, Hindi, Malayalam, Tamil, Telugu & Punjabi)

### **1. What are the requirements for driving a vehicle in the UAE?**

Indian Citizens have to have a UAE Driving License issued by the UAE transport department. However citizens of some of the countries like the France, Norway, Sweden, Japan Singapore etc.. are allowed to drive with the driving license issued in their countries.

### **2. What are the other conditions that you are expected to follow to avoid any violation of the UAE traffic rules?**

- Make sure you are always wearing the safety belt.
- Ensure that you adhere to speed limits posted on the traffic signs.
- You should not talk on the mobile phone while driving. If you need to, please use earpieces.
- It is always advisable to keep to the right side of the road in case of minor traffic accidents and call (999).
- Driving the vehicle under the influence of alcohol is a violation of law.
- Do not throw your trash (cigarette butts) out your car window.

## **SECTION VII – Visiting Religious Places** (English, Hindi, Malayalam, Tamil, Telugu & Punjabi)

Mosques are sacred places for Muslims; they should be respected by following these codes:

- Wearing modest, conservative, loose fitting clothing; long sleeves, long skirts and trousers.
- Removing shoes before entering a mosque.
- Women are required to put on headscarves and wear long loose fitting clothing.
- Smoking, eating and drinking are strictly prohibited in the mosque area.
- Children are allowed to accompany their parents who are advised to take care of them.

## **SECTION VIII – Medical Insurance** (English, Hindi, Malayalam, Tamil, Telugu & Punjabi)

### **1. What is medical insurance and why do I need it?**

Health care in the UAE is very expensive. Unless you are covered by Insurance and have an Insurance card, you may not be admitted in many of the hospitals. There are various kinds of coverage available. So good medical cover not only makes sense, but is a vital factor for a productive and affordable life in the UAE.

### **2. Is medical insurance mandatory for all the workers in the UAE?**

As of now, only the Emirate of Abu Dhabi has made it mandatory to cover every employee under the medical insurance. Resident Visa is stamped only after the employer produces the evidence of Insurance cover to the worker.

### **3. What are the covers available in Abu Dhabi?**

There are four plans: Abu Dhabi plan, UAE plan, Regional plan and Global plan. The coverage increases from Abu Dhabi plan onwards.

### **4. How does the medical insurance works?**

Basically, medical insurance is available in two different ways –

- ✓ Insurance offered through a group scheme, typically from your employer (or sponsor)
- ✓ Insurance taken out by you as an individual

Both types work in fundamentally the same way, i.e. in return for a monthly premium, you can receive certain types of medical care free of charge. In the case of the group scheme, your employer will normally pay the premium (or a large percentage of it) on your behalf.

You will receive a membership card from the insurer, which you take with you whenever you visit a doctor, clinic, hospital or walk-in outpatient centre (often called an “ambulatory centre”).

### **5. What cover your premium actually buys: comprehensive v scheduled cover**

When most people think of medical insurance, what they have in mind is a policy that will pay all the day-to-day medical bills as well as the larger costs for prolonged treatment, operations and so on. In reality, though, no such policy exists.

Even “comprehensive” medical insurance will ask you, to co-finance a portion of the cost. The ratio varies according to the policy. These include expenditures in respect of items such as “deductibles”, “copayments” and “coinsurance”.

There are other types of policy that exist specially to cover these day-to-day costs called scheduled policies – also sometimes known as min-med plans or association plans. Cover of this kind will cost much less than comprehensive cover, and as well as routine doctor’s visits and check-ups, will generally cover costs for shorter periods of hospitalization and minor surgical procedures. But it doesn’t exist to cover major surgical events, such as prolonged treatment for cancer or recuperative therapy after a car crash.

## **6. But why can’t my policy cover everything?**

Insurers work by spreading the risk”. So in the case of life insurance, for example, there are hundreds of thousands of policy-holders who are not going to make a claim anytime soon. This means that premiums can generally be very cheap.

However, medical insurance is generally bought by the very people who are most likely to make a claim. The money that everyone is paying into the “pot” is going to be paid out again, so the cost of the premium will be higher.

