



# OVERSEAS NEWS AND EMPLOYMENT

PASSPORT TO GLOBAL JOB OPPORTUNITIES



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## India to lead global labour supply; remittances to hit \$160b: RBI

MUMBAI: India is poised to be the world's leading supplier of labour, which



will propel remittances to around \$160 billion in 2029 from \$115 billion in 2023, according to RBI's latest Report on Currency and Finance (RCF).

India is already the

country with the highest remittance recipients in the world, accounting for

13.5pc of the world total, with its share increasing over time.

The ratio of remittances to GDP for India has gradually increased from

2.8pc

in 2000 to 3.2pc in 2023 and is now above that of gross FDI inflows to GDP ratio (1.9pc in 2023), providing strength to India's external sector, the authors of the report said. "Going forward, India is poised to be the world's leading

### EDIT ON PAGE - 2

supplier of labour as its working-age population is expected to rise until 2048, while it has started dwindling for major AEs (advanced economies).

Demand for Indian workers

"Thus, the global demand for Indian migrant (Cont. on page-2)

## Kuwait eases family visa rules, lowers salary limit for expats

KUWAIT CITY: Kuwait is now allowing expatriates without university degrees to sponsor their

First Deputy Prime Minister and Minister of Defence and Interior of Kuwait.



The revised policy specifically facilitates the sponsorship of wives and children for expatriates already residing or born in Kuwait, as well as for children

families provided they earn at least KD800 per month according to their work permit.

The decision, under Article 29 of Ministerial Resolution No. 957/2019, was issued by Sheikh Fahad Yousuf Al Sabah, the

born abroad who are under five years old. Moreover, the Director General of the Residency Affairs General Department at the Interior Ministry has the authority to waive the salary requirement under certain conditions.

## Gold demand down five per cent: WGC

NEW DELHI: The World Gold Council (WGC) pegged a drop of five per cent in gold demand in the April - June 2024 quarter at 149.7 tonnes. This was a drop from 158.1 tonnes in the previous corresponding period.

In value terms, however, gold demand in India by value in the April - June 2024 period stood at Rs 93,850 crore, WGC said, up by 14pc compared

with Rs 82,530 crore in the previous corresponding period.

"India's gold demand softened slightly in Q2-CY24. This can be attributed to record high gold prices impacting affordability and causing a slowdown in consumer purchases. However, the overall value of demand remained strong, increasing by 14pc highlighting gold's enduring val- (Cont. on page-2)

## Kuwait to deport overstayers, sponsors

KUWAIT CITY: The interior ministry has decided to deport a number of expats who overstayed their visit visas along with their sponsors and has already arrested a number of them. It said that a number of expat women working in Kuwait had issued "family visit visas" for their husbands and children, but the visitors exceeded the duration stipulated in the visas. "Because the sponsors have not complied with the pledge they signed when they applied for

the visas and violated the conditions, they will all (wives, husbands and children) be deported," said the ministry statement. The decision was taken although the residencies of the wives were still valid.

The ministry warned that it will deport visitors and sponsors if the conditions of the visit visas are violated, especially for overstaying. The ministry did not give the number of those to be deported and if the process involved any fines. Local media said the expats to

be deported were Syrian. In early February, Kuwait resumed the issuance of visit visas for relatives of expats working in Kuwait, but under stricter conditions.

Residents applying for their parents, wives and children must draw a monthly salary of KD400 and a salary of at least KD 800 for other relatives. Applicants for family visit visas must provide a return air ticket for visitors issued on Kuwaiti national carriers — Ku- (Cont. on page-2)

## Airlines should self-regulate pricing of air tickets: Govt

NEW DELHI: Airlines have been advised to self-regulate as well as sensitised to exercise moderation in pricing of air tickets, Rajya Sabha was informed. There have been persisting concerns over high airfares, especially during peak and festival seasons.

Minister of State for Civil Aviation Murlidhar Mohol said the ministry holds consultation with airlines and the representatives are advised to self-regulate and keep

passengers' interest in mind while fixing the



airfares.

