



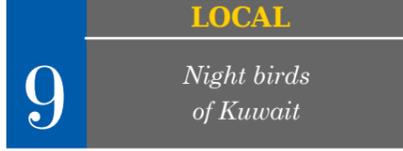
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Entrepreneurship, a way out for jobless youth

THE TIMES KUWAIT REPORT

Elation among policymakers in Kuwait as international oil prices look poised to cross the US\$100 per barrel milestone mark are understandable. With the draft budget for 2022-2023 based on an assumed oil price of \$65 per barrel and a break-even price of \$75 per barrel, the actual budget figure could turn into a surplus by the end of next fiscal, provided oil price maintains its current trajectory. While this is certainly good news that could encourage the government to loosen its purse strings on capital spending and other expenditures, the caveat of 'if oil prices remain high', once again underlines the overdependence of the economy on its hydrocarbon revenues.

The current upswing in the economy does nothing to hide the deep structural imbalances that exist in the country, and the need to rectify them as a matter of priority. The government needs to remain committed to its economic diversification plan, improve the business climate, encourage greater private sector participation in the economy, and prepare its citizens to successfully work in the private sector. The government has indeed made progress in improving the country's business climate, ranking 83rd among 190 countries in the World Bank's 2020 'Doing Business Report'.

But the government cannot claim a similar success story in its attempts to encourage young nationals to work in the private sector. More than enticements to lure youth to opt for a job in the private sector,



the authorities probably need to work on changing social attitudes and mindsets of the young, if the country is to move forward on a more equitable and sustainable pathway. This need was driven home last week

by the latest report from the Central Statistical Bureau (CSB) on the labor market, which revealed that young nationals account for nearly half of all workers in the public sector. This large cohort of enthusiastic

digitally connected youth, familiar with the latest information and communication tools and technologies, and endowed with fresh perspectives, creativity, and innovative ideas, would normally be considered an asset, as it could portend to a large pool of talent and leadership being available to the country in future. However, with the CSB data showing that 48.4 percent of nationals working in the government sector are below the age of 35, the youth bulge could also pose an additional challenge to the government.

The authorities, already struggling to absorb the thousands of young nationals newly entering the labor pool each year and seeking jobs in an overly bloated public sector, will be further constrained by the large pool of young employees currently in the workforce.

CONTINUED ON PAGE 10

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Egyptians form largest number of workers in labor market



Egyptian workers have surpassed their Indian counterparts to become the largest population cohort in the Kuwait labor market. Latest figures from the Central Statistical Bureau (CSB) show that as of September 2021 there were 456,600 male and female Egyptian workers, representing 24 percent of the total 1.9 million workers in the country's labor market.

Indian workers came in second place, with a total of 451,300 male and female

workers and accounting for 23.7 percent of total workforce. This was followed by 424,000 nationals who represented 22.3 percent of the total labor market.

The CSB data also showed that Bangladesh labor ranked fourth, with a total of 161,100 workers, or 8.5 percent, followed by the Pakistani workers, with a total of 70,300, or 3.7 percent. Filipino workers ranked sixth, with a total of about 66,000, or 3.5 percent, followed by Syrians with a total of 63,200 at an employment

rate of 3.3 percent.

Nepalese ranked eighth, with a total of 40,100 male and female workers, at a rate of 2.1 percent, followed by Jordanians, with a total of about 25,200 male and female workers, at 1.3 percent.

And, rounding up the top-ten labor market worker cohorts came Iran with a total of 20,300 male and female workers, at a rate of 1.1 percent. Other nationalities combined accounted for 125,100 male and female workers at a rate of 6.6 percent.

Amiri pardon to be granted to 350 prison inmates

Names of 350 prisoners have been compiled by the Amiri Pardon Committee headed by the Attorney-General for submission to the Public Prosecutor for approval. Following this approval the list will be forwarded to the Amiri Diwan for further scrutiny and final approval before a decree is issued in this regard.

According to reports, around 100 prisoners are expected to be released immediately and

an additional 250 prisoners will have their sentences reduced or monetary fines dropped. The list is said to include the names of citizens, bedouins and expatriates.

The released expatriates will be handed over to the Deportation Center for immediate deportation, while the released citizens and bedouin will be prevented from traveling during the remainder of their sentences. They will also have to undergo rehabilitation and are required to maintain good conduct. If they violate the terms of their release, they will be arrested and produced before the Public Prosecution who could send them back to prison.

Records from previous Amiri pardons show that in 2021, the pardon list included 459 names, 480 prisoners in 2020, and 706 inmates in 2019.

Joyalukkas cash back offer and BeMine collections

Joyalukkas has announced their 'Cash Back' offer by unveiling several beautiful new designs under their popular BeMine collection. To make it an even more attractive and exciting offer, Joyalukkas is offering a KD10 worth gift voucher on each purchase of Diamond, Polki and Pearl jewellery worth KD200 or more.

The 2022 collection of 'BeMine' is amazingly versatile in terms of the occasions you can wear them, and during this season it is definitely the best time to surprise your loved one with some chosen designs.

This limited-edition BeMine collection features an exciting range of intimate heart-themed jewellery, which includes pendants, rings, earrings and bracelets, in Diamonds and Gold exclusively designed for the upcoming Valentine's Day celebration.

Managing Director of Joyalukkas Group, John Paul Alukkas, said: "As the world negotiates its way back to a new normal, we have to find new and exciting ways to keep rooted and connected. This is an ideal occasion to gift our special ones with something memorable.



The Joyalukkas Cash back offer is valid from 28 January to 26 February 2022 across all Joyalukkas showrooms in Kuwait.

Incentives to frontline workers in 20 government entities delayed

The Cabinet's decision to grant frontline workers in different government entities with incentives for their selfless efforts during the COVID-19 crisis, has so far been approved by the Ministry of Finance only for workers in the Ministries of Health and of Interior. While the health ministry has begun disbursing the incentives since last week, the interior ministry is expected to begin the process only in the coming week.

Meanwhile, reports indicate that around 20 government entities whose frontline workers are entitled to receive the incentives have yet to decide on the list of those eligible to receive the rewards. The reason for the delay is apparently due to the Civil Service Commission finding discrepancies in criteria used to select eligible recipients by these government entities, as well as in the method of calculating the number of days worked on the frontline, and in computing the financial incentive to be paid to each worker under their employment.

According to the statements the CSC has 'accepted' the lists of 44 entities, and the remaining 20 entities whose lists have not been approved are the ministries of Commerce,



Electricity and Water, Transportation, Finance, Justice, Information, Kuwait Municipality, the Public Authority for Agriculture Affairs and Fish Resources, the Environment Public Authority, and the Secretariat General of the Council of Ministers, the Public Authority for Industry, Kuwait Airways Company, KASCO, KUNA, the Communications and Information Technology Commission, the Kuwait Petroleum Corporation and its affiliates, the Expropriation Department for the public benefit, as well as some military authorities.

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Average wage of citizens nearly five times that of expats

Statistics issued by the Central Statistical Bureau (CSB) show the average monthly wage for citizens in the labor market, comprising both the public and private sectors, was KD1,490 per month, while the wages of non-Kuwaitis stood at KD331.

A break-down of the CSB figures reveal that the average wage of Kuwaitis in the public sector was KD1,539, while the average wage of non-Kuwaitis in the

public sector was KD732. Meanwhile, in the private sector the discrepancy was even wider with the average monthly wage for Kuwaitis being KD1,252 dinars, and that of expat workers being KD311. The statistics also shows a wide gender disparity in the average wages between male and female citizens in both public and private sector, with male citizens on average receiving KD1806, while their female counterparts



received on average only around KD1260.

This gender gap was evident even when both sectors of the labor market were viewed separately; in the public sector, while the average wage of a Kuwaiti male was KD 1,878, that of a female citizen was only KD1,310. In the private sector, a male national received on average KD1,529 dinars, while the average monthly wage for Kuwaiti women was KD973.

Omicron stabilization could herald return to 'normalcy'

Amid signs that the fourth wave of COVID-19 infections spurred by the appearance of Omicron variant of SARS-CoV-2 virus in Kuwait is beginning to stabilize, there are indications that the health ministry and other relevant authorities could announce several relaxing measures in the coming weeks.

An analysis of markers pertinent to the epidemiological situation on the Omicron variant in the country, over a period ranging from two to three weeks, has shown that efforts by health ministry personnel to contain the spread of infections have been largely successful. The fact that the authorities were able to do so without resorting to any drastic curbs on the mobility of people and business activity is especially commendable.

Media reports citing health authorities indicate that continued improvement in the epidemiological situation at the end of national



holidays in the first week of March, could lead to the announcement of a "package of mitigating measures and decisions" that could gradually lead to a return to a what is often described as a new 'normalcy'.

An evaluation of data indicators pertaining to the Omicron variant, which was first reported in the country around the tail-end of December

2021, shows that maximum daily infections were recorded over a 13-day period in January when the number of reported cases per day ranged from 4,445 and 6,913.

As for the second indicator, it shows the number of cases in intensive care units during a 15-day period, which ranged between 58 and 91 cases maximum, before witnessing a slight decline, to reach 86 last week. The third indicator was the stability of cases admitted for a period of 18 days, which ranged between 326 on 20 January and 549 in the first week of February.

The fourth indicator is that the current wave of infections have resulted in the least number of fatalities, with the number of deaths varying

over a period of 22 days between one and two cases, except for last week when three deaths were recorded.

The fifth indicator represents infection rates compared to the number of swabs conducted each day, which over a period of 22 days ranged between 14 and 20.7 percent maximum, before returning to record a noticeable decline to 14.8 percent in the first week of February.

Other positive indicators from the epidemiological study include the number of recovery cases and the decline in infections. Based on these seven indicators the health authorities are said to be close to overcoming the severity of the current wave which is decidedly on a downward trend.

Success of Sahel app a strategic achievement for Kuwait

Last week, the Ministry of Communications Land Information Technology marked the success of its Sahel mobile application and the digital transformation it has achieved in partnership with Avaya, an American multinational technology company that specializes in cloud communications and workstream collaboration solutions.



A statement released on the occasion from Avaya, noted that the Sahel application is dedicated to the modernization of government transactions delivering e-government services for a range of departments. The application transforms the government-to-citizen experience and marks a strategic achievement in the government's vision for Kuwait 2035, 'A New Kuwait'.

Through Sahel, citizens and residents can access government services and complete transactions easily, quickly, and securely. And by integrating Avaya OneCloud Contact Center platform, it provides a digital window with which citizens and residents can receive notifications and announcements from any government agency, improving the provision of digital services.