In order to keep premiums feasibly low, insurers ask the insured to finance a small part of the cost themselves – if this were not the case, insurers wouldn’t be able to provide the cover at all.

## **7. What are the costs you will have to pay?**

**Deductibles:** The insurer will ask you to pay a certain amount whenever you receive treatment, up to a set limit. Beyond that limit, they pay. This is generally worked out across a full calendar year so typically, you may have to pay the first AED 1,500 of the treatment you receive over a 12-month period.

**Copayments:** Whereas the deductible is worked out over a full year, the copayment applies to each and every health centre visit. So you might have to pay AED 50 or AED 150 every time you visit the doctor, or for every prescription.

**Coinsurance:** This applies to larger sums, for instance, an operation. In addition to (or perhaps instead of) the copayment, you may have to pay, for example 20 per cent of the cost of the operation, with the insurer paying the other 80 per cent. There will often be an upper limit on the coinsurance needing to be paid.

If yours is a group scheme, perhaps provided by your employer (the UAE government is committed to making it compulsory for all expatriates to have their healthcare funded by their employers), you need to check with the insurer exactly how these

arrangements work, and it is best to do so the moment the cover is in force. This will avoid any unpleasant surprises at the point of care.

If yours is an individual policy, you will need to discuss all of the above, adapting them where possible to your most likely requirements. This may of course involve changes in the rate of premium.

### **8. Are all illnesses and medical conditions covered?**

No, absolutely not. Many insurers will automatically exclude pregnancy care, eye care and dentistry, for example (you can extend the policy to include these, for additional premiums). Also, HIV Aids, speech disorders, behavioral problems, hormone replacement therapy, allergies and dialysis are typically excluded, along with reconstructive surgery, physical aids/appliances and general nursing care. Again, many of these can be included in return for higher premiums on a bespoke policy. It is better to check all these details from the Insurance company before enrolling to the policy.

### **9. Can I be insured if I am already ill?**

In the UAE, generally, yes, you can. Prior to finalizing your cover, the insurer will speak to your doctor to assess the severity of your conditions, the duration of treatment to date, the type of drugs being prescribed, etc.

Of course, because yours is a “certain” claim, premiums will be relatively high. There is a chance you may also be refused cover completely; worldwide, more than 31 per cent of applicants with prior illness are rejected for cover if they between the ages of 50 and 65.

Typically, in those countries where there is a free national health service – notably the UK – you are far more likely to be rejected for cover if you have a prior illness. Here, the insurer will often prefer that your treatment be provided via the National Health Service.

### **10. Medical insurance v travel insurance**

Travel insurance is often recommended as a cheap option for international medical insurance, when added to a base plan, and certainly has its place in the market. Medical insurance may be available for a specific period of time spent travelling each policy year. Additionally, the travel plan will cover the insured member against loss of luggage and so on.

However, members should be aware that the medical benefits are limited to the terms and conditions of the travel insurance policy, which will not mirror the benefits of the main scheme. Treatment will normally be restricted to emergencies only, therefore

those with pre-existing or chronic conditions must be aware that they are not insured while out of the geographical area of cover of the main plan (subject to terms and conditions of the main scheme).

In reality, with international providers there may be little difference when comparing the premiums for international cover to their local option plus international travel insurance – yet the medical benefits are significantly different.

## **THE UNITED ARAB EMIRATES (UAE)**

### **Introduction**

The federation of the United Arab Emirates (UAE) was formed in 1971, comprising the seven emirates of Abu Dhabi, Dubai, Sharjah, Ajman, Ras Al Khaimah, Al Fujairah and Umm Al Quwain. It has a total area of nearly 83000 sq kilometers and an estimated (not official) population of 6 million (in 2009). The capital of the UAE is Abu Dhabi. The area entered into a truce with the British in 1820, which was made permanent in 1853. The arrangement continued till 1971, when the British withdrew from the Persian Gulf in 1971.