"Airlines have also

been sensitised to exercise moderation in pricing

ing and to keep passengers' interest in mind.

The airlines have committed to ensure that airfares do not surge during events such as natural disasters, calamities, etc," he said in a written reply. Under current regulations, airfares are neither established nor regulated by the government after the repeal of the Air Corporation Act in March

1994.

"Globally, most coun-

tries have deregulated their aviation sector, i.e., removing government-imposed entry and price restrictions on airlines. Deregulation has led to increased competition between airline carriers, leading to decrease in airfare. As a result of deregulation, entry into the airlines industry for a potential new airline has become easier, resulting in many new airlines entering the market, thus increasing competition," the minister said.



## India – world's labour supplier

**R**ESERVE Bank of India's latest Report on Currency and Finance (RCF) has interesting facts. The report says India is all set to be the world's leading supplier of labour, which will push up remittances to around \$160 billion by 2029 from \$115 billion in 2023. It is a known fact that India is already getting the highest remittances in the world, accounting for 13.5pc of the world total, with its share increasing. The ratio of remittances to GDP for India has gradually increased from 2.8pc in 2000 to 3.2pc in 2023 and is now above that of gross FDI inflows to GDP ratio (1.9pc in 2023), providing strength to India's external sector.

With India's working-age population expected to rise until 2048, the country is poised to be the world's leading supplier of labour. The working-age ratio is dwindling for major advanced economies much to the advantage of India. "Thus, the global demand for Indian migrant workers will remain high, which along with continuing skill up-gradation of the workforce would provide a sustained boost to inward remittances," says the report put together by a team from the Department of Economic and Policy Research (DEPR), with inputs from several operational departments.

In 2021, more than half of India's inward remittances were from the Gulf countries, while North America accounted for 22pc share. The cost of sending remittances globally has decreased over time, with digitisation playing a key role. The average cost of receiving remittances in the case of India stood at 5.01pc

On World Bank data, the report said global remittances that are increasingly being effected through mobile money and digital platforms are estimated to have increased to US\$ 857.3 billion in 2023, led by India (\$115.3 billion), Mexico (\$66.2 billion), China (\$ 49.5 billion) and the Philippines (\$39.1 billion).

Domestically, in 2020, there were around 476.67 million workers in India, the second largest after China, out of which, agriculture consists of 41.19pc, industry sector 26.18pc and service sector 32.33pc of total labour force. Of these over 94pc work in unincorporated, unorganised enterprises ranging from pushcart vendors to home-based diamond and gem polishing operations. The organised sector includes workers employed by the government, state-owned enterprises and private sector enterprises.

Ministry of Statistics and Programme Implementation (MoSPI) reveals the female employment status in India. No doubt that the female labour force participation (FLFPR) rate in India, which refers to women who are either working or looking for a job, is below the global average of 47pc for several years. But the commendable fact is that the women empowerment over the years has taken the female employment at the risings steps. Though it is still not at par with global average, it's improving over the years. The latest Periodic Labour Force Survey for 2021-22 highlights that the FLFPR for prime working age group (15 years and above) has increased considerably and stood at 32.8pc in India. Experiencing structural improvements to their lives, such as decline in fertility rates and expansion of women's education brought India's FLFPR on an upward track. Now, India is a country where one third of women have joined the labour force.

### LIPSYNCH

"Never be limited by other people's limited imaginations."

— Dr. Mae Jemison.

## NRIs can benefit from India's growth story

**NEW DELHI:** India is expected to become the third largest economy in the next three years and NRIs need to invest wisely to take advantage of its expansion, an expert said. "At \$5 trillion, India becomes an asset class in itself and cannot be avoided anymore. With strong growth foundations, the country presents investment opportunities across asset classes," Anshu Kapoor, president and head, Nuvama Asset Management (formerly Edelweiss Wealth Management), told a TV channel.

The NRI community has been historically under-allocated to India. "India's weight in the MSCI EM index is now close to 20pc up from 6.7pc about 10 years ago. NRIs could use this as a guide to start building up investments in the Indian markets," Kapoor said.