The contact center technology also contrib-

utes to the government's digital transformation ambitions by enabling communication with citizens and residents across entirely digital channels. Transaction receipts are electronically generated and sent through the platform to app users, contributing to the government's paperless ambitions, while improving the overall user experience.

"The Kuwait Government's goal is to accomplish a full digital transformation, and that has started by bringing all e-government services to the Sahel application, which delivers every kind of official transaction, for any individual in Kuwait, with just a click.

Since launching this application, there have been over quarter of a million completely paperless transactions and certificates issued through Sahel," said Yousef Kazim, Official Spokesman for the Sahel application.

"And because the services are available around the clock, 24 hours a day, seven days a week, users can request official documentation anytime, anywhere, in seconds. All they need to do is download the Sahel app from the Apple App Store or Google Play Store," he added.

Abdulmir Al Musqati, the general-manager of METCO, which assisted the Ministry in designing and delivering the solution as an Avaya Experience Builder partner, said: "Our strategic partnership with Avaya has enabled us to reach impressive results for the project, and we look forward to everyone benefiting from these effective and flexible digital solutions."

For his part, Nidal Abou-Ltaif, president of Avaya International, said, "Kuwait is making headway in an ambitious Vision 2035. We're proud to support the government as it adopts digital solutions to drive economic development, increase efficiency, and ultimately create better citizen experiences for Kuwait's residents."

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jars, with two species of night jars passing through Kuwait annually — the European night-jar and Egyptian night-jar. While European nightjars travel from parts of Europe to Africa, Egyptian night-jar, which is resident in south west Asia and north Africa travels to tropical Africa. Both the birds are insectivorous and they are excellent aerial hunters who feed on the wings. They are equipped to do this amazing feat by having a small beak and a wide opening month which stretches beyond cheeks. Both birds have extremely camouflaged feather patterns that make finding them in day time very difficult. European night-jar tends to travel alone in this migration, whereas Egyptians are often found in flocks of five to ten birds and these birds are always found near open farmlands.

Like the infamous owls in witch stories, night-jars are also shady characters in British folktales, they are thought to suck milk out of goats at night, even their Latin name pertains to this as *Caprimulgus* roughly translating as Goat suckers. These stories



are thousands of years old and it is quite intriguing that Aristotle in the 4th century BC has broadly written about these birds and the harm they cause to goats. The small beak and large mouth might be the culprit behind these misleading facts, however, in reality, these harmless birds feed only on flying insects.

Persistent efforts were needed to find and record all of these beautiful birds in a single year and it was completed last year. This was made possible by being a part of Kuwait Birders Club, which conducts regular birding expeditions to the little known areas of Kuwait.

Night birds of Kuwait

IRVIN SABASTIAN N JOSE
SPECIAL TO THE TIMES KUWAIT

Birds of Europe make an amazing annual migration to Africa to escape the harsh winter in Europe, covering thousands of kilometers to reach their destination and then returning to their breeding grounds in Europe. The feats the birds accomplish to complete this annual migration has astonished science for a long time.



Birds often take many well known paths to reach Africa, with one such path passing through Kuwait. Known as the Eastern Flyway, this path connects Europe and parts of Asia with Africa, with Kuwait being one of the countries that the birds choose to rest and recharge on this long journey. In Kuwait, the prime resting spots of these birds are usually the oases and farmlands.

Among this group of migratory birds I was always mesmerized by the night birds like owls and night-jars. Kuwait has only three resident owls species while it is visited by four migratory owls and two night-jars. Since these are nocturnal birds they have

always been characters of superstitious stories.

Let us first get to know the three resident owls of the state of Kuwait. They are the pharaoh eagle owl, little owl and western barn owl, which stay and breed in Kuwait in all seasons.. They are seen in different ecological niches of Kuwait, with the little owl seeking rocky terrains and hills, while the pharaoh eagle owl is an owl of open desert that seeks shelter in rocky valleys to breed in small natural caves. Western barn owls are entirely different from the two previous owls mentioned and actively seek shelter near human settlements and farms.

There are four species of owls that pass through Kuwait during migration: Long-eared owl, short-eared owl, pallid scops owl and Eurasian scops owl. They stay for a few days in Kuwait during the ongoing migration, and are usually found in the farms of Kuwait. Apart from the short-eared owl, all others seek shelter in big trees, whereas the short-eared owl prefers to stay on ground near desert bushes and shrubs.

Basically these visiting owls pass through when the summer heat gives way to the cooler autumn climate; a miscalculation in the arriving season will have dire consequences for the birds, because instead of the mild autumn climate they may then face the harsh summer temperatures of Kuwait, and it has been noted that many of these delayed visits often result in the demise of the bird. These unfortunate dehydration-stricken dead birds are a common sight in this transit season. Off lately it has been noted that the shift in season has been in just a matter of weeks and summer days are more into the season



all pointing towards the climate change that has been happening around the globe.

Another entirely different species of night birds that pass through are the night-

LuLu Exchange wins 'Best Employer' tag in EY survey



In an age where employee engagement drives the overall wellbeing of an organization, LuLu Exchange, a leading financial services provider in Kuwait, has ranked high in an internal employee engagement survey, conducted by the global audit firm Ernst & Young.

The survey which considered the views of the company's employees across all branches and departments, revealed a conducive work environment built on a foundation of engagement and productivity.

"Through several best practices and leadership exercises, LuLu Exchange is committed to developing rounded, proficient teams that can play a big role in the growth of the organization. The survey was undertaken to ascertain the true pulse of our employees, and we are happy to find that the voice of our employees resonates with our aspiration to build a support system that lets them

perform to their full capacity," said Managing Director of LuLu Exchange, Adeeb Ahamed.

To make the survey as transparent as possible, EY covered aspects of state engagement (how employees feel), behavioral engagement (how employees feel) and performance context (how employees perceive they are enabled).

The overall engagement level among employees was at a remarkable 95 percent, and according to EY, this score places LuLu Exchange Kuwait in the 'Best Employer Zone'. In addition, the overall engagement score for women employees recorded an astonishing 99 percent, highlighting the company's focus on inclusion and diversity. "The survey results are a testimony to our constant efforts to create a positive work environment, irrespective of nationality, gender or tenure of service. We intend to keep people at the forefront of our growth and plan to roll

out several more initiatives to engage our employees better," added General Manager of LuLu Exchange, Shaiju Mohandas,

LuLu Exchange presently operates 24 branches in Kuwait in addition to its digital offering, LuLu Money, and provides remittances, foreign currency exchange and other allied payment services to a cross-section of society, powered by a robust network, reputed partners, and high standards of customer care.

The company is a part of the LuLu Financial Group, an ISO 9001:2015 certified global financial services enterprise headquartered in Abu Dhabi. The Group operates more than 220 branches across several GCC countries such as Oman, UAE, Kuwait, Qatar and Bahrain, as well as in India, Bangladesh, Hong Kong, Malaysia and the Philippines.

To know more about the company and its services, visit www.luluexchange.com

High cost of environmental pollution to MENA residents

Residents in the Middle-East and North Africa (MENA) region, including in Kuwait and the Gulf Cooperation Council (GCC) states, pay a heavy toll in terms of lives and the economy due to the continuing high level of air pollution and environmental degradation.

A new report by the World Health Organization (WHO) issued last week shows that the human and economic cost of air pollution and degraded seas and coastlines is estimated to be more than 3 percent of

GDP in some countries of the region.

"Polluted skies and seas are costly to the health, social and economic wellbeing of millions of people in the Middle East and North Africa region," said Ferid Belhaj, World Bank Vice President for the Middle East and North Africa. He added, "As countries recover from COVID-19, there is an opportunity to change course and choose a greener, bluer and more sustainable growth path that has fewer emissions and less environmental degradation."

The WHO report noted that air pollution levels in MENA's largest cities are among the highest in the world, with the average urban resident breathing in air that exceeds by more than 10 times the level of pollutants considered safe by the WHO.

Air pollution causes about 270,000 deaths a year, which is more deaths than from traffic accidents, diabetes, malaria TB, HIV/AIDS and acute hepatitis combined. The report found that on average MENA residents are ill at least 60 days of their lifetime due to



exposure to elevated air pollution levels. The report also pointed out that the economic costs of air pollution in the region is around US\$141 billion per year, which is nearly 2 percent of regional GDP.



Indian Ambassador met with representatives of major Indian Public Sector Units (PSU) and companies in Kuwait. Sanjeev Suri of Air India; Anish Aggrawal of TCIL; Devesh Kumar of LIC Int; D. Ram Mohan Reddy of New India Assurance Co; and S V Krishna Rao of Oriental Insurance Co.

PAM rejects insurance policies from non-listed companies

Health insurance policies have once again become a stumbling block for the long-suffering non-graduate expats aged 60 and over. Last week it was reported that all matters pertaining to the issuing of health policies had been resolved and the 'Sixties' could march into PAM offices and receive their work permit, if all their documents were in order and the requisite fees had been paid.

Now it appears that the issue of who could issue health policies to this category of workers has still not been finalized. This week, the Public Authority of Manpower

(PAM) announced that it would not accept health policies issued by companies that are not on the list approved by the Insurance Regulatory Unit (IRU).

PAM officials justified their action by pointing out that the Authority was only complying with the decisions of its board of directors, which still has not issued a decision to amend and cancel the condition of not accepting the insurance documents issued by unlisted companies.

On a related note, it has been reported that non-graduate sixties would be allowed to transfer their residence within the private sector. With many non-graduate expats who fall in sixties age group having families in the country, the new order will allow them to transfer from the private sector to the family sector after obtaining the necessary waiver from the company they work for.

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Thought “ Life has no remote control.
for the Get up and
week change it by yourself

- Anonymous

Parmesan Cheese Lovers take heart

Ask Mira: Eating Right to Live Happy & Healthy



Parmesan cheese is one of my favorite cheeses. That is because I love Caesars salad, and I always order it with extra Parmesan cheese.

For those of you who are wondering if this kind of cheese is fattening or unhealthy, here are the health facts surrounding this popular cheese variety.

When we say cheese, we directly think about it as a fat food item, rich in salt, saturated fat and cholesterol. That might be true for some kinds of cheeses, but not for parmesan cheese, which is named after the Parma region in northern Italy, and belongs to a kind of cheese called grana because of its grainy texture.

precursor to steroid hormones. But, be careful to pick up healthy foods containing cholesterol, like boiled eggs, grilled shrimps, low-fat dairy products rather than fried and butter rich sweets.

