Labour Migration from Nepal

FACTSHEET: QATAR

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INTRODUCTION

Qatar is a sovereign and independent state in West Asia, occupying a peninsula that extends into the Arabian Gulf. It is spread over an area of 11,500 square kilometers (i.e., about thirteen times smaller than Nepal). Since its independence from the United Kingdom in 1971, Qatar has emerged as one of the world's most important producers of oil and gas. It is an Islamic State where laws and customs follow Islamic traditions. Arabic is the principal language of the country and Islam is the official religion. The average life expectancy is 76.8 years for men and 81 years for women. The Qatari Riyal is the local currency of the country (USD 1 = QAR 3.64).

Qatar is a wealthy nation. It ranked 54th globally in terms of the size of economy with a gross domestic product (GDP) of USD 167.0 billion in 2017.⁵ With its large gas reserves, double-digit economic growth rates, large construction projects, and high demand for labour, Qatar has become one of the major destinations for foreign workers, including Nepalis.⁶ There has been consistent growth in Qatar's migrant population in the last six decades, from about 14 thousand in 1960 to over 1.7 million in 2017 (Table 1). Qatar ranks among the top countries globally in terms of the share of foreigners in the total population. The foreign population in Qatar outnumbers natives by a huge margin.

Vasu	Total Danulation 8	Migrant Population [†]				
Year	Total Population*	Number	% of Total Population			
1960	47,384	14,400	30.4			
1965	73,633	34,091	46.3			
1970	109,514	68,339	62.4			
1975	164,413	119,182	72.5			
1980	223,775	165,426	73.9			
1985	371,081	281,907	76.0			
1990	476,445	309,753	65.0			
1995	513,455	361,673	70.4			
2000	592,267	359,697	60.7			
2005	864,863	646,026	74.7			
2010	1,779,676	1,456,413	81.8			
2015	2,481,539	1,687,640	68.0			
2017	2,639,211	1,721,392	65.2			

Table 1: Qatar's Population and Share of Migrants

Note: The figures for migrants are as of the middle of the respective years. It should be noted that there are variations in the number of migrants mentioned in different sources.

^{* &#}x27;Data: Population, Total', the World Bank, Data, accessed 24 May 2019, https://data.worldbank.org/indicator/SP.POP.TOTL

[†] The international migrant stock data for 1960-2015 was retrieved from the World Bank ('Data: International Migrant Stock', the World Bank, accessed 24 May 2019, https://data.worldbank.org/indicator/SM.POP.TOTL). The data for the year 2017 was taken from the United Nations, Department of Economic and Social Affairs, Population Division ('International Migrant Stock: The 2017 Revision', the United Nations, accessed 24 May 2019, https://www.un.org/en/development/desa/population/migration/data/estimates2/estimates17.shtml).

KAFALA SYSTEM AND ITS ABOLITION IN QATAR

Until recently, all expatriates working in Qatar were governed by the *kafala* system, a mechanism in place to monitor migrant labourers in various Arab states.⁷ The *kafala*⁸ system was a sponsorship system that gave sponsors complete control over the mobility of migrant workers.⁹ The main objective of the *kafala* system was to monitor migrant labourers employed in the country, with the prerequisite that all workers have a citizen sponsor, known locally as the *kafeel*, who would assume the responsibility for maintaining the migrant workers' legal status and visa requirements.¹⁰

Following intense criticism from human rights organisations over the *kafala* system for the exploitative conditions migrant workers found themselves in,¹¹ Qatar issued Law No. 21, in October 2015, to regulate the entry, exit and residency of expatriates and replaced the *kafala* system with a contract-based one.¹² It also removed the stipulation that an expatriate worker can only return after a two-year waiting period to take up another job after his or her departure from Qatar. Law No. 1 of 4 January 2017, which amended several provisions of Law No. 21, granted expatriate workers with the right to leave the country after notifying their employers.¹³ Further, Law No. 13 issued in September 2018 did away with the 'exit permit' system¹⁴ that required all expatriate workers employed in Qatar to receive such a permit from their sponsors to leave the country.