### **Political System**

Each of the member states of the UAE constitutes a sovereign country ruled by the Sheikh. Besides the Sheikhs, there is a federal government ruled by a Supreme Council of Rulers, made up of the seven Sheikhs. It is the Supreme Council, which appoints the Prime Minister and the cabinet. There does not exist any system of general elections or peoples representation in government.

### **Religion and Language**

The official language of the UAE is Arabic. However, Persian, English, Hindi and Urdu are also in use. Islam is the religion of the UAE with 96 percent of the native population Muslim. Abu Dhabi is the largest member of the UAE and Ajman, the smallest.

### **Climate**

The area is a desert land, with flat, barren coastal plains merging into rolling sand dunes of vast desert wasteland, there are a few mountains on the east where the climate is in general cooler than elsewhere in the emirates. The climate is the hottest and the most humid in the world during summer months.

Natural Resources. Petroleum and natural gas are the two most important natural resources of the area.

### **Economy**

The UAE has an open economy with a high per capita income (of about US\$ 24000 in 2006) and an annual trade surplus. Oil and gas account for one- third of the GDP. In the past three decades, the UAE has achieved an economic miracle, transformation from and impoverished desert to a modern nation, with flourishing manufacturing, trade and tourism. It jealously guards its traditional local occupation of pearl diving. It was the discovery of oil and natural gas in 1958 that brought immediate wealth to the area (Particularly to Abu Dhabi and Dubai) and heralded a process of rapid progress to the entire region ever since then.

Agricultural land forms only about 1% of the land area and it is cultivated with dates, watermelon and vegetables; poultry and dairy-farming and fishing also form part of the primary sector activities in the area. While agriculture contributes less than 3 % of the GDP, the contributions of industry and services have been 52 % and 45 % respectively. The important industries are petroleum-refining, fish-processing, petro-chemicals, construction materials , boat building, pearl refining and handicrafts. The UAE maintains strong trading

relations with Japan, South Korea, India , China, Thailand, Germany , France, the UK and the USA.

Dirham is the national currency in the UAE. One Dirham is equal to 100 Fils and about Indian Rs. 11. The total labour force of the UAE is about 2.8 million of which three-fourths in the age group of 15-64 years, are expatriates, mostly from the south and south East Asian Countries. Agriculture absorbs only about 7percent of the labour force, while industries and services employ 15 percent and 78 percent respectively (2000 estimates).

### **Transport and Communications**

Roadways are the principal means of transportation within the UAE. Railways and waterways do not exist. There are several important ports and harbors in all the member countries of the UAE. There are more than 40 airports with facilities for internal and international flights.

Communication facilities are well developed in the UAE with abundant telephone main lines and mobile cellular telephones in use. Radios and televisions also exist in large numbers. Internet services and websites are also well developed.

### **Entry Requirements**

A single visa is valid for all the seven member countries (emirates). To enter the UAE, passport is required. AIDs test is required for work and residence permits. Tests are conducted after arrival in the UAE. Another medical test usually conducted for workers is XRAY for Tuberculosis. Candidates found unfit in any of these tests fail to get their residency permits and are immediately repatriated. Such candidates suffer losses in terms of paying commissions to agents and any other expenditure that they may have done to get UAE residency. Hence it is advisable to get these tests done in India to avoid such losses and stop the process if found medically unfit.

### **Public Conduct**

Women are found in employment in most professions and in commercial activities such as banking and retail trade. Loud speech and guffaw are considered crude and vulgar.

### **Government**

Each of the seven emirates of the UAE is a sovereign principality ruled by the head of the leading family of the tribe that settled there. Each ruler has the title, Emir (Prince or commander) and the style of sheikh (chief). The head of the UAE is the ruler of Abu Dhabi. Traditionally the prime minister of the UAE is the ruler of Dubai. Ministers are appointed from among all the ruling families.

### **Medical Facilities**

Modern medical facilities and medicines are available in most cities of the UAE, but not in all the outlying areas. Information on vaccinations and other health precautions such as safe food safe water and protection from insect bite is available from the Centres for Disease Control and Prevention.