In addition, the main vitamins present in Parmesan cheese include vitamins B12, B6, D and E. Vitamin B12 and vitamin B6 are essential to the body and can help with weight loss when combined with a healthy diet and exercise.

Vitamin D is a fat soluble vitamin present only in full or low-fat foods and is essential for normal bone formation.

Vitamin E is another fat soluble vitamin, which is essential to prevent heart diseases and certain kinds of cancer.

Nutrition Facts:

- Serving Size: 2 tsps.
- Nutrients per serving:
- Calories 25, of which calories from fat constitute 14 percent of Daily Value (DV)
- Total Fat 2g (2% DV) of which Saturated Fat 1g (3% DV)
- Sodium 95mg (4% DV)
- Total Carbohydrate 0g (0% of DV)
- Dietary Fiber 0g (0% of DV)
- Protein: 2.5 g (5% of DV)

So, if you love Parmesan, enjoy its adequate flavor for your salads, pastas, sandwiches and get its essential health benefits.



On its health aspects, first of all, Parmesan contains 33 percent protein compared to 20 percent in lean beef and that animal protein takes 4 hours to digest while the protein in Parmesan takes just 45 minutes.

Plus, Parmesan cheese contains bifidus bacteria which is the healthy bacteria needed to maintain a healthy gut with no lactose. This is great news for people who are lactose intolerant. Also, the cholesterol content of Parmesan is only 80 to 85mg/100g, much lower than other full-fat cheeses.

According to healthy guidelines, cholesterol consumption should not exceed 300 mg per day. So, our daily diet should contain some cholesterol which is needed for our cell membranes and is an important

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www.eatlikemira.com.



Mira is a go-to source for nutrition and wellness and has joined The Times Kuwait team in a new weekly column discussing nutrition and answering queries. You can send in your questions to infotimeskuwait@gmail.com

RECIPE

Protein-rich winter fudge



A healthy fudge to tickle taste buds in the cold of winter, this recipe calls for the use of the nutritious, protein-packed split black gram (urad dal) flour, along with healthy nuts and spices that are guaranteed to warm your body as temperatures dip in winter.

Total time: 40 minutes
Serving: 15 to 20 pieces.

Ingredients:

- 1/2 cup edible gum (Gundar)
- 1.5 cups coarse black gram flour
- 1 cup ghee
- 1.5 cups of jaggery (Gud)
- 1/4 cup milk
- 1/2 cup desiccated coconut
- 1 tbsp cardamom (Elaichi) powder
- 1 tsp black pepper powder
- 1 tsp pepper root powder
- 1 tsp mace powder
- 2 tbsp dried ginger (Sonth) powder
- 1/2 cup dry nuts powder (Almond, pistachios, cashew)

Directions:

Fry the gum in ghee
Crush the fried gum
Roast the coarse black gram flour in ghee over medium flame till it becomes golden brown. Add the milk slowly to the roasted flour and mix well without any lumps
Add the desiccated coconut and roast well before adding the crushed gum and mixing thoroughly.
Add the cardamom powder, black pepper powder, dried ginger powder and dry fruit powder. Mix them well.
Turn off the flame and place the mixture in a bowl
Heat a little ghee and melt the jaggery in it
When melted, add the previously prepared mixture and blend together
Grease a large tray with ghee and transfer the mixture spreading it evenly
Garnish with almonds and pistachios
Once it is firm, cut into desired shape and serve



Chef Chhaya Thakker

Indian Chef Chhaya Thakker, who has a huge following online on WhatsApp and YouTube will be sharing her favorite recipes and cooking tips with readers of The Times Kuwait. For feedback, you can write to editortimeskuwait@gmail.com

Tens of thousands of expats exit labor market

Attempts by the authorities to adjust the labor market imbalance between nationals and foreign workers appears to be taking hold, with reports indicating that tens of thousands of expats left the employment market in 2021.

Kuwait's labor market, which demonstrates a sharp tilt skewed in favor of foreigners, has been a predicament to the government in recent years, as it attempts to realign the demographic imbalance in the country where foreigners outnumber citizens three to one. The authorities have been implementing a number of policies designed to readjust the labor market, including by introducing Kuwaitization of jobs in the public sector and by providing incentives encouraging nationals to take up jobs in the private sector.

Latest figures from the labor market indicate

that some of these efforts appear to be paying off, with data showing that around 168,000 expatriates left the employment market in the first nine months of 2021, while around 18,000 nationals made their way in during the same period.

Official data shows that about 168,000 expatriates, including both women and men, left the labor market between January and September 2021. Of these numbers, 60,400 were domestic workers while the remaining 107,900 foreigners were from the public and private sectors. Excluding domestic workers, total net employment in private and public sectors declined by 4.6 percent to reach 89,438. As of the end of September 2021 there were a total of 1.9 million foreign workers in the labor market compared to 1.99 million at the start of the year.

Indian workers topped in the number of

expatriates leaving the labor market with a drop of 48,000 workers taking their total in the employment pool to 451,380 at the end of September from the 499,400 at the start of the year, which marked an overall decrease of about 10 percent. Egyptians came in second place in leaving the labor market, with their numbers falling by more than 5 percent and decreasing from 482,000 to 456,600 during the first nine months of 2021.

Bangladeshis came in third place, as their numbers declined by 6 percent, with their number falling from 171,400 at the beginning of the year to 161,140 on 30 September, while Nepalese stood fourth in the decline table with their numbers falling from 47,470 to 40,100.

The Filipino community recorded the fifth highest number of residents who left the labor market and now stand at 65,900 from 70,650 at the start of the year; Pakistanis were in sixth with their numbers declining from 73,550 to 70,380 in the first nine months of last year; while the Iranians ranked seventh with numbers declining by 747 and bringing their numbers



down from 21,000 to 20,300; Jordanians in the labor market also fell to 25,190 from the 25,650 at the start of the year.

In the same vein, the number of domestic workers also decreased by 9 percent in the first nine months of 2021, dropping by about 60,385 to bring their total number to 608,230 from the 668,615 at the beginning of 2021. Among the departing domestic workers the largest number were Indians followed by Sri Lankans, Filipinos, Bangladeshis and Nepalese.



Bhutan Ambassador visits Oncost Qurain stores

Oncost, the leading family market in the country, welcomed on Monday, 7 February the Ambassador of Bhutan to Kuwait H.E. Chitem Tenzin and members from the embassy, at the store's Al-Qurain outlet.

The ambassador, who was on a cordial visit to the store at the invitation of Oncost management, was received by top officials of Oncost headed by Chief Operating Officer Remesh Anandadas, Operations Manager Nitish Day and Al Qurain Store Manager Nisam.

After an official welcome, Ambassador Tenzin was accompanied on a guided tour of the family market by Oncost officials, who explained some of the unique aspects of the brand's retailing format. During the tour, the visiting dignitary conveyed his pleasure at

the extensive range and variety of local and international products on display at Oncost.

Later, in his discussions with Mr. Anandadas and other Oncost management members, Ambassador Tenzin expressed his interest in looking at opportunities to import Bhutanese food stuff to the Oncost shelves. The two sides also agreed to work together to develop a long-term business relationship that would be of significant benefit to Bhutan and to Oncost.

Speaking to the media at the end of the diplomatic visit, Mr. Anandadas said talks held with the ambassador were fruitful, and that he expected results from the discussion could lead to mutually beneficial outcomes in the near future.

Kalyan Jewellers launches limited edition jewelry to celebrate Valentine's Day

February is the season to bestow yourself and your loved ones with gifts that they will cherish forever and will signify your love for them. Celebrating the spirit of Valentine's Day.

On the occasion of Valentine's Day on 14 February, Kalyan Jewellers, a leading jewelry brand in the region, has launched an exclusive collection for everyone who wants to gift special jewelry that highlights the uniqueness of their companionship.

The unique limited edition jewelry line comprises lightweight gold jewelry, including pendants, rings, earrings and more that are studded with precious stones and diamonds. The collection also includes jewelry with exquisite motifs in rose gold.

Celebrating this season, Kalyan Jewellers has also announced a 'Spin and Win' offer for all their customers with assured gifts on all purchases made for over KD100 until 14 February. The gifts include gift vouchers, gift cards, diamond pendants, and also calls from their brand ambassadors.

Talking about the launch of the limited edition jewelry for Valentine's Day, Executive Director, Kalyan Jewellers, Ramesh Kalyanaraman, said, "Our newest collection curated for the occasion of Valentine's Day is affordable, lightweight, stylish and

complements the theme of the occasion with distinctive designs. The collection is attractive and matches the high quality associated with the brand."

As part of the Kalyan Jewellers' 'We Care' COVID-19 guidelines, the company has instituted the highest level of safety and precautionary measures across all showrooms to safeguard the health and safety of both customers and staff alike. The company has also appointed a 'Safety Measure Officer' to ensure safety protocol guidelines are strictly followed.

Kalyan Jewellers draws from a product portfolio of thousands of contemporary and traditional designs and offers selections for everyday wear, as well as bridal wear and festive occasions across 151 showrooms in India and

the Middle East. Customers can also avail the benefits of Kalyan's 4-Level Assurance Certification on gold jewelry. While jewelry retailed at Kalyan Jewellers goes through multiple purity tests, the 4-level assurance certificate promises customers payment on the value of purity mentioned in the invoice during exchange or resale. The certification also assures free lifetime maintenance of ornaments at any Kalyan Jewellers' showroom in the country.





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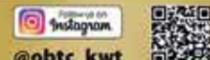
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Young nationals dominate public sector employment



Latest figures from the Central Statistical Bureau (CSB) on the Kuwait labor market reveal that young nationals account for nearly half of the workers in the public sector. Experts are still divided on whether this youth bulge in the public sector could develop into a dividend or a liability for the country in future.

The CSB data shows that 48.4 percent of nationals working in the government

sector are below the age of 35. While this large cohort of youth who are accustomed to modern information and communication technologies could prove to be a pool of talent in the future, they could also pose an additional problem for the government in its attempt to provide jobs to citizens. More young employees could result in fewer people retiring each year, which would make it even more difficult to recruit new workers in future.

Other figures on the labor market revealed by the CSB data include that the number of Kuwaiti employees in the government sector in the age group from 20 to 24 years was 19,700, representing 5.6 percent of the total Kuwaitis in the sector. In addition, there were 76,600 nationals in the age group of 25 to 29 years, representing 21.8 percent of the total nationals, and 73,700 nationals in the age category of 30 to 34 years old, representing 21 percent of the total. On the other hand, the

figures revealed that about 65,100 (18.5%) of Kuwaiti employees in the government sector were aged between 35 and 39 years, while 49,700 (14.1%) employees were between the ages of 40 and 44 years old, and 35,600 (10.1%) were aged between 45 and 49 years.