NEPALIS IN QATAR

Nepal and the State of Qatar have had diplomatic relations since 1977. It is not possible, though, to determine the exact date when Nepalis started migrating to Qatar. One source says that the first Nepali migrants to Qatar were Muslims from Nepal's Tarai region who could read and write Arabic and who had found employment with Qatar's Ministry of Religious Affairs. It is likely that Nepali Muslims had settled in Qatar as early as the 1990s to work in the Ministry of Islamic Affairs. An official from the Nepali Embassy in Qatar has claimed that in the 1980s, a Nepali Muslim from the Tarai had found employment with the Qatari police. But Nepali migrants to Qatar numbered in the hundreds and it was only in the early 2000s that there was a marked growth in labour migration from Nepal to Qatar. The Nepali migrant population in Qatar was estimated to be just over one hundred and fifty thousand, or 9 per cent of the total migrant population, in 2017 (Table 2). These figures

Year	Microst Deputation	Nepali Migrant Population*				
real	Migrant Population	Number	% of Migrant Population			
1990	309,753	459	0.1			
1995	361,673	498	0.1			
2000	359,697	464	0.1			
2005	646,026	23,647	3.7			
2010	1,456,413	66,011	4.5			
2015	1,687,640	151,314	9.0			
2017	1,721,392	154,340	9.0			

Table 2: Migrant Population in Qatar and Share of Nepali Migrants

Source: 'Trends in International Migrant Stock: Migrants by Destination and Origin', the United Nations, Department of Economic and Social Affairs, Population Division (United Nations database, POP/DB/MIG/Stock/Rev.2017), accessed 4 July 2018, http://www.un.org/en/development/desa/population/migration/data/estimates2/data/UN_MigrantStockByOriginAndDestination_2017.xlsx.

*Data on Nepali migrant stocks in Qatar is available only from 1990 onwards.

Note: The UN data on international migrants 'refer to the international migrant stock defined as a mid-year estimate of the number of people living in a country or area other than the one in which they were born or, in the absence of such data, the number of people of foreign citizenship. Most statistics used to estimate the international migrant stock were obtained from population censuses, population registers and nationally representative household surveys.' United Nations, Department of Economic and Social Affairs, Population Division, 'International Migration Report 2017' (New York: the United Nations, 2017), (ST/ESA/SER.A/403), accessed 22 March 2019, https://www.un.org/en/development/desa/population/migration/publications/migrationreport/docs/MigrationReport2017.pdf.

Table 3: Labour Permits Issued for Qatar

	New Entry				Re-Entry [†]			Total		Women
Fiscal Year	Men	Women	Total	Men	Women	Total	Men	Women	Total	as % of total
1993/94	-	-	391	-	-	-	-	-	391	-
1994/95	-	-	245	-	-	-	-	-	245	-
1995/96	-	-	505	-	-	-	-	-	505	-
1996/97	-	-	477	-	-	-	-	-	477	-
1997/98	-	-	1,802	-	-	-	-	-	1,802	-
1998/99	-	-	9,030	-	-	-	-	-	9,030	-
1999/2000	-	-	8,791	-	-	-	-	-	8,791	-
2000/01	-	-	14,086	-	-	-	-	-	14,086	-
2001/02	-	-	19,895	-	-	-	-	-	19,895	-
2002/03	-	-	26,850	-	-	-	-	-	26,850	-
2003/04	-	-	24,128	-	-	-	-	-	24,128	-
2004/05	-	-	42,394	-	-	-	-	-	42,394	-
2005/06	-	-	55,892	-	-	-	-	-	55,892	-
2006/07*	59,642	63	59,705	-	-	-	59,642	63	59,705	0.1
2007/08	85,247	195	85,442	-	-	-	85,247	195	85,442	0.2
2008/09	75,862	313	76,175	-	-	-	75,862	313	76,175	0.4
2009/10	55,656	284	55,940	-	-	-	55,656	284	55,940	0.5
2010/11	102,653	313	102,966	-	-	-	102,653	313	102,966	0.3
2011/12	104,685	996	105,681	-	-	-	104,685	996	105,681	0.9
2012/13	90,042	893	90,935	-	-	-	90,042	893	90,935	1.0
2013/14	126,549	2,325	128,874	-	-	-	126,549	2,325	128,874	1.8
2014/15	122,050	2,318	124,368	-	-	-	122,050	2,318	124,368	1.9
2015/16	127,520	1,518	129,038	-	-	-	127,520	1,518	129,038	1.2
2016/17	118,814	2,503	121,317	84,473	1,168	85,641	203,287	3,671	206,958	1.8
2017/18	99,315	3,864	103,179	79,334	1,029	80,363	178,649	4,893	183,542	2.7
Total	1,168,035	15,585	1,388,106	163,807	2,197	166,004	1,331,842	17,782	1,554,110	1.3 [‡]