Medical Insurance – is now compulsory under UAE Labour Laws for all expatriates and is the sole responsibility of the employer, not employee. The insurance is annual and expenditure towards each renewal every year has to be borne by the employer.

### **Socio-cultural Activities**

The expatriate population in the UAE has developed several social and cultural activities. They have established schools and built temples, churches and *gurdwaras*.

### **Criminal Penalties**

Penalties for breaking the law are severe in the UAE. Persons violating the UAE laws, knowingly or unknowingly, may be expelled, arrested or imprisoned. Penalties for possession and use of, or trafficking in, illegal drugs are severe and usually invite lengthy jail sentences and heavy fines. Pedophiles and child pornographers are also heavily punished. Drug trafficking is an offence for which death sentence may be awarded. Crimes of fraud and non-payment of bills may result in imprisonment and fines. Drinking alcohol without proper permit is illegal and might result in arrest, fines and imprisonment.

### **Labour Laws**

Expatriates are allowed to stay in the UAE only as long as their work permits and residence visas are valid. Employers have no right to retain the passport of employees. The UAE does not provide residency or citizenship to foreign nationals. If an employer has cheated an expatriate, the victim has the right to sue the employer for compensation, supported by ample evidence of having been cheated. Employees have the freedom to resign from jobs if they so wish. Employers are not entitled to force employees to refund the visa fee or other expenses, except in certain specified cases. The labour contract entered into by an employer should be endorsed by the Ministry of labour for it to become legally valid for all purposes. There is no such thing as open visa even though many sponsors sell visas for high amounts and many culpable aspirants for jobs buy such visas. Changing of jobs is permissible with the consent of the employer under whom a person works. Expatriate workers cannot appeal against termination of their jobs. But they may claim compensation for the loss of work. It is illegal for employers to accept money from employees for transferring their sponsorship. Break of contract by an employee is illegal and the employer concerned is entitled for compensation from the employee. An employee who has acquired a residence visa in Dubai is eligible to apply for a family visa, but only in Dubai and likewise for each emirate. However, there are certain conditions that have to be met for getting residency permit for family. To apply for family residency, the salary of the employee needs to be Dirhams 3000/- plus accommodation or Dirhams 4000/- and above. Again, all work designations on the residency visa are not entitled for family status.

Complaints may be made by employees against employers, to the ministry of labour and Social Affairs if the employer makes unlawful deductions from employees salary.

In cases of submission of false identity of nationality, of forged documents, of causing huge loss to the employer, of disobedience, of failure to discharge basic duties, of divulgence of secrets and confidential matters, of punishment by courts of law for misconduct, of drunkenness during working hours, for assaults on the employer, supervisory personnel or colleagues and of unauthorized absence from work, the employees are liable to punishment.

Employers are liable to defray the cost of returning home or to the place of new employment, due to termination of work contract. A worker, who has completed one year of continuous service, is entitled to severance pay on the termination of employment.

Engineers and professionals are allowed to change job after two years of continuous service under an employer, if they have valid residence visas and no objection certificates from the sponsor.

For women employees, maternity leave of 45 days is permissible, if they have been in continuous employment of their present employers for a period of not less than one year. For persons who have not completed the stipulated period, half-pay maternity leave may be granted.

An employee may leave his/ her present job if his/her employer fails to comply with the obligations under the contract, if the employer or his legal representatives assault the employee, and if the employer fails to give the employee regular salary.

Employers are not allowed by law to take custody of the passports of employees. Expatriates are not allowed to work without work permits, residence visas and labour contracts. Employers are not permitted by law to force their employees to review employment contracts.

Housemaids are not protected by the UAE's labour laws.

While an employee gets promotion, he/she should make a new contract with the consent of the employer and it should be endorsed by the Ministry of Labour and Social Affairs.

In the case of limited contracts (in terms of time), the party which terminates the contract should give compensation to the other party. In unlimited contracts, either party can terminate the contract at any time, with proper notice. If an employer fails to pay salary to employees even after court orders in favor of the employees, the court orders may be executed by attaching the properties of the employer and selling them.