The statistics revealed that the percentage of Kuwaiti workers in the government sector who are over 50 years old reached 8.9 percent distributed among the age groups from 50 to 65 years, the majority of them are in the age group from 50 to 54 years, with a total of 20,200

employees, while the number of Kuwaiti workers who are over 65 years old in the government sector was 1,416 employees. As for non-Kuwaitis working in the government sector, most of them are between 35 and 49 years old, at a rate of nearly 57 percent of the total number of non-Kuwaitis which is about 89,000.

The statistics indicated that about 10 percent of the expatriates are aged between 50 and 54 years, while those over 55 years old form 12.4 percent, of whom 1,397 (1.6%) are employees over 65 years old.

Hala Medical Center, where healthcare is 'An Art of Care'

Hala Super Specialty Medical Center Hawally, an initiative of Hala Group Kuwait, is a super-specialty, patient-centric specialty-care institution recently launched in Kuwait. Located strategically in Hawally, an easily accessible part of the country, the medical center enjoys unmatched connectivity to various parts of Kuwait. Spread over 55,000 square feet, the ten-storied medical center has various specialty departments across the medical spectrum that offers medical care benchmarked to global best practices, underlined by an ethos of transparency, care and compassion.



Built on the foundational belief that providing quality healthcare is 'An Art of Care' in itself, and based on the commitment to making world-class health care accessible and affordable to all residents in Kuwait, Hala Super Specialty Medical Center offers a wide range of specialty departments under one roof, driven by technology, talent, care, and compassion. Powered by a team of expert healthcare professionals with national and international credentials, and with a mix of full-time doctors and distinguished visiting consultants for various subspecialties,

the timely availability of expertise will be ensured at all times.

Special offers provided by the medical center during the ongoing Hala February celebration include on post-covid screening, infertility profiles, gynecology checkups, dental packages, pediatric checkups, weight loss plans and special dietician consultation.

Full Body check-up is only for KD2, with free doctor consultation valid till end of February, 2022. FBS, SGPT (Liver Screening), Creatinine (Kidney Screening), Uric Acid, Total Cholesterol, Blood Pressure Monitoring, Pulse Temperature, SP02.

Complete dental check-up for KD1 with free doctor consultation valid till end of February, 2022. Complete Internal Medicine and Cardiac checkup for KD5 with doctor consultation that includes total cholesterol, triglycerides, RBS for cardiac profile. Uric Acid, Urea, Creatine, CUE (Aspartate Aminotransferase) for kidney profile. AST (Aspartate Aminotransferase), ALT (Alanine Aminotransferase), total bilirubin for liver profile.

Gynecology checkup with Polycystic ovary syndrome (PCOS) screening for KD20 with renowned infertility specialist Dr. Saritha Hari. The screening includes pelvic scanning, thyroid test, prolactin and dietician consultation.

Apart from the comprehensive health care provided at the hospital, the Doctor at Home, Lab at Home, Patient Care at Home is a 24 hours home healthcare service provided with a difference and medical excellence. The core purpose is to deliver healthcare outside hospitals in the right way. The main focus is on clinical excellence with specialist doctors and healthcare staff coupled with superior patient experience at an affordable cost.

Hala Super specialty medical center, which is open 24 hours a day, is located right in the heart of Kuwait's Hawally suburb along the popular Beirut Street. The medical center offers a 24 hours PCR swab testing facility that is available to the community at a low price and with rapid delivery of results.

Hala Group Kuwait has the vision and strategic plan to expand its portfolio by adding more medical centers and specialty hospitals in Kuwait, and in this regard the Group acquired Dar Al Fouad Clinic located at Qutaibah Bin Muslim Street in Hawally with 60,000square feet of medical facilities for KD3 million.

Indian Ambassador meets with Asst. Foreign Minister



Indian Ambassador H.E. Sibi George visited the Kuwait Foreign Ministry and held a meeting on 9 February with Assistant Foreign Minister for Economic Affairs Sami Abdulaziz Al-Hamad. They discussed the proposed Joint Working Group on Trade and Investment and India-Kuwait partnership in the 3 Ts -- Trade, Technology and Tourism. During the meeting Ambassador George gave a briefing on Indian Budget 2022-23, which seeks to achieve 'Aatmanirbhar Bharat' (Self-reliant India) and the opportunities it offers for deeper bilateral economic engagement between the two countries.

AlSayer Announces Spectacular February Promotion

Mohamed Naser Al Sayer & Sons has announced a spectacular February promotion for Toyota. As part of the campaign, four Toyota models including Highlander HEV, Hilux Adventure, LC 70 pickup and RAV4 HEV will be handed over to four lucky winners, selected through four electronic raffle draws conducted at the Consumer Protection Department of the Ministry of Commerce and Industry.

During the campaign valid until 28 February, for every KD500 spent, customers will get one chance to enter one of the four weekly draws to be held in the following order: First draw on 8 Feb for Hilux Adventure; Second draw on 15 Feb for Highlander HEV; Third draw on 22 Feb for LC70 pickup; and Fourth and final draw on 6 Mar for Rav4 HEV.

The first draw winner will drive away with a top of new Hilux range pick-up. The Adventure grade, which is available in Single Cab and Double Cab variants, is tailored for dual-usage and leisure users who want all convenience and diverse capabilities of a pick-up combined with more adventurous and sophisticated styling and the highest levels of equipment specification.

Exclusive exterior styling details on the Adventure grade include bespoke front grille and bumper, skid plate, over fender, door handle, wheel, and tailgate designs.

The second, third and fourth draw winners will be the proud owners respectively of the 7-seater Highlander, which combines all the familiar Toyota SUV attributes of comfort, drivability, and safety with low emissions, greater fuel efficiency, Intelligent All-Wheel Drive (AWD), space on demand, and an impressive 1,500 kg towing capacity.

For its part, the Land Cruiser (LC) performance



and reliability are legendary and has earned its title as King of the 4WD's. Overwhelming superiority in functionality plus exciting, sophisticated design, the new LC 70 will become a new legend.

RAV4 brings more sport and more utility back while further enhancing the agile handling, everyday comfort and exemplary fuel efficiency that established the RAV4 as a firm favorite. RAV4 is designed to tackle urban, suburban, and great outdoor adventures with equal finesse. The look is tougher, and there is greater capability with a new all-wheel-drive system, yet the ride is smoother and quieter, with new comfort touches inside.

In addition to the above, customers will also benefit from: Warranty for 5 years open mileage; Complimentary service packages; Free registration and Third-party insurance; and, 24/7 Musada Roadside assistance.

Kuwait slow in transitioning to green economy



Middle East Institute (MEI), the US-based center for Middle East research and policy, in a new report titled 'Renewable power policies in the Arab Gulf states' notes that countries in the region are following a similar template in their response to the global transition towards a cleaner, greener economy.

The report points out that all six states of the Gulf Cooperation Council (GCC) countries have published their renewable energy targets and have plans to decarbonize their upstream and downstream oil and gas operations, launch renewable energy projects, as well as improve energy efficiency, among other strategies.

However, delving into the report reveals wide disparity in the pace at which these greening strategies are being implemented. Though Kuwait was among the first to initiate the production of solar energy in the 1970s and 80s, the country has lagged behind its peers in deploying renewable energy projects ever since.

The MEI report shows that Kuwait has become the slowest in the transformation towards clean energy, and remains among the lowest with regard to the targets it has set for inducting renewable power into its energy mix.

Endowed with a high annual solar radiation footprint, it would make perfect sense for Kuwait to develop solar renewable energy projects, especially given that renewable solar energy is more cost-

effective and far less polluting than the liquefied natural gas that the country currently imports to fuel its power plants.

Kuwait plans 15 percent of its total energy mix through clean energy by 2030, compared to 50 percent in Saudi Arabia, 40 percent in Oman and 20 percent in Qatar by 2030, and 15 percent for Bahrain by 2035.

Gulf countries have one of the highest levels of solar radiation in the world, and to a lesser degree from wind resources, and the cash-rich national oil companies and their subsidiaries play an important role in building renewable energy capacity.

In 2018, the Kuwait National Petroleum Company (KNPC) decided to build a renewable energy complex for generating energy from sun and wind with a capacity of 1.5 gigawatts of electricity. The power generated was to be used by the oil industry in the country, but the project was abolished mid-way in 2020 due to bureaucratic delays and government policy shifts from falling oil revenues.

In contrast, the Petroleum Development Company in the Sultanate of Oman is working to generate more than 1.2 gigawatts of solar and wind energy. In Bahrain, Bapco and Tatweer control nearly all of the country's solar and wind capacity. For its part, the UAE has assumed the role of a regional leader to a large extent in terms of the ability to install energy renewable projects.

However, renewable energy projects in the UAE are expected to grow more slowly than in neighboring Saudi Arabia. According to an estimate from the Arab Petroleum Investments Company, renewable energy will represent 22 percent of the value of all energy projects in Saudi Arabia between 2021 and 2025 compared to 8 percent in the UAE.

The MEI report concludes by stating that private sector companies and government-linked institutions are leading the push for renewable energy in the Gulf countries, as part of concerted efforts to achieve economic diversification.

Hiring domestic helpers from embassy shelters needs PAM approval

Director of the Public Relations and Media Department and spokesperson for the Public Authority of Manpower (PAM), Aseel Al-Mazyed, said the authority has issued Administrative Circular No. (3) of 2022, which pertains to procedures to be followed by offices and companies recruiting domestic workers.



In a press statement, Al-Mazyed said the circular stresses the need not to hire domestic workers who have taken shelter in their respective embassies without the written approval of the Recruitment of Domestic Labor Regulating Department at PAM, and clearly mentioning the reasons in the event of any existing dispute between the employer and the worker.

The circular also obliges business owners not to sign any declarations or contracts other than those issued and approved by the authority, and with no request for a salary certificate or data for any reason. She added that the circular was issued in the best interests of the public, and that of offices and companies

providing domestic workers

The statement emphasized the need to adhere to the procedures contained in the decision of the Ministry of Commerce and Industry issued to regulate the cost of recruiting domestic workers, pointing out that in the event of a violation of the circular, legal measures will be taken and the guilty party will be liable to penalties contained in Law (68/2015) issued regarding domestic workers.