Source: Department of Foreign Employment, 'Yearly Reports, 2070/71 and 2072/73 BS' (Kathmandu: DoFE, 2015/2016); Department of Foreign Employment, 'Labour Approval Record, 2073/74 and 2074/75 BS' (Kathmandu: DoFE, 2017/18).

are misleading though. Given that more than 100,000 Nepalis have been receiving labour permits to work in Qatar annually since 2013/14 (see Table 3), and that contracts are generally for two-year periods, 18 it can be safely assumed that there have been much more than 150,000 Nepalis working in Qatar at any given time for the past several years.

Number of Labour Permits Issued for Migration to Qatar

According to the data made available by the Department of Foreign Employment (DoFE), a total of 1,388,106 labour permits were issued for Qatar from the years 1993/9419 through 2017/18. More than 100,000 labour permits have been issued for Qatar each year since 2010/11, with the exception of 2012/13 (Table 3). The share of labour permits issued to women in the years since when gender-disaggregated data is available (2006/07) is just above 1 per cent, having reached about 3 per cent only in 2017/18.

^{*} The Department of Foreign Employment has gender-disaggregated data only from 2006/07 onwards.

[†] The data on re-entry labour permits – issued to migrant workers returning to the same job on a renewed contract – is available only from 2016/17 onwards. Although not clearly stated in the publications of the Department of Foreign Employment, our reading of these documents suggests that the preceding years' data on labour permits do not include the labour permits for re-entry.

[‡] This figure represents the proportion of labour permits issued to women in the years 2006/07-2017/18.

Table 4: Basic Salary for Nepali Workers*

Types of Workers		Basic Salary		Food Allowance			
Types of Workers	QAR	USD	NPR	QAR	USD	NPR	
Unskilled (labourer, cleaner, helper, sweeper, etc)	900	243	26,999	300	81	9,000	
Semi-skilled (mason, carpenter, cashier, waiter, etc)	1,100- 1,400	297- 379	32,999- 41,999	300	81	9,000	
Skilled (cook, security guard, clerk, accountant, etc)	1,500- 3,600	406- 973	44,999- 107,997	300	81	9,000	
Professional (nurse, civil engineer, manager, surgeon, etc)	4,200- 11,000	1,136- 2,974	125,997- 329,992	500	135	15,000	

Source: : 'Minimum Salary Details for Nepali Workers,' Embassy of Nepal Doha, Qatar, accessed 18 October 2017, https://ga.nepalembassy.gov.np/wp-content/uploads/2017/04/Minimum_Salary_Details_for_Nepali_Workers.pdf.