#### CERTAIN ADDITIONAL POINTS THAT CAN BE ADDED IN LABOUR LAWS

(NOT APPLICABLE TO HOUSEMAIDS)

Overtime – All workers are entitled to get overtime for extra hours or for working on weekly offs or public holidays as per UAE Labour Laws. The Labour law stipulates that workers get overtime at the rate of double their salaries. The labour contract signed at the time of getting labour card in the UAE usually covers overtime as per the Law and any worker not getting overtime as per the Law can complain against the employer.

Leave entitlements – are again covered in the individual labour contract signed at the time of getting labour card. As per the UAE Labour Laws, each worker is entitled to get 30 days paid leave annually after completing one year of service plus a return air ticket to home country at the time of availing the leave. Many companies practice the norm of clubbing together the annual leave for 2 years, wherein the worker gets 60 days of leave after completing 2 years of service.

Driving License – there are certain visa designations that cannot apply for driving license in the UAE. Heavy vehicle drivers coming to the UAE need to pass Heavy vehicle driving test

before beginning to work as drivers and Indian driving license is not recognized for driving in the UAE.

## **Social Customs in Arab Countries**

Arab customs are, generally, very different from those in the west, and you should be aware of what you're expected to do and not to do. Acquaintance with local customs and social behavior will make your adaptation more easy. And being a foreigner, this adaptation is inevitable for you. Apart from criminal actions and behavior, there are certain unwritten rules that you must observe in order to avoid offending local sensibilities.

### **Dress**

There are different ways of dressing for local and expatriate women. Outside the home, Arab women dress according to religious custom ie they must cover most of the body, from head to foot. The traditional black over garment (*abaya*) is ankle length with long sleeves and a high neckline, and the hair is covered. Some Arab women (especially Saudis and those with strictly religious husbands) are totally covered, including their face and hands. This is to protect women from unwanted attention. In Saudi Arabia even foreign women must wear an *abaya* outside the home and the religious police will stop any woman with uncovered head and direct her to cover it immediately. In other states, foreign women can wear western clothes but should always dress conservatively.

Arabs proscribe clothes for women which reveal the shoulders, arms and legs. Any woman dressing provocatively will be regarded as being of 'easy virtue' or perhaps even as a prostitute. In the home, Arab women often adopt western dress, particularly younger women, and there are no restrictions on dressing for foreign women in private.

Arab men wear the throbe (a loose, ankle-length robe). It can be worn for all occasions, including social and business. The traditional head covering is the *guthra* ( a white or red and white checkered cloth) held in place by the *agal* (a black 'rope'). Arab men wear casual dress on very informal occasions or at the beach, but Saudi men are strongly encouraged to wear national dress at all times.

Foreign men are not expected to wear Arab garments. Men should avoid wearing shorts and sleeveless shirts in public. However, suits are rarely worn in the Gulf, except for important business meetings and related social events. Standard dress in the office is a shirt (usually long-sleeved), tie and lightweight trousers.

### **Forms of Address**

It is important to greet local people in the correct way. It is important to address a person by his full name, particularly on formal occasions and in correspondence. The general formal address is Sayyed (sir) for men and Sayeeda or Sayeedity (Madam) for women, followed by the person's full name. Rulers are addressed "Your Highness (Your Majesty). Senior members of the ruling families are called your Excellency followed by Shaik and their full name.

## Greetings

The most common greeting in the Gulf is *Salam alaykum* ('Peace be upon you'), and the correct reply to which is *Wa alaykum as-salam* ('And upon you be peace'). Other common greetings and the accepted replies are:

Greeting	Meaning	Reply
Ahlan wa sahlan	Hello	Ahlan bik
Sabah al-khayr	Good morning/afternoon	Sabah an-nur
Masa al-khayr	Good evening	Masa an-nur

Note that *tisbah ala-khayr*, meaning 'good night', is said on parting, as in English, and the reply is *wa inta min ahlu*.