Backed by a growing interest in India, the asset management industry has

evolved investment options across asset classes on offer via the GIFT City route, Kapoor said. "It is built with the idea of being India's gateway to inbound and outbound investments and is being developed to be at par with international jurisdictions like Singapore & DIFC. Special dispensations have been granted to Funds in IFSC to equip them with higher operational flexibility while maintaining tax efficiency. This flexibility under the foreign exchange regulations complements AIF regulations well, making IFSC attractive for a wide range of AIF funds for NRIs. Parity with international jurisdictions, favourable taxation regime, calibrated regulatory regime are among the key factors that have led to gaining international investor's trust as the preferred investment route," he added.

Fiscal consolidation focus continued with FM

cutting FY25 fiscal deficit target to 4.9pc from 5.1pc in the interim budget. Along with Fiscal consolidation, The Union budget 2024-25 was set against a backdrop of the need to sustain the capex push as broader private capex is still weak, and the need for a spending boost at the lower end of the income spectrum keeping the recent poll outcome in mind.

"From an equity markets standpoint, we don't think the budget would materially alter the earnings trajectory (which is likely to see moderation) in the coming year. As regards to the portfolio, we maintain our quality/defensive bias and prefer consumption over capex. Key overweight sectors are: Consumer, private banks, insurance, IT, pharma, and telecom. Key underweight sectors are: Industrials, metals and PSUs," Kapoor said.

## Gold demand down five per...

(Cont. from page-1)

ue for Indian consumers," said Sachin Jain, regional chief executive officer for India at the World Gold Council.

"India's economic outlook too remains positive, with strong GDP forecasts and rural sector recovery are all likely to support demand in the second-half of the year. Our forecast for full year demand is between 700 to 750 tonnes," WGC said. It said that going ahead, the recent nine per cent reduction in import duty on gold, WGC believes, is expected to revive the gold demand in July quarter ahead of the main festive

season that begins from Sept that could be further boosted by a healthy monsoon.

Meanwhile, the gold prices surged 18pc year-on-year (YoY) in the June 2024 quarter to \$2,338.2 an ounce (oz), and were up nearly 13pc when compared with the December 2023 quarter. Jewellery demand in India, on the other hand too, felt the pressure of high prices, declining 17pc to 107 tonnes due to high local prices, the general election and a severe heatwave.

WGC believes that while festivals like Akshaya Tritiya and Gudi

Padwa provided a temporary boost, record high prices continued to dampen consumer sentiment. Investment demand, however, surged by 46pc to 43.1 tonnes, its highest second-quarter level since 2014 driven by expectations of further price appreciation and safe-haven buying.

## Kuwait to deport...

(Cont. from page-1)

wait Airways and Jazeera Airways. They must sign a written commitment pledging they will not attempt to transfer the visit visas to dependent residency. They must also pledge to comply with the duration of the visit visa.

If visitors overstay, they and their sponsors will be listed under a special security tracking system run by the detectives of the residency affairs department and legal measures will be taken against those violators, the ministry had warned. Medical treatment must be strictly in the private sector and visitors will not be allowed to seek treatment at public health facilities.

## India to lead global...

(Cont. from page-1)

workers will remain high, which along with continuing skill upgradation of the workforce would provide a sustained boost to inward remittances," says the report put together by a team from the Department of Economic and Policy Research (DEPR), with inputs from several operational departments.

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Gulf NRIs offer liberal help to Wayanad relief



Rescue operation is underway after massive landslides hit the Meppadi area triggered by torrential rains, which claimed the lives of more than 150 and injured several others, in Wayanad, Kerala.

DUBAI: Some of the prominent Indian business groups based in the UAE are extending a helping hand for relief and rehabilitation in the landslide-hit Kerala. The amount runs into millions of dhirsams.

Several UAE-based businessmen have announced monetary help to the Kerala government. Chairman of LuLu Group MA Yusuff Ali as well as B. Ravi Pillai, chairman of the RP Group, have each donated Dh2 million to the Kerala Chief Minister's Distress Relief Fund.