Minimum Wages/Salaries for Nepali Workers in Qatar

According to the Embassy of Nepal in Doha, Nepalis are entitled to salaries ranging from QAR 900 to 11,000 (USD 243-2,974)²¹, depending on the nature of work—unskilled, semi-skilled, skilled or professional.²² This salary scale came into effect in January 2013.²³ In addition to the salary, provisions have also been made to provide food allowances to workers (Table 4).

Table 5: Total Remittance Outflow from Qatar and Remittance Received in Nepal

Year*	Remittance outflow from Qatar (in billion USD)	Remittances received by Nepal from Qatar (in billion USD)	Remittances to Nepal as percentage of total outflow from Qatar	Total remittanc- es received by Nepal (in billion USD)	Remittances from Qatar as percentage of total remittances received by Nepal
2010	5.6	1.4	24.5	3.5	39.5
2011	6.8	1.7	25.0	4.2	40.1
2012	7.8	2.0	25.6	4.8	40.1
2013	9.6	1.6	16.6	5.6	28.6
2014	10.0	1.7	16.9	5.9	29.0
2015	10.7	2.0	18.2	6.7	29.0
2016	10.0	1.9	18.8	6.6	28.3
2017	12.0	2.0	18.4	7.0	28.3

Note: According to the World Bank, the remittance data is 'disaggregated using host country and origin country incomes, and estimated migrant stocks' from the given year. 'These are analytical estimates based on logical assumptions and derived from a global estimation of bilateral remittance flows worldwide. They are not actual officially reported data. The caveats attached to these estimates are: (a) the data on migrants in various destination countries are incomplete; (b) the incomes of migrants abroad and the costs of living are both proxied by per capita incomes in PPP terms, which is only a rough proxy; and (c) there is no way to capture remittances flowing through informal, unrecorded channels.'

Source: 'Migration and Remittances Data: Bilateral Remittances Matrices, 2010-2017', the World Bank, accessed 27 December 2018, https://www.worldbank.org/en/topic/migrationremittancesdiasporaissues/brief/migration-remittances-data.

^{*} The conversion of QAR to USD and NPR is an approximate figue. 'Home – Currency Tools: Currency Converter', OANDA, accessed 27 August 2018, https://www.oanda.com/currency/converter.

^{*} Data on bilateral remittance outflow is available only from 2010 onwards.

Total Remittance Outflow from Qatar and Remittance Received in Nepal

According to the World Bank, remittance outflow from Qatar equalled USD 71.1 billion between 2010 and 2017, of which Nepal received USD 14.1 billion (Table 5). In 2017, a total of USD 2.0 billion was remitted to Nepal from Qatar. The amounts remitted are, of course, only calculated estimates as there is no accounting of the true volume of remittances because migrant workers make use of various forms of informal networks to send money home and also because a considerable proportion of workers' earnings also comes into Nepal as consumer items such as TV sets and mobile phones.

Deaths and Injuries of Nepali Workers in Qatar

According to figures available with Nepal's Foreign Employment Board (FEB), a total of 1323 Nepali workers had lost their lives in Qatar through fiscal years 2008/09²⁴–2017/18 (Table 6). During the same period, 202 Nepali migrant workers were seriously ill or injured in Qatar.

The figures in Table 6 denote only those whose families received compensation from the FEB. A more complete picture of the actual number of deaths in destination countries is available from the Ministry of Foreign Affairs (MoFA), which collects data from Nepali diplomatic missions in the respective countries on all deaths, irrespective of whether the families of the deceased collected compensation from the FEB or not. This is especially pertinent since anyone who went as an 'irregular' migrant, i.e., without acquiring a labour permit from the DoFE, is not entitled to compensation from the FEB.