You should always shake hands when greeting and parting from Arab men. In the case of Arab women, you should be guided by the woman's behaviour: many Arab women won't shake hands with non-Arab men, although educated women might. This is normal even with close friends whom you meet frequently.

If the handshake you receive when leaving somebody is longer than the one you received when meeting him, it indicates that you've made a good impression.

Incidentally, newcomers should note that refusals or protracted reluctance to meet people are frowned upon.

Note also that you shouldn't approach Arab women, look at them or talk to them unless you've been properly introduced.

After handshaking, it's customary to enquire after the other person's health and other matters, and you should expect similar enquiries to be directed at you.

(Don't enquire after the health of the female members of an Arab's family, however, but restrict your questions to those regarding the family in general or the sons.) This can take a long time, as neither party wishes to be the one to draw matters to a close.

Foreigners aren't expected to know or use all the subtleties this ritual involves, but you will make a good impression if you learn at least some of the standard expressions and use them in the correct way.

Whether in face-to-face conversation or speaking to people on the telephone, don't talk business straight away; if you do so, Arabs will assume that you're impatient or not interested in them personally.

## Hands & Feet

You should accept refreshment whenever it's offered, but note that you should always use your right hand for drinking and eating, as the left hand is regarded as unclean (as it's used for 'toilet purposes'). Similarly, you should avoid showing the soles of your shoes or feet, which implies that you think the other person is 'dirt', which is obviously highly offensive. You should therefore keep your feet flat on the ground and not cross your legs.

## **Invitations**

If you're invited to the home of an Arab, you should always accept.

You should generally take every opportunity to become acquainted with local people and avoid the natural tendency to stay within the social and physical confines of your foreign 'ghetto'.

Your Arab host will be interested in you and your views. However, you should avoid politics and religion as subjects for discussion; your opinions might be regarded as ill-informed or even offensive, even if they seem acceptable to you from a western perspective.

When you enter the *majlis*, the reception room for visitors, you should always remove your footwear, unless the host indicates otherwise (you should therefore ensure that there are no holes in your socks!).

If you're with a female companion, she will be whisked off to join the women.

You will almost certainly be offered something to drink and perhaps eat; accept the offer.

Arabs are almost always polite and expect the same from those they meet, and believe that sharing a meal with a person positively affects the relationship.

It's certainly worth learning enough Arabic to communicate the pleasantries, greetings and responses of the country you're living in.

You will enjoy people's reaction and your hosts invariably offer encouragement to those who attempt to speak their language. It's important to note, however, that the Arabic language has a special significance, having been designed to carry the word of God, so it's important to use it respectfully.

You should also never call at an Arab's house without warning him that you're coming. If the women of the family are present, this won't be appreciated.

You should also avoid expressing admiration for any of your host's possessions, as tradition dictates that he must then offer it to you. Although this tradition isn't followed by everybody, it can nevertheless cause embarrassment. What's more, the correct response is for the recipient to give an even more valued gift in return, so think twice before admiring an Arab's Rolls Royce!

## **Important Phone Numbers**

### **Police Stations**

Emergency	999
Abu Dhabi Police GHQ	02-4461461
Capital Police Directorate	02-6999999
Al Khalidia Police Station	02-6999999
Al Madeenah Police Station	02-6999999

Al Shaabia Police Station	02-6966666
Khalifa City Police Station	02-5088888
Ban Yas Police Station	02-5135111
Al Rahaba Police Station	02-5065555
Al Musafah Police Station	02-5024000
Al Ain Police Directorate	03-7079999
Western Regional Police Directorate	02-8081000

### **Hospitals**

Khalifa Hospital	02-6102000
Corniche Women Hospital	02-6724900
Al Mafrag Hospital	02-5821300
Al Rahba Hospital	02-5637000
Al Ain Hospital	03-7635888
Bidda Zayed Hospital	02-8844444
Liwa Hospital	02-8822204
Al Marfa Hospital	02-8835000
Al Silaa Hospital	02-8721555
Ghiathi Hospital	02-8741666