While some have announced financial aid in

millions, others have offered help with healthcare and rescue personnel and expertise to tackle the tragedy that has left more than 150 dead and several others trapped in mud and debris after the two landslides in Wayanad district. Victims include relatives and friends of some of the Keralite expats in the UAE.

After a devastating landslide put a halt to life in India's Kerala state, killing at least 160 people, several UAE residents and businessmen have come forward to pitch in by helping with relief operations.

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Canadian Dollar	61.54	60.44
Singapore Dollar	63.58	62.48
Swedish krona	8.81	7.02
UAE Dirham	23.19	22.64
Swiss Franc (CHF)	96.57	94.77
British Pound	108.48	107.38
New Zealand Dollar	50.72	49.32
Thai Baht	2.46	2.26
Hong Kong Dollar	11.68	10.37
Saudi Arabian Riyal	23.02	22.07
Bahraini Dinar	229.17	215.17
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# GULF FAQs

## What's the Dubai Rera Rental Index?

Please explain what's the Dubai Rera Rental Index and is it good for tenants?

Tenants in some areas of Dubai are still paying less than the Real Estate Regulatory Authority (Rera) Rental Index rates. In March, the Rera index was upgraded to bring rental rates in line with the market prices following over

can help tenants and landlords determine fairness based on the latest index rates," said Shroff.

Rupert Simmonds, director of leasing at Betterhomes, said there are a few areas and buildings in Dubai where rents can be found to be lower than the Rera Rental Index rate.

"While the Rera Rental Index provides a guideline, actual rent-



three years of rally in rentals. The Index is designed to reflect the average market rent using all the property locations and property types across Dubai.

Places like Dubai South and Damac Hills-2 are recognised for being less expensive when compared with the centre and other well-known areas including Dubai Marina, Jumeirah and Jumeirah Lake Towers. Tenants living in these outer districts frequently find their rents more manageable, especially because they exist further away from the city centre where demand is highest," said Anmoll D Shroff, founder and chairman of Elton Group.

Furthermore, there have been efforts to make the adjusted RERA Rental Index more transparent and equitable with a view towards prompting modifications in rental prices throughout different neighbourhoods.

"For those interested in staying current on specific rent prices, the Dubai Land Department through the "Ejari" smart application has provided a Rental Increase Calculator that

al prices can vary depending on the building's age and condition, available amenities, location, and market demand. Notably, more affordable areas include older parts of Deira, Bur Dubai and Karama as well as more distant locations like International City, Al Warsan, Production City and Jumeirah Village Circle, among others," said Simmonds.

Anisha Sagar, director of property management at Allsopp and Allsopp, said in some cases, apartments may be rented for less than the current market average.

"For example, tenants who have lived in the same unit since before the pandemic might be paying lower rent because their rent increases have been gradual, based on their original lease terms. Additionally, older buildings in some areas may see lower rents than newer buildings in high-demand locations such as the main city centre. It is important to note that the Rera Rental Index is just a guide, and actual rents can vary depending on a number of factors, such as the location, size, and condition of the property," said Sagar.

## I was dismissed without any reason, what to do?

I have been working in a private company for two years. Two months ago, my employer suspended me from work for no reason and without any in-

vestigation – just false allegations – and my salary has been suspended for three months. My question is: Do I have the legal right to resign and work for a

new employer? When does an employer have the right to suspend a worker from work and how long is the suspension period?

It is better if you file a complaint with the Labour Office instead of resigning, because the employer violated the Labour Law by suspending you from work without investigation and without giving you any salary for several months. The Labour Law prescribes three types of suspension from work the employer may impose to an employee.

The first one is stated in Article 39 of the Labour Law, which covers a period not exceeding 14 days and non-payment of wage for the suspension days, which is a kind of penalty to the employee when he violates the provisions of this Decree-Law, its Implementing Regulation and resolutions issued for its implementation. The other two temporarily suspensions are mentioned in Article 40 of the same law, where the employer may suspend the worker temporarily from work for a period

not exceeding 30, in order to conduct a disciplinary investigation with him, if the investigation interest so requires, along with suspending half the wage during the suspension period.