MoFA has information on Nepali deaths only for three years—2015 to 2017—and according to this data, a total of 524 Nepali workers lost their lives during that period in Qatar (Table 7). The FEB figures correspond to the Nepali fiscal year while the MoFA figures relate to international calendar years, making direct comparison not possible. But, some discrepancy can be seen in the figures provided by the two government agencies with regard to the cause of death. According to the FEB data, the major cause of death was cardiac arrest, which was responsible for 38 per cent of the total deaths, followed by 'other or unidentified causes' that claimed 13 per cent of Nepali lives (Table 6). On the other hand, the MoFA figures for the period from 2015 to 2017 show that half the Nepali deaths (48.5 per cent) were due to 'natural causes', followed by 'traffic accidents' that took 15 per cent of the lives.

LABOUR RECRUITMENT IN NEPAL

Recruitment Procedure

Labour migration is either arranged independently (personal basis) or by seeking the help of recruitment agencies (institutional basis). When foreign employment is organised through recruitment agencies, these agencies are required to obtain prior approval from the Department of Foreign Employment (DoFE) following an agreement or understanding with an employing institution in Qatar. On receiving the approval from the DoFE, recruitment agencies publish an advertisement seeking applications in a Nepali-language daily newspaper with nation-wide circulation.

Age Criteria for Recruitment

According to the Foreign Employment Act 2007, minors under the age of 18 are not permitted to go for foreign employment. Currently, the Government of Nepal also has a directive in place prohibiting women who have not completed 24 years of age from migrating to Qatar as domestic workers.²⁵

Recruitment Cost

'[I]n order to organise Nepalese manpower employment in the State of Qatar', the two countries signed a bilateral agreement in March 2005. ²⁶ The most significant aspect of the agreement is captured in Article 6: 'The employer shall bear all travel expenses of the workers from the Kingdom of Nepal to the place of work in the State of Qatar upon entering the service for the first time as well as the expenses of the return passage. The employer shall also bear the round-trip travel costs of the second party on leave periods as provided for in the employment contract.'

Table 6: Number and Causes of Deaths (FEB)

Fiscal Year	2	2008/	09	2	009/1	LO	2	010/1	11	2	011/	12	2	2012/	13		
Gender	М	F	Total														
Cause of death																•	
Cardiac arrest	18	1	19	57	1	58	69	-	69	83	-	83	81	-	81		
Natural causes	-	-	-	4	1	5	9	-	9	2	-	2	-	-	-		
Other or unidentified causes	4	-	4	22	=	22	1	-	1	20	-	20	40	-	40		
Workplace accidents	-	-	-	12	1	13	2	-	2	3	-	3	4	-	4		
Suicide	2	-	2	11	-	11	8	-	8	7	-	7	15	-	15		
Traffic accidents	-	-	-	1	1	2	9	-	9	13	-	13	5	-	5		
Heart attack	1	-	1	3	-	3	9	-	9	1	-	1	4	-	4		
Murder	-	-	-	-	-	-	18	-	18	1	-	1	2	-	2		
Disease	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Not stated	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Total	25	1	26	110	4	114	125	-	125	130	-	130	151	-	151		
Fiscal Year	2	2013/	14	2	014/1	L5	2	015/1	.6*	2	016/1	.7*	2	017/1	.8*	Tot	:al
Gender	M	F	Total	М	F	Total	M	F	Total	M	F	Total	М	F	Total	M+F	%
Cause of death																	
Cardiac arrest	84	-	84	68	-	68	22	-	22	14	-	14	13	-	13	511	38.6
Natural causes	18	-	18	31	-	31	31		31	57	1	58	16	1	17	171	12.9
Other or unidentified causes	45	-	45	8	-	8	4	-	4	11	-	11	6	-	6	161	12.2
Workplace accidents	29	-	29	30	-	30	20	-	20	11	-	11	17	-	17	129	9.8
Suicide	13	-	13	12	-	12	17	-	17	13		13	13	-	13	111	8.4
Traffic accidents	6	-	6	14	-	14	12	-	12	17	1	18	27	-	27	106	8
Heart attack	12	-	12	15	-	15	17	1	18	17	-	17	25	-	25	105	7.9
Murder	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	22	1.7
Disease	-	-	-	-	-	-	-	-	-	-	-	-	5	-	5	5	0.4
Not stated	-	-	-	-	-	-	2	-	2	-	-	-	-	-	-	2	0.2
Total	208	-	208	178	-	178	125	1	126	140	2	142	122	1	123	1323	100