On a related note, recent statistics issued by the Regulating the Recruitment of Domestic Workers Department at PAM show that the total money collected from domestic workers recruiting office owners, during the past month, was approximately KD52,000 of which KD48,421 was returned to citizens and residents who hired domestic workers, and KD4,238 was collected for the benefit of the workers.

The statistics also indicated that the total number of recruitment offices registered with PAM is 420, pointing out that the total number of new licenses issued by the authority for offices to recruit domestic workers is 39, while the suspension on 4 offices was lifted.

In addition, the statistics showed that the total number of complaints received from business owners against workers was 22, while 143 complaints were resolved amicably, 22 complaints of leaving work were registered and referred to the judiciary, in addition to 26 complaints of passport seizures by sponsors were solved and passports returned to their owners.



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Company to consolidate, market KISR innovations

During its regular meeting last Monday, the Council of Ministers assigned the Kuwait Institute for Scientific Research (KISR) to update the economic feasibility study on the establishment of a single company, and to coordinate with the Fatwa and Legislation Department to determine the appropriate legal tool for establishing such a company. The new company would be responsible for consolidating

innovative research activities at KISR, and ensuring the production and marketing of the innovative products designed by the scientific research organization.

During its meeting the Cabinet also witnessed a presentation on the challenges of liquidity and sustainable solutions to the housing finance crisis, presented by the Minister of Finance and the Minister of State for Economic Affairs and Investment, who during the



presentation stressed the importance of this topic because it is one of the vital issues for the government.

Following the presentation and explanation by the minister, the Cabinet expressed its praise for the visual presentations and the plans put forward by the minister aimed at overcoming the issues faced by the housing sector and attempts to develop sustainable solutions to address the housing financing crisis.

Entrepreneurship, a way out for jobless youth

CONTINUED FROM PAGE 1

More young government sector workers could mean there will be fewer citizens retiring in the near future, which would disrupt the natural employment churn rate, where each year retiring employees are replaced by new recruits.

Government attempts to shoehorn private businesses to employ more young nationals, as well as efforts to encourage and entice youth to work in the private sector, have both failed to dent the large number of young citizens making a beeline for government jobs each year. In Kuwait, public sector jobs are often created to meet the need for employing nationals, rather than to fulfill an existing vacancy. A more effective strategy for the authorities would be to encourage youth to seek self-employment and embolden them to strike out on their own by stimulating an entrepreneurial ecosystem, and providing them with requisite tools, training, funding and incentives to succeed.

An entrepreneurial pathway has been recommended by labor economists and international institutions as one of the ways for Kuwait to overcome its public sector employment crisis. During its annual Article IV consultations with concerned officials in Kuwait, the International Monetary Fund (IMF) has repeatedly stressed on the need to limit public sector employment growth as part of broader public sector reforms, and suggested the authorities should focus on efforts to boost private sector jobs and entrepreneurship opportunities for youth.

An attractive entrepreneurial environment could prove a win-win-win situation for the youth, the economy and the country. Entrepreneurs play a vital role in economic development of a country as they could serve as catalysts in creating job opportunities for young nationals, bring about greater private sector participation in the economy, and augment the country's diversification plans that aim to wean the state away from its overdependence on oil revenues. The enthusiasm, creative flair and innovative ideas exhibited by many young entrepreneurs could also lead them to find and drive solutions to many of the seemingly intractable social, political, environmental and economic challenges that confront the country now and in future.

However, developing a spirit of entrepreneurship among youth is not something that happens by chance, it needs nurturing and has to start at a very early age right from the schooling days. To prepare youth for a labor market in a rapidly transforming world, the authorities will need to adapt the current education system by including entrepreneurial skills in the curriculum, or by offering training through online platforms. Undertaking this academic adaptation is not an insurmountable task provided there is a will to implement it, especially now, when information and communication technology advances can facilitate and speed up the process.

In addition to requisite education, appropriate apprenticeship and job training to gain practical entrepreneurial experience, youth will also have to enhance their interpersonal, management and communication skills, as well as hone their analytical and critical

thinking abilities to prepare themselves for an entrepreneurial career. The state will also need to invest directly in viable start-up projects by nationals through launching a dedicated investment fund that could replace, or work in concert with the current National Fund for Small and Medium Enterprises.

The National Fund for Small and Medium Enterprises (SME) Development that came to be known as the SME Fund or the National Fund was established in April 2013 through Law No.98. The fund was set up with the aim of combating unemployment, supporting the young national cadre, and enabling the private sector to drive economic growth. The fund, set up as an independent public corporation with a corpus of KD2 billion, is empowered to finance up to 80 percent of capital for feasible small and medium projects submitted by citizens.

Though the ostensible focus of the fund is, as it claims, to build an 'inclusive, collaborative, and innovative ecosystem for entrepreneurs to lay the foundation for economic opportunities in the country', it has largely failed to deliver on the ambitious targets it aims to achieve. Since its establishment the National Fund has proven to be largely ineffectual in promoting an entrepreneurial spirit among youth, or lending adequate support for small and medium enterprises.

The inability of the fund to fulfill the objectives behind its establishment can in large measure be attributed to the lack of public trust in the fund's accountability and governance systems, as well as the institution's lack of autonomy. Despite being an independent public entity the fund has had to comply with the numerous often onerous and interwoven regulatory frameworks and superfluous institutional responsibilities that hamper its efficient functioning.

Moreover, as with other parastatals in the state, the fund has been hindered in attempts to execute its remit by the constant need to cater to the conflicting interests of the executive and legislative arms of government. The duality of pressures pulling the fund in opposite directions, the frequent changes to the lineup of its board of directors, and abrupt policy and priority shifts, have all combined to limit the functioning of the fund, eroded public trust in it, and adversely impacted entrepreneurs and the viability of their enterprises.

The fund defines an enterprise as an SME if it employs from 1 up to 50 Kuwaiti workers and requires less than KD500,000 in financing. By this standard and according to a report in 2016 by the World Bank, despite the state's efforts to boost their growth, SMEs accounted for only 3 percent of Kuwait's GDP and employed 23 percent of the workforce. In comparison, in many developed and emerging economies SMEs contribute around half of the country's GDP, and provide employment opportunities to nearly half the workforce.

Also, the World Bank's employment figure needs a caveat here; many among the 23 percent employed by SMEs are expatriates and not nationals, thus defeating one of the main aims of the government in setting up the fund, to generate employment opportunities for nationals. Though the bank's figures could have changed in the intervening six years, it is unlikely to have gone up significantly, especially

considering the large number of SMEs that had to shut down permanently due to the economic pressures brought on by the global pandemic in 2020. On a related note it needs emphasizing that in Kuwait the entrepreneurial path chosen by some citizens is by most accounts quite unique.

In addition to those who become entrepreneurs because of inherent entrepreneurial inclination or an independent streak, entrepreneurs generally fall in the category of either 'necessity entrepreneur' or 'opportunity entrepreneur'. The former results when a person needs to engage in an entrepreneurial venture to make a living, due to the lack of alternative opportunities. This is the case in many places where youth unemployment is rife. On the other hand, opportunity entrepreneurs are usually spurred by an apparent business opportunity that emerges from a change in external circumstances, such as during this pandemic.

However, in Kuwait, we also encounter a separate category of entrepreneur, who for want of a better term could be called a 'rentier entrepreneur'. In line with many other so-called Kuwaiti business people, the rentier entrepreneur is in effect just a purveyor of a license. The entire SME business would be owned and operated by expatriates for an annual fee paid to the Kuwaiti, for doing nothing more than providing a license and being the ubiquitous 'kafeel'.

There have also been several unfortunate instances where the rentier entrepreneur uses his license to engage in the lucrative visa trade. Several of these cases came to the limelight in 2020 when the government imposed an extended period of business shut-down as a precautionary measure against the global pandemic. Many expatriate workers left without any work, income or a livelihood, and unable to renew their expired visas due to the disappearance of the 'rentier entrepreneur', complained to the authorities and admitted paying large sums to procure their so-called 'free-work visa', which enabled them to seek work with other companies.

Though the new Companies Law promulgated in 2016 revamped and simplified several processes in registering and setting up a new company in Kuwait, it still maintains that a Kuwaiti, or a national of one of the other five GCC states, should own at least 51 percent of a local company. Even if the entire business operation is owned, fully funded and operated by an expatriate, in the eyes of the law the foreigner is only at best be a 49 percent owner of a business, and usually responsible for 100 percent liability in case the operation goes bankrupt.

It is evident that besides building up entrepreneurial skill sets among young nationals, the SME fund will also have to work to change the mindset among some entrepreneurs. Additionally, the fund will have to regain the trust that it eroded over the years and work to fulfill the promises it held out to the youth at the time of its inception. In order to rekindle trust and build a favorable attitude towards entrepreneurship among youth, the state will also have to do its part by granting full autonomy to the fund, and stopping unwarranted interference in its working.

If revamping the existing SME Fund proves

unviable, then it would be best to shut it down and launch a new autonomous entity dedicated to independently promoting entrepreneurship and entrepreneurs in the country. To begin with, the new fund could provide potential entrepreneurs with necessary training and access to risk capital, market research, and knowledge institutions. For instance, entrepreneurs could be linked to innovative research conducted by the Kuwait Institute for Scientific Research (KISR), which is reportedly considering forming a company to consolidate and market its innovative products and research activities.

The new fund could also link entrepreneurs with local business incubators, financing programs, and networking events that promote entrepreneurship. For their part, policymakers could reduce and simplify many of the regulatory frameworks and address the legislative impediments that delay the processes involved in launching SMEs. The authorities could leverage the existing Sahel app, which provides online access to many government services, to reduce the regulatory burden on entrepreneurs, and speed up the processes involved in establishing SMEs. This could make the new fund more efficacious and encourage more youth to pursue an entrepreneurial career.

Also, the new bankruptcy law that Kuwait promulgated in October 2020, which no longer makes it a criminal offense when someone fails to meet debt obligations, unless it is fraudulent activity, will help embolden entrepreneurs to take calculated risks with borrowed investments. Until mid-2020, bankruptcy in the country was governed under Law No. 68 of 1980, which did not meet international standards in restructuring debt, and could result in bankrupt individuals being incarcerated. In the case of nationals, a bankruptcy declaration could also limit their political rights, and their ability to serve on company boards.

The new law goes a long way to destigmatize bankruptcy and provides debtors with the option of settling a new repayment mode and time-frame with creditors. Or the debtors could engage in a restructuring plan under the supervision of a financial restructuring committee. The committee would facilitate consensual restructuring arrangements between debtors and creditors and oversee the management of restructuring procedures.