If the investigation concluded keeping the case, non-violation or punishment of the worker by warning, the worker shall be paid the wage that was suspended during the suspension period.

The employer may also temporarily suspend the worker from work when he is accused of committing a crime of assault on oneself, money or crimes related to breach of honour or trust, until a final judgment is issued by the competent judicial authority.

His wage shall be suspended for the suspension period. If a judgment is issued for not putting the worker into trial, he was acquitted for absence of felony or the investigation concluded keeping the case due to lack of evidence, he shall be returned to work, along with paying his full suspended wage.

## Can your boss reject annual leave?

I work in a private company in Dubai. Under what circumstances can my leave application be rejected? I applied for the leave two months ago and bought flight tickets and made travel arrangements. However, my boss is now saying he will reject it. Is this legal? Can I do anything about it?

In the UAE, it is at the discretion of an employer to decide the dates of annual leave of its employees on rotation based on the work requirements. This is in accordance with Article 29 (4) of Federal Decree Law No. 33 of 2021 on the Regulation of Employment Relations which states: "The employee shall use his leave in the year of entitlement. The employer may fix the dates of leave according to the work requirements and in agreement with the employee, or rotate leaves among employees for the smooth progress of work, and shall notify the employee of the date of his leave at least (1) one month before the same."

However, an employer is obligated to grant annual leave to an employer at least once in two years unless the employee agrees to carry forward the annual leave or get paid in lieu of leave by an employer. This is in accordance with Article 29(8) of the UAE

Employment Law, which states: "The employer may not prevent the employee from using his accrued annual leave for more than two years unless the employee wants to carry it over or be paid in lieu of leave according to the Establishment bylaws and as specified by the Executive Regulations of this Decree Law."

Based on the aforementioned provisions of law, your employer may decline your annual leave due to work requirements and annual leave rotation amongst its other employees, for a genuine reason. However, if your employer has agreed in writing and approved your annual leave, then the employer may be obligated to bear the cost of the air tickets you have already booked to travel during the proposed annual leave. Nevertheless, the UAE Employment Law and subsequent ministerial decrees are silent related to the remedy available in such cases to employees. Therefore, it is recommended that in future you obtain written pre-approval for your annual leave from your employer and then plan your vacation accordingly to avoid financial loss.

# COURSE IS SHORT BUT EARNING IS BIG

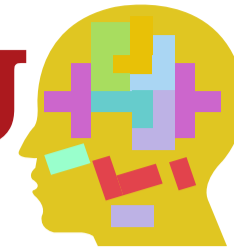
(“SKILLS GURU” has been making humble efforts to glorify the WORKPLACE, WORK, WORKFORCE and the WORKCULTURE by simply pinpoint the importance of LEARNING & PLACEMENT by highlighting the importance of various professions. Much of this effort cannot be detailed due to limitations. Don't forget that success in life is where you are able to embrace what is inspiring and reject what is debilitating, retarding and useless. It is impossible to achieve success in the profession without loving it. If you love it, it will love you back in the form of “a contented and blessed life”. Enjoy each workday because that's what gets you out of bed each day. No matter how many problems you have. You always have a way to follow your dream if you are passionate about it.)

**SHORT-TERM COURSES: Increase Employability & reduce Unemployment** – The idea that a full-time degree is the only way to secure a good career is something that stems from a complete misconception. There are many short term courses that can give you what you need after completing 12TH Standard. There are many short-term diplomas and certificates courses are available before you to choose from. These courses mostly focus on career orientation and skill development. Short-term job training programmes have a positive impact on reducing the unemployment rate. These programmes are effective in combating unemployment. Studies have shown that short-term vocational training programmes that provide both theoretical and on-the-job training are particularly effective in improving employment outcomes for individuals with less education. Completion of short-term job training is associated with lower unemployment rates. Studies show that unemployment rates decrease and employment rates increase as a result of unemployed individuals completing short-term vocational training courses. Short-term vocational training courses are effective in providing income and per-



## SKILLS GURU

By Sajan MS



manent employment to unemployed youth.