Note: The FEB data on deaths is based on the financial support provided by FEB to the deceased worker's family in Nepal, and the year in this data indicates when the financial support was provided, not the year of actual death. As the compensation can be claimed within a year of receiving the dead body in Nepal, some deaths reported for a particular year could have occurred in the preceding year.

Source: Ministry of Labour and Employment, 'Labour Migration for Employment – A Status Report for Nepal: 2014/2015' (Kathmandu: Ministry of Labour and Employment, 2016/17); Ministry of Labour and Employment, 'Labour Migration for Employment – A Status Report for Nepal: 2015/16-2016/17' (Kathmandu: Ministry of Labour and Employment, 2016/17).

^{*} Data made available by the Foreign Employment Board (FEB).

Table 7: Number and Causes of Deaths (MoFA)

Cause of death	2015	2016	2017	Total	Percentage
Natural death	100	75	79	254	48.5
Traffic accident	17	30	30	77	15.0
Suicide	23	22	18	63	12.0
Head injury	21	10	8	39	7.4
Cardiac arrest	-	22	11	33	6.3
Accident: fell from height	12	10	6	28	5.3
Haemorrhage*	-	7	4	11	2.0
Electric shock	7	-	-	7	1.3
Unknown	-	5	-	5	1.0
Drowning	-	2	1	3	0.6
Murder	-	-	2	2	0.4
Others	-	2	-	2	0.4
Total	180	185	159	524	100.0

Source: Data made available by the Department of Consular Services, Ministry of Foreign Affairs, Nepal.

Prior to the introduction of the 'free-visa, free-ticket' policy by Nepal in June 2015, the recruitment cost to Qatar was fixed at a maximum of NPR 20,000. With the introduction of the new policy, the maximum fee to be paid by Nepali migrant workers going to Qatar (and other GCC countries) was reduced to NPR 10,000, and employers were required to bear the costs of the visa and air ticket, which previously was typically borne by the migrant workers themselves.²⁷ In practice, however, Nepali workers have generally always paid a much larger amount for their migration to Qatar, a practice that has continued even after the 'free-visa, free-ticket' policy.28

OTHER REQUIREMENTS

Orientation Training

The Foreign Employment Rules, 2008 requires a worker going for foreign employment to receive orientation training on the following:

- · Foreign employment laws of Nepal;
- Geography, culture, life style, economic, social and political situation of the destination country;
- Language of the destination country;
- Labour, immigration laws and traffic rules of the destination country;
- HIV/AIDS, communicable diseases, sexual and reproductive health;
- · Occupational safety and health;
- Easy and safe travel;
- · Conduct, treatment and security of workers; and
- Repatriation of earnings to Nepal.

Domestic Worker Orientation Skill Development Training

Women migrants migrating to Qatar as domestic workers are required to complete a 30-day skill development training.29

^{* &#}x27;Haemorrhage' includes intracerebral haemorrhage, haemorrhage due to cut throat, acute haemorrhage due to abdominal venacava, severe haemorrhage due to laceration of the lungs and aorta, intracranial haemorrhage, haemorrhage due to multiple injuries, subachnoid haemorrhage.