In addition, for the first time in Kuwait, the new law calls for establishing a specialized bankruptcy court mandated to issue judgments that cannot be disputed, or its implementation suspended, without a ruling issued by the Court of Appeal. It is hoped the new law will lead to the promotion of a more robust legal framework for entrepreneurs and an enhanced business and investment climate for investors.

The revamped bankruptcy law should encourage young entrepreneurs and give them the confidence to test out new ideas, initiatives and projects without the fear of ending up in prison, or having to pay hefty fines on their debt obligations. Where genuine entrepreneurship flourishes, employment opportunities, innovation and investment are bound to follow. Let us cross our fingers and hope this will at some stage be the future that Kuwait chooses for itself.

Erada Square protestors say 'no' to moral policing by legislators



Women and their supporters gathered at the Al-Erada Square last week for a sit-in to protest the interference of legislators in the personal choices of citizens. The demonstration was aimed at sending a clear and firm message to the executive and legislative authorities, that people categorically reject the 'guardianship of morals' by legislators and restrictions on their freedoms. It was also a warning about the voices hostile to openness in Kuwait, a country once considered the Pearl of the Gulf in terms of its democracy, liberal views and personal freedoms.

Among those participating in the sit-in were academics, political activists, and

representatives of civil society, all of whom stressed that Kuwait is a civil state governed by the constitution and the law, and not by customs, traditions, and 'fatwas'. They also underlined their dissatisfaction with the government's acquiescence to the voices of enemies of freedoms in the legislature. They demanded protection of women's freedom and rights, which some currents are trying to restrict and infringe upon by imposing a moral guardianship on their lives.

The demonstrators, holding placards, said they reject the restrictions imposed on them by some deputies in parliament who are trying to impose their personal views on all citizens. The sit-in was specifically in protest against the ban on women practicing yoga that was issued by the authorities last week, allegedly at the insistence of some deputies, who objected to events or practices of certain types of arts and sports.

The participants affirmed that their demonstration in front of the National Assembly sent a clear message to the nation's representatives to concern themselves with reform, national issues, combating corruption, and advancing development, instead of interfering with people's privacy and imposing guardianship on women.

They expressed their categorical rejection of the guardianship of morals, pointing out that hard-line voices are taking Kuwait backward. Several speakers at the Al-Erada Square protested the cancellation of the 'Yoga' event last week, stressing that interfering with people's privacy is unacceptable.

The speakers said, no to canceling yoga, no to confiscating freedoms, no to transforming Kuwait from a civil state to a country far from entertainment and openness. They stressed that recreational activities are a requirement, and is necessary to embrace the energies of youth, as needed by all members of society.

Women's activists also affirmed that Kuwait will not witness development as long

as the government continues to succumb to the enemies of freedom. Pointing out that Kuwaitis regularly travel abroad for entertainment and spend money there, they asked why the government could not provide such facilities in the country, as this would save people's money and at the same time revitalize the economy in Kuwait.

The demonstrators noted that neighboring countries such as Dubai and Saudi Arabia benefited from revitalizing entertainment facilities and tourism venues, which attracts thousands of visitors every year.

The women put forward three demands: Develop an urgent plan to open up the country; Organize recreational and artistic activities; and the government should stop capitulating to extremists.

Plans to set up Center for Disease Control and Prevention

Minister of Health, Dr. Khaled Al-Saeed, has reportedly formed a committee to study the feasibility of establishing a National Center for Disease Control and Prevention with the aim of facing future health challenges.

The establishment of the center will help protect public health and safety, deal with crises, implement strategies to prevent and deal with diseases, conduct research, and provide health information that protects the country from health-related calamities, including infectious epidemics and chronic non-communicable diseases.

The committee, which includes an elite group of specialists in various related fields, begins its work from the date of its formation, and has been mandated to provide an integrated plan complete with studies and recommendations on this matter to the health minister.

Continuing on the health front, the medical authorities have begun providing the third booster dose of anti-Corona vaccine to those aged over 40 years without the need for a prior appointment. Latest figures on the booster vaccination show that as of 8 February, a total of 749,822 booster doses have been administered to citizens and residents in the country. The pace of providing booster doses is expected to pick up with more primary healthcare centers in various health areas beginning to offer the third dose.

On a related note, the Directorate-General for Civil Aviation (DGCA) has confirmed that travelers can return to Kuwait with the same PCR test result issued in Kuwait, if their stay abroad does not exceed 72 hours. It needs to be pointed out that the 72-hour travel period begins from the time the sample was taken to the date of registration on the flight.

LuLu Hypermarket launches 'LuLu Hala February' promotions



LuLu Hypermarket, the retail-leader in the region, launched its annual LuLu Hala February celebrations on 1 February, with all outlets of the hypermarket decked-up in glittering lights, decorative arches, bunting and Kuwait flags.

As the month-long Hala festival coincides with celebrations to mark the National and Liberation Days during the last week of February, the artistic themes and backdrop images center around these two commemorative days.

Small and large national flags flutter everywhere, while color combinations of the flag form the tone for many of the decorations visible around the hypermarket's outlets. Large cut-outs of iconic structures and colorful images of buildings and places in Kuwait further add to the festive ambiance.

A slew of promotions will be held throughout the month of February, starting with the 'Voucher' promotion on 3rd February. During this promotion, every purchase worth KD5 will enter the shopper in a draw with the chance of winning 131 gift vouchers worth a total of KD15,000.

Each week of the LuLu Hala February festival will be made even more exciting with a 'Brand of the Week' promotion, offering amazing

discounts on products from that specific brand. In addition, there will be a 'Product of the Day' promotion on each day of the month-long festival, during which one specific product labeled 'Special Deal of the Day' will be on offer at a very special price.

From 16 February, LuLu Hypermarket outlets will feature a 'Proudly from Kuwait' promotion highlighting special products produced in Kuwait, including farm-fresh fruits and vegetables offered at attractive prices.

Additionally, to mark Kuwait's 61st anniversary of National Day on 25 February, 61 exciting offers will be available right from 23 February. Also, for six days from 23 to 28 February, 600 trolley-load of purchases will be available totally free to the lucky winners of this promotion.

In addition, during the entire festival period beginning from 2 February, special discount sales will be held on select product categories, including on fashionwear, footwear, ladies bags, eye-wear, toys and accessories for babies.

The month-long LuLu Hala February festival is a continuation of the brand's commitment to making shopping at any LuLu Hypermarket outlet an exciting and enjoyable experience throughout the year for customers.

Deposits decrease, credits increase in 2021

Latest figures from the Central Bank of Kuwait (CBK) show that for the first time in over nine years total deposits dropped in 2021. Deposits at the end of last year in banks and financial institutions amounted to KD44.561 billion, a drop of KD714 million, from the KD45.275 billion in 2020.

On a monthly basis, total deposits decreased last December by about KD259 million with government deposits witnessing a decline by 32 million to reach KD7.37 billion, and the private sector deposits falling on a monthly basis by about KD226 million to reach KD37.19 billion at the end of last year.

Meanwhile, the total credit facilities granted by local banks was about KD42.29 billion at the end of last December, an increase of KD2.52 billion (6.34 %) for the entire 2021. The increase in credit facilities in 2021 marked the largest annual growth since 2015. The increase included personal credit facilities which increased by about KD2.18 billion dinars last year (+12.64%), to reach KD19.43 billion at the end of December.

Installment loans increased by KD1.68 billion during 2021 (13.22%), to reach KD14.39 billion at the end of last December, while consumer loans increased by KD238 million (14.8%) on an annual basis to reach KD1.85 billion in 2021. Loans to purchase securities recorded an increase of KD233 million (9.03%) within the 12 months of 2021, to reach KD2.8 billion.



Credit facilities from financial institutions other than banks amounted to KD1.01 billion at the end of last December, recording an annual increase of 2.83 percent.

As for the loans granted to the trade sector, they decreased by 9.28 percent on an annual basis to reach KD2.97 billion at the end of December, while loans to the industrial sector grew by 15.81 percent to reach KD2.38 billion.

In the meantime, loans to the construction sector at the end of last December amounted to KD1.7 billion, down by 10.17 percent from their level at the end of 2020; credit facilities granted to the real estate sector witnessed an increase of about 1 percent compared to their level during the previous year, recording KD9.32 billion at the end of 2021; and loans to the crude oil and gas sector rose by 14.27 percent on an annual basis, reaching KD2.14 billion at the end of last December.

Meanwhile, the balance of public debt instruments amounted to about KD800 million at the end of last December, a decline of 23.8 percent compared to its level in December 2020, when it had reached KD1.05 billion.

EXCLUSIVE to THE TIMES KUWAIT

Investing in Africa's Digital Transformation



SUNDAR PICHAI
CEO of Google and Alphabet.

A few years ago, I was in Lagos to see Alphabet's digital skills programs at work. There was excitement for the future of technology in Africa and all the jobs and opportunities it could bring. From jobseekers learning new skills to entrepreneurs building promising new apps and businesses, the people I met were deeply inspiring.

These people were on my mind again when I addressed regional leaders at the African Union's annual Business Forum this week. Although the continent is facing big challenges — from the ongoing pandemic to a difficult economic recovery — it also has plenty of reasons for optimism, led by its engineers, developers, and entrepreneurs.

Africa is increasingly a place where innovation begins. There were more investment rounds for African tech start-ups last year than ever before. People everywhere now use mobile payment systems first developed in Kenya. Renewable energy solutions created in Africa are shaping a more sustainable future for us all. And thanks to the internet, African businesses can reach markets all over the world, while also providing solutions to Africa's, and the world's, most pressing challenges.

This is meaningful to me personally. Growing up in India, my family had to wait for every new technology to come to us, from the television that gave us a view into other parts of the world, to the rotary phone that meant we could get test results faster. Today, India is exporting technologies to the world.

Africa has the same opportunity. Despite having 18 percent of the global population, the continent currently accounts for just 0.4 percent of high-tech exports, and only 2 percent of the world's broader service exports, which are now heavily reliant on technology. Boosting these exports will



“ Companies should invest in products and solutions that are fit for Africa, and African governments need to adapt regulatory environments and their own development strategies to be digital-first. ”

accelerate growth for the continent, much like it has in India.

Fortunately, Africa is on the cusp of a digital transformation. Over the next five years, 300 million more people are coming online in Africa, many of them young, entrepreneurial, and digitally savvy. The African internet economy has the potential to grow to \$180 billion, accounting for roughly 5.2 percent of the continent's GDP by 2025.