Job market, availability of employment opportunities, and post-training support are factors that influence the effectiveness of short-term vocational training programmes, especially in their design and delivery. Overall, vocational training programmes offer positive outcomes such as reducing unemployment, improving

socio-economic development of the disadvantaged and the unemployed.

**IMPORTANCE OF SHORT TERM TRAINING PROGRAMMES:** Short-term courses give you a great opportunity to test your interests and find out which direction you want to go in a cheap and convenient way. Short term courses can turn your hobby into your business. If you want to start

A unique feature of short courses is that they can make learning a fun experience. The flexibility, convenience and clear objectives that characterise the interactive learning platform make learning short courses a joy. Whether you are a professional and/or a school leaver, you can complete short courses to advance your career in no time. All you have to do is make the



job prospects, facilitating rehabilitation and contributing to economic development.

**ADVANTAGES OF SHORT TERM TRAINING PROGRAMMES:** Job training programmes have many advantages. They are effective in combating unemployment, \*especially for less educated individuals, these programmes improve employment outcomes by providing theoretical and on-the-job training. \* Vocational education and training programmes play a critical role in the rehabilitation of young offenders. \* Vocational training helps students acquire specific skills and knowledge valuable for their careers \* Vocational education and training programmes contribute to the

your own business, you need a variety of skills that you don't already have. Short term courses will help you become an independent entrepreneur and follow your own path. Short-term courses are the best way to make the most of your time and money. Short courses are an inexpensive and flexible way to build towards the career you want. Short courses can also provide a gateway to an eventual higher education degree. Studying and saving together can be possible here.

Short courses help to acquire practical skills quickly by focusing primarily on the practical application of theory and knowledge. In all cases, taking a short course will increase your practical and professional skills in a short period of time.

best selection!

**HOTEL MANAGEMENT COURSES:** The hotel management industry is one of the fastest growing sectors and holds a variety of lucrative employment opportunities. The hotel industry can accommodate any number of trained professionals who are capable of handling challenges in a tranquil manner. There are opportunities in the hotel management industry to work at various levels depending on one's taste. Degree courses, diploma courses, certificate courses, online learning methods etc. are all available in hotel management studies.

Diploma in Hotel Management is the best way to start a CAREER in the luxury industry of hospitality and hotel management. The course

focuses on various functional areas such as hotel operations, event preparation, food production, catering and a variety of various other divisions. A diploma in hotel management gives you an unlimited career path that you can take in any direction. Being one of the most thriving sectors, the hotel/hospitality industry is growing at a very fast pace, creating plenty of job opportunities and increasing the salary range of freshmen. In the highly dynamic hospitality industry, there is always something new coming out, so those entering the field can learn new skills on a daily basis. Hotel management is a vast domain. You can apply for back office or front office jobs. Besides pursuing a job in the field, you can also go for a degree in the field. **DIGITAL MARKETING:** The importance of digital marketing has increased more than ever. More and more business processes and customer experiences are digitised these days. Regardless of the professional field you want to enter, learning the basics of marketing and sales will help you perform the job effectively. Many specialisations can be studied in digital marketing, including Marketing analytics, Search Engine Marketing (SEM), Search Engine Optimisation (SEO), Social Media Optimisation (SMO), Video marketing, Social paid marketing,

Email marketing, Landing pages, Affiliate marketing, Content marketing, Influencer marketing, Marketing analytics, strategy, and ROI measurement. If studying digital marketing, there are various career options available including digital marketing manager, blogger, entrepreneur or digital media specialist. With the rapid development of digital marketing, the face of marketing has changed drastically. Today, digital marketing is ubiquitous – a truth you can no longer ignore!.

*(There are more short-term courses that can be completed in a short period of time and create better financial income and employment opportunities. Information regarding them will be given later. To be continued)*