Contribution to the Foreign Employment Welfare Fund

Every worker going for foreign employment is required to contribute to the Foreign Employment Welfare Fund managed by the FEB, prior to departure. The contribution amount is currently specified as NPR 1500³⁰ for a three-year work contract, while workers with contracts for a duration exceeding three years are required to contribute NPR 2500.³¹ If a migrant worker dies within the contract period, the FEB provides compensation of NPR 700,000 to his/her family up to one year of receiving the dead body in Nepal. Workers who fall seriously ill may receive up to NPR 700,000 upon the evaluation of their illnesses by a team of experts. ³²

Insurance period (year)		Ins	Premium for insurance of NPR 500,000 against critical illness (all age groups)		
	18 to 35	36 to 50	51 to 64	64+	
2	2,646	3,625	7,250	For those aged 64 and above the	
3	3,524	4,930	9,570	amount of insurance will be as per the insurance	
4	4,423	6,090	12,035	company's policies, but not	NPR 400
5	5,148	7,105	14,500	exceeding the premium fixed for the age group 51-64 by more	
6	5,728	8,411	16,820	than 50 per cent.	

Table 8: Insurance Premiums

Source: 'Foreign Employment (ad-hoc) Life Insurance Directives 2073' (Kathmandu: Insurance Board, 2016), accessed 18 October 2017, https://www.bsib.org.np/documents/baideshikbeema.pdf.

Insurance

The Foreign Employment Act 2007 and Foreign Employment Rules 2008 have made insurance mandatory for workers going for foreign employment. The cost for insurance varies according to the age of the worker and the duration of the contract (Table 8). The current insurance plans comply with the Foreign Employment Life Insurance Directives issued in April 2016.³³

As shown in Table 9, the family of the deceased worker may receive a maximum amount of NPR 1,500,000 as insurance, while a worker or their family may receive up to NPR 1,000,000 in case of injuries sustained abroad.

Further, a migrant worker who suffers 'critical illness'³⁴ is provided an additional amount of NPR 500,000. However, to be entitled to this benefit, the migrant worker must have also procured an insurance policy against 'critical illness', paying a premium of an additional NPR 400.

PROCESS FOR COMPENSATION FOR DEATH AND INJURIES

In case of death of migrant workers in destination countries during the contract period, members of their immediate family can claim for compensation from the Foreign Employment Welfare Fund through the FEB within a year of receiving the dead body in Nepal. Similar provisions apply to migrant workers who suffer from serious illness or face mutilation of a body part during the contract period.³⁵ The following documents are required to claim compensation from the FEB:³⁶

- · Migrant worker's passport;
- Labour permit;
- Contract;
- Death certificate from destination country (in case of death in destination);
- Death certificate from Nepal (in case of death after arriving in Nepal);

Table 9: Insurance Benefits

Section	Incidence	Benefits (in NPR)
A	Death	1,000,000* + 100,000 (to bring the dead body to Nepal) + 100,000 (to perform death rituals) + 200,000 (to maintain the loss of income due to the death of the person) + 100,000 (towards treatment, in case of death occurs during treatment)
В	 a. Total permanent disability; b. Incurable damage of sight on both eyes; c. Complete damage of parts of the body above the ankles of both legs or wrists of both hands; or d. Complete damage of one of the legs, hands or eyes. 	Maximum Total: 1,500,000 1,000,000
С	a. Completely speech impaired; orb. Completely hearing impaired.	500,000
D	a. Complete damage of the hearing capacity of an ear; orb. Complete damage of a thumb.	200,000
	c. Complete damage of an index finger.	150,000
	d. Complete damage of any other finger.	70,000
	e. Complete damage of a big toe.	50,000
	f. Complete damage of any other toe.	40,000
	g. Damage/loss of any other body part.	As determined by an expert [†]

Source: 'Foreign Employment (ad-hoc) Life Insurance Directives 2073' (Kathmandu: Insurance Board, 2016), accessed 18 October 2017, https://www.bsib.org.np/documents/baideshikbeema.pdf.

- Prescription of medical treatment abroad (in the case of serious illness); and
- Recommendation letter from the Nepali Embassy in the destination country.

INSTITUTIONAL AND LEGAL ARRANGEMENTS

Foreign Employment Act, 2007 and Foreign Employment Rules, 2008

Foreign employment from Nepal is governed by the Foreign Employment Act 2007 and the Foreign Employment Rules, 2008.