Working in partnership with governments, companies like Google can play an important role in accelerating this shift. In 2020, we outlined some of those opportunities in our Digital Sprinters report, and in 2021 we committed an additional \$1 billion to Africa over the next five years. Now, we are calling on others to make their own investments. We recommend focusing on four key areas that will ensure that the digital transformation benefits every African.

First, we must help to expand affordable and reliable internet access throughout the continent. We have seen during the pandemic that digital connectivity is a lifeline, helping people find essential information and connect to critical services. Our Equiano subsea cable will bring faster, better-quality internet to more people, helping to bring down costs by more than 20 percent. Working with partners like Econet Wireless, our Taara team is deploying wireless optical communications links that use light to transmit information at super high speeds through the air, improving both affordability and connectivity. We are also focusing on lowering the barriers to smartphone adoption, including by working with Safaricom in Kenya to introduce that country's first device financing plans.

The second priority is to help African businesses of all sizes with their digital transformations. According to the Portulans Institute, business sophistication — defined

as 'knowledge workers, innovation linkages, and knowledge absorption' — lags well behind the availability of digital infrastructure. Closing that gap means enabling businesses to move online, training more people to pursue careers that depend on technology, and ensuring that companies take advantage of cloud computing.

Companies should invest in products and solutions that are fit for Africa, and African governments need to adapt regulatory environments and their own development strategies to be digital-first. Small businesses need to be at the center of digitization and training efforts, as they employ around two-thirds of the continent's formal workforce.

A third priority is investing in African entrepreneurs. Where entrepreneurship flourishes, innovation and investment will follow. That is why we will be investing directly in African start-ups through a dedicated \$50 million Africa Investment Fund, as well as through our global Black Founders Fund. We have already invested in SafeBoda — an app that connects passengers to a community of safe, trusted drivers — and we hope that other companies will help to provide additional funding for start-ups across the continent.

The final priority is to support nonprofits and institutions working to unlock the benefits of technology. For example, the AirQo team at Makerere University in Uganda is using artificial intelligence and sensors to monitor air quality. We are providing them with \$3 million so that they can take their work beyond Kampala, as part of a broader \$40 million commitment to help NGOs respond to challenges in their communities.

Any company seeking to invest in Africa should be open to learning. Google's presence on the continent is already helping us improve the technology that we build for everyone. Looking ahead, deeper partnerships will be key to ensuring that Africa's digital progress is sustainable. We hope more companies will join us in these efforts, helping to ensure that every person in Africa can take advantage of the opportunities technology creates.

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Welcome to

SERBIA

Feeling awed by the view from the lookout above the largest canyon in Europe. The thrill of rafting down a turbulent river. The sound of a trumpet being "felt in the stomach". A sip of local wine. Relaxation in healing spa water. A monumental fresco from an Orthodox monastery. Prehistoric figurines. A stranger who addresses you with "brother" and "friend". That is what you will experience in Serbia.

From here, the roads lead to cities, villages, spas, rivers, monuments and festivals. Embark on a picturesque journey to regions with preserved nature of immeasurable beauty. Meet an authentic culture that has been going on for centuries. Feel safe and enjoy sincere hospitality. Discover Serbia by tasting it, smelling it, listening to it and touching it.



BELGRADE

There is something exciting and intriguing about Belgrade. In Belgrade, the Sava river unreservedly surrenders to the Danube, and the calm and flat Pannonian plain slowly begins to "wave" and grow into hills and mountains. Located at the crossroads of cultural influences, it is a city that never rests. The secret of its charm is in its acceptance of various, sometimes opposing ideas and world views. You recognise the spirit of Belgrade on its streets, in its architecture, monuments, picnic areas, and above all in the hospitality and openness of its people.



KNEZ MIHAILOVA STREET

Knez Mihailova Street in the city centre is not only a shopping zone, but also a guardian of the city's identity, with a series of representative buildings, each of which carries a part of the story of Belgrade's development. The central pedestrian zone and the surrounding streets are full of restaurants, cafes, galleries and boutiques, with street performers completing the fantastic atmosphere.



KALEMEGDAN

Kalemegdan is the largest city park and home to the Belgrade Fortress. In addition to a magnificent view of the confluence of the Sava and Danube rivers, a walk through Kalemegdan gives you an opportunity to learn about history, from the oman era to the modern day. Here you can find the Victor monument, a city landmark, a Belgrade zoo, the Military and Natural History Museum, Ružica Church and St. Petka's Chapel. At the foot of the Kalemegdan Fortress, right next to the Sava river, there is Beton Hala, the old customs warehouses now with excellent restaurants.



SKADARLIJA

The old bohemian quarter from the first half of the 20th century still enchants with its romantic atmosphere. In the restaurants, preserved in almost unchanged form, you can enjoy the specialties of Serbian cuisine and music from that time.

NOVI SAD

In Novi Sad, people live peacefully and without haste. And that's how you should get to know the city - by taking through easy strolls through the galleries, museums, Petrovaradin fortress and its lagoons, river beaches and charming streets that hide lovely restaurants and coffee bars. Whatever they do, they do it leisurely. In Novi Sad, slow is elegant.



The second largest city in Serbia has been declared the European Capital of Culture for 2022. The wide plain through which the Danube casually flows was fertile ground for the creation of a broad-minded city, in which monuments of different cultures and religions are harmoniously intertwined.



NIŠ

If you want to feel the true spirit of southern Serbia, you need to visit Niš. Life with "merak" - taking pleasure from the small things in life, needs to be experienced to be fully understood. Numerous historical traces dating back to the era of ancient Rome, monuments of strong symbolism and testimony to the dramatic reversals of world trends have not prevented the people of Niš from developing a special art of enjoying and finding what is good in the present. Roman Emperor Constantine the Great was born in Naissus, today's Niš, and he is known for passing the Edict of Milan, by which Christianity became the official religion of the Roman Empire. The remains of a luxurious suburb from the time of his reign can be seen at the archaeological site of Mediana from the 4th century.

Suva Planina mountain, the Nišava river and the Sićevačka and Jelašnička gorges seem to have been created for an action film. Indulge in rafting, paragliding, hiking and many other activities. In the Sićevačka gorge there is the Hydroelectric Power Plant "St. Petka", built at the beginning of the 20th century according to the project of famous Serbian scientist Nikola Tesla and his colleague Đorđe Stanojević, which still supplies Niš with electricity to this day. There is a monument to Serbian heroes from the First Serbian Uprising in 1804. on Čegar Hill. After the battle, out of revenge, the Ottomans built a terrifying Skull Tower with the skulls of the killed Serbian warriors. The Red Cross concentration camp and the Bubanj Memorial Park preserve the memory of the victims of the Second World War.

DANUBE - THE RIVER GIANT OF EUROPE

This water giant, the largest in Europe after the Volga, is indeed cosmopolitan - at home in four European capitals and as many as ten



countries. It feeds on tributaries of fresh ideas from vibrant cities as it tours the remains of Neolithic culture, Roman cities and medieval fortifications on its shores.

On its way through Serbia, the Danube performs incredible stunts: it spills its waters in the Pannonian plain, wanders through the dense forests and marshes of the "Bačko Podunavlje"

UNESCO nature reserve, glides along the sandy banks and rivers, plays around the mountain range of Fruška Gora, and becomes the sea near Deliblatska Peščara sands. The most dramatic transformation of the Danube is near Golubac, where it plunges into the straits of the Carpathian Mountains, creating enchanting scenes



CULTURAL AND HISTORICAL TRENDS

Down the Danube, you sail to the prehistoric era and the cultural centre of the oldest Europe, to the remains of the famous culture of Lepenski Vir, 8 millennia old, and the Vinča culture, more than 7 millennia old.

Throughout history, the Danube has been a line of connection, but also of separation, facilitating the exchange of goods and keeping the opposing sides on different banks. Sailing through Serbia, you follow the course of history, in which you can recognise the traces of the Celts, Romans, Byzantines, the first Slavs, the medieval Serbian and Hungarian states, the Ottomans, the Austrian Empire and the modern Serbian state.

International cruisers that stop at several ports give you an opportunity to experience this river directly.

EXCLUSIVE to THE TIMES KUWAIT

End the Pandemic of Violence Against Women



VANDANA SHARMA AND ISABELA SALGADO

Vandana Sharma is a global health researcher at the Harvard T.H. Chan School of Public Health.

Isabela Salgado is a senior policy associate in the Crime, Violence, and Conflict sector at J-PAL Global.

Violence against women and girls increases during periods of crisis. So, it should come as no surprise that COVID-19 has added to the risk of gender-based violence. Even before the pandemic, one in three women worldwide reported experiencing physical and/or sexual violence by an intimate partner. But, by confining women at home with their abusers, pandemic-related lockdowns have increased their exposure to violence. Lockdowns have also contributed to economic stress, and diminished women's access to the resources and support systems that help them escape abusive relationships.

In April 2020, UN Secretary-General António Guterres called for action to address gender-based violence during the pandemic. This call was supported by 146 countries. That same month, the United Nations Population Fund estimated that every three months of lockdown would result in an extra 15 million cases of violence against women and girls.

Eighteen months later, there is evidence that governments responded to Guterres's appeal. Data tracked by the UN Development Programme show that, of 4,968 COVID-19 policy measures, 853 focused on violence against women. In the United States, for example, millions of dollars in pandemic-relief spending are being directed to strengthen urgently needed resources, such as shelters, psychological services, and housing assistance, which address the immediate needs of women experiencing violence.

But these efforts alone will not stop violence from occurring. To end violence against women and girls requires effective prevention strategies that target its root causes. Such programs address pervasive inequalities and power differentials, especially gender norms that justify and normalize violence against women and girls.

There are plenty of examples of effective and proven approaches to preventing violence against women that can be implemented even during a global pandemic. A large body of evidence, including best practices and robust assessments generated over several decades, demonstrates which approaches



work best. In particular, randomized impact evaluations can guide decisions on how to build healthy, violence-free populations.

One type of effective, evidence-based approach is facilitated gender dialogues. These conversations help men and women examine and challenge inequitable gender norms and roles, and practice relationship skills in safe spaces. One such program in Ethiopia, called Unite for a Better Life (UBL),

“ To end gender-based violence requires effective prevention strategies that target its root causes. Such programs address pervasive inequalities and power differentials, especially norms that normalize violence against women and girls. ”

was conducted within the context of the Ethiopian coffee ceremony, a traditional forum for community-based discussion.

A randomized evaluation showed that UBL can reduce intimate partner violence by up to 50 percent when delivered to groups of men. UBL led to more equitable relationships, including greater joint decision-making, men's involvement in domestic tasks like cooking and childcare, and increased communication between partners on sensitive topics like sexuality.