Bilateral Agreement between Nepal and Qatar

Nepal and the State of Qatar established diplomatic relations in 1977. Nepal opened its Embassy in Doha in 2000, whereas Qatar set up its embassy in Kathmandu in 2011. Prior to that, the Qatari ambassador resident in New Delhi was concurrently accredited to Nepal.³⁷

A bilateral agreement, 'Agreement between His Majesty's Government of Nepal and the Government of the State of Qatar Concerning Nepalese Manpower Employment in the State of Qatar,' was signed in March 2005.

^{*} Section 26 (1) of Foreign Employment Act, 2007 states: 'The licensee shall, prior to sending a worker for foreign employment, procure insurance of at least five hundred thousand rupees with validity for the term of contract so that such worker can claim damages for death or mutilation, if such a worker who has gone for foreign employment pursuant to this Act dies from any cause at any time or gets mutilated.' The insurance benefit was increased from NPR 500,000 to 1,000,000 following the issuance of the Foreign Employment (ad-hoc) Life Insurance Directives 2073 in January 2017.

[†] An 'expert' is a medical doctor registered under the Nepal Medical Council (NMC). Additionally, the insurance companies also give validity to claims approved by certified medical practitioners in destination countries.

The major provisions of the Agreement are as follows:³⁸

- Terms and conditions of employment to be defined in individual employment contract.
- Contract to be drafted in Arabic, Nepali and English.
- Authentication of contracts in Qatar and Nepal, depending on where it is concluded.

An Additional Protocol to the agreement was signed between the two countries on the 20th of January 2008.³⁹

MoU between the National Human Rights Commission of Nepal and the National Human Rights Committee of Qatar⁴⁰

A memorandum of understanding (MOU) was signed between the National Human Rights Commission of Nepal and the National Human Rights Committee of Qatar in November 2015 in order to streamline the exchange of information relating to complaints for the protection of the rights of migrant workers.

Table 10: Nepali Organisations in Qatar

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SN	Name of Organisation	Services	Address	Contact
1.	Embassy of Nepal	 Resolve labour-related issues Attestation of Employment Contract Issuance of No-Objection Certificate to send dead bodies to Nepal 	Zone Number-56, Rawdat Umm Al- Theyab Street, Street Number-681, Abu Hamour Area (Ain Khaled	Email: nembdoha@gmail.com Post Box No. 23002 Website: https://qa.nepalembassy.gov.np/ Tel: +974 44675681/44675680
2.	Non-Resident Nepali Association, National Coordination Council	 Financial support to stranded migrants Financial support to family of the deceased Discussion programme on safe migration 	N/A	Email: <u>qatar@nrna.org</u> Website: <u>https://qa.nrna.org/</u> Tel: +974 55730794, +974 55868214
3.	Pravasi Nepali Coordination Committee – Outreach Office	 Rapid Rescue Humanitarian Support Documentation Legal Support 	National Human Right Committee, Nepalese Help Desk, Ground Floor, Freej Abdulaziz, Nasser Bin Khalid Intersection, Otbai Tower, Doha, Qatar	Email: hskhan44@gmail.com Website: http://www.pncc.org.np/ Tel: +974 33885312
4.	GEFONT Support Group	 Rapid Rescue Financial support to migrant workers in need (imprisoned, stranded) 	N/A	Contact Person: Mr Bhim Taramu Magar Email: bhim_taramu@yahoo.com Website: https://www.gefont.org/ Tel: +974 70307452

Notes

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- 24 The FEB was established in 2008 under the Foreign Employment Act 2007, which also provided for a Foreign Employment Welfare Fund. The Welfare Fund is used to, among others, provide support to the families of those workers who die in the course of their employment abroad or to those who are injured. Hence, the FEB data on deaths and injuries date only from the year 2008/09.
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