The benefits of the program spread beyond participating households. Positive effects, including reduced violence, were observed even among community members who had not joined UBL sessions.

This research shows just how crucial it is to include men in prevention efforts. Similar interventions, such as those implemented under the 'What Works to Prevent Violence Against Women and Girls'

program, initiated by the United Kingdom Department for International Development, provide further evidence in support of participatory dialogues that engage men.

Other promising approaches, highlighted in the UN Women's RESPECT Women framework, include school-based curricula, microfinance or savings and loans programs to empower women, and social-marketing or media interventions. The latter include radio and television programming in the form of 'edutainment',

which integrates social-change messages into storylines. Randomized evaluations in Uganda, Mexico, and Nigeria have shown that edutainment can reduce acceptance of violence against women and its incidence, while also encouraging reporting.

Media-based campaigns offer a low-cost way to reach many people remotely. For example, UBL's podcast-based adaptation was designed for humanitarian crises where people may be on the move and unable to join in-person sessions.

These podcasts can be shared easily and accessed on a basic mobile device. Additional work is needed to understand how other programs can be adapted effectively to help people in times of crisis, like the pandemic; but the existing evidence offers a place to start.

There is no time to waste. Policymakers need to use the available evidence to expand effective prevention programs and support their adaptation to new contexts. And additional research and evaluation of novel or untested prevention strategies is essential.

To end violence against women, governments must do more than provide support for survivors. They also must invest in and implement effective violence-prevention programs that challenge harmful gender norms and promote healthy, equitable relationships.



Forgetting found beneficial to new learning

Throughout life we create innumerable memories, some of them good, some not so good, some that are useful and others that are trivial; many of these memories we forget, many we retain. Scientists have long puzzled over the reasons we apply this selective process to retaining and forgetting memories.

For long the assumption was that memories simply decay with time; but research has found this not to be true, as we tend to retain many childhood memories and topics learned in school, even while forgetting others. Contextual clues play a role in what people are able to store and retrieve

from their memory. A change in context can cause forgetting, but it can also change and enrich how information is encoded and retrieved, which can enhance learning.

Moreover, some items may be strongly imprinted in our memories, which scientists refer to as having a 'strong storage strength' such as the name or number of a childhood friend. However, retrieving this name or number quickly may be difficult due to the length of time since that piece of information has been accessed; these items are often referred to as having 'weak retrieval strength'.

Forgetting is often described as

a decrease in how readily accessible some information or procedure is at a given point in time. Forgetting names, skills or information learned in class is often thought of as purely negative; but, unintuitive as it may seem, new research now suggests that 'forgetting' might not be a bad thing after all. According to scientists, forgetting represents a form of learning.

Researchers at the University of California in the United States say that forgetting plays a positive role in learning, as it helps to increase long-term retention, information retrieval and performance. The scientists behind the new theory suggest that changes in our ability to access specific memories are based on environmental feedback and predictability. Rather than being a bug in our memory, forgetting may be a functional feature of the brain, allowing it to interact dynamically with the environment.

In a rapidly changing world that we live in, forgetting some memories can be beneficial as this can lead to more flexible behavior and better decision-making. If memories were gained in circumstances that are not wholly relevant to the current environment, forgetting them can be a positive change that improves our wellbeing. So, in effect, the scientists



believe we learn to forget some memories while retaining others that are important.

Forgetting of course comes at the cost of lost information, but a growing body of research now indicates that, at least in some cases, forgetting is due to altered memory access rather than memory loss. The importance of forgetting is a relatively new concept for science. Until quite recently, normal forgetting, in contrast to 'pathological' forgetting that occurs in disease and with aging, was seen as a natural passive process that served no useful purpose.

However, over the past decade,

studies began to coalesce from numerous fields revealing that there are separate molecular elements within our brain cells that are associated with memory and forgetting. The new studies point to an active mechanism within our brain that helps us clear out unnecessary pieces of information so that we can retain the most relevant information for long-term storage.

According to a new theory on memory and forgetting, memories are stored in ensembles of neurons called 'engram cells' and successful recall of these memories involves the reactivation of these ensembles. The logical extension of this is that forgetting occurs when engram cells cannot be reactivated. The memories themselves are still there, but if the specific ensembles cannot be activated they cannot be recalled. A simpler analogy is to think of it as memories that are stored in a safe but you cannot remember the code to unlock the safe.

This new theory was put forward by researchers at Trinity College Dublin in Ireland, along with their counterparts at the University of Toronto in Canada, who were part of Canadian Institute of Advanced Research, a Canada-based global research organization that supports research in multiple disciplines.

Pills could replace exercise for at-risk patients

Many people who suffer from pathological states that prevent them from acquiring the health benefits of physical exercise could in the future be treated with drugs that administer the health benefits of exercise.

Researchers at the Australian National University (ANU) in Canberra, Australia, say they have identified unique molecular signals in the body that could hold the key to potentially developing a supplement capable of providing health benefits of physical exercise to patients unable to engage in physical activity.

The focus of ANU study was on what impact these molecular messages have on retinal health, as well as on the central nervous system and eye diseases such as age-related macular degeneration (AMD). The researchers explained that one of the main goals behind their study was to determine what is going on inside the body after we exercise that gives us the benefits of exercise, and why physical activity is so good for our brain and eyes. "We wanted to understand the molecular messages that underpin the benefits of exercise," said the researchers.

The study found the benefits of exercise extend far beyond what has traditionally been known, however this has been largely understudied in the retina, despite the retina being an extension of the brain. The researchers examined existing literature into the effects of exercise on the central nervous system and eyes. Specifically, the researchers set out to discover what impact exercise has on the retina, the light-sensing part of the eye, and whether exercise can help maintain good eyesight as we age.

The scientists explained that generally immediately after a bout of exercise, molecular messages are sent to our brain and potentially our eyes. The researchers also found that the health beneficial messages being sent to the central nervous system during exercise are packaged up in what are known as lipid particles. However, as a person ages, the ability to communicate between the muscles and the



retina starts to be lost, which could lead to the onset of AMD in some people.

The scientists then surmised that it should potentially be possible to extract, re-coded and synthesize these lipid particles, which would then enable them to be packaged and prescribed as a molecular message of exercise to be taken like a vitamin pill. The pill would provide the genetic or molecular supplementation that comes from physical exercise, which would allow the natural biological process to continue even as we age. The goal now is to figure out what these molecules are communicating to the body and how they are communicating.

The researchers admit that further studies are needed to understand how these molecular signals, which are sent from the rest of the body when we exercise, actually reach our brain and eyes. The team's preliminary research into the benefits of exercise on the retina has unearthed several 'promising' results. Though the study did not determine to what extent exercise benefits the eyes, the study established that exercise is good for our eyesight.

The futuristic therapy could one day help patients suffering from neurological diseases such as Alzheimer's and Parkinson's. The research team noted that prescribing a pill that mimics the benefits of exercise to patients unable to engage in active physical exercise, including to patients suffering from neurodegenerative diseases such as Alzheimer's and Parkinson's could potentially help improve and slow down the disease progression.

The researchers cautioned that the supplement would be intended only for patients who have restricted movement that renders them unable to exercise at an intensity needed to reap the rewards. It is not intended for the general public.

"We cannot possibly package all the effects of exercise into a single pill, there are too many benefits of exercise that stretch throughout the entire body, which would be beyond what could be prescribed through a pill," said a member of the team.

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FEBRUARY

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EXCLUSIVE to THE TIMES KUWAIT

A Balanced Response to Inflation



JOSEPH E. STIGLITZ

A Nobel laureate in economics, is University Professor at Columbia University and a member of the Independent Commission for the Reform of International Corporate Taxation.

Although some supply shortages were anticipated as the global economy reopened after the COVID-19 lockdowns, they have proved more pervasive, and less transitory, than had been hoped. In a market economy that is governed at least in part by the laws of supply and demand, one expects shortages to be reflected in prices. And when individual price increases are lumped together, we call that inflation, which is now at levels not seen for many years.

Nonetheless, my biggest concern is that central banks will overreact, raising interest rates excessively and hampering the nascent recovery. As always, those at the bottom of the income scale would suffer the most in this scenario.

Several things stand out in the latest data. First, the inflation rate has been volatile. Last month, the media made a big deal out of the 7 percent annual inflation rate in the United States, while failing to note that the December rate was little more than half that of the October rate. With no evidence of spiraling inflation, market expectations — reflected in the difference in returns on inflation-indexed and non-inflation-indexed bonds — have been duly muted.

One major source of higher inflation has been energy prices, which rose at a seasonally adjusted annual rate of 30 percent in 2021. There is a reason why these prices are excluded from 'core inflation'. As the world moves away

from fossil fuels, as it must to mitigate climate change, some transitional costs are likely, because investment in fossil fuels may decline faster than alternative supplies increase. But what we are seeing today is a naked exercise of oil producers' market power. Knowing that their days are numbered, oil companies are reaping whatever returns they still can.

High gasoline prices can be a big political problem, because every commuter confronts them constantly. But it is a safe bet that once gasoline prices return to more familiar pre-COVID levels, they will not be fueling any remaining inflation momentum. Again, sophisticated market observers already recognize this.

Another big issue is used-car prices, which have highlighted technical problems with how the consumer price index is constructed. Higher prices mean that sellers are better off vis-à-vis buyers. But the consumer price index in the US (unlike in other countries) captures only the buyer's side. This points to another reason why inflation expectations have remained relatively stable: people know that higher used-car prices are a short-term aberration that reflects the semiconductor shortage currently limiting the supply of new cars. We know how to make cars and chips as well today as we did two years ago, so there is every reason to believe that these prices will fall, giving rise to measured deflation.

Moreover, given that a large proportion of today's inflation stems from global issues, such as chip shortages and the behavior of oil cartels, it is a gross exaggeration to blame inflation on excessive fiscal support in the US. Acting on its own, the US can have only a limited effect on global prices.

Yes, the US has slightly higher inflation than Europe; but it also has enjoyed stronger growth. US policies prevented a massive increase in poverty that might have occurred otherwise. Recognizing that the cost of doing

too little would be huge, US policymakers did the right thing. Moreover, some of the wage and price increases reflect the healthy balancing of supply and demand. Higher prices are supposed to indicate scarcity, redirecting resources to 'solve' the shortages. They do not signal a change in the economy's overall productive capacity.

The pandemic did expose a lack of economic resilience. 'Just-in-time' inventory systems work well as long as there is no systemic problem. But if A is needed to produce B, and B is needed to produce C, and so on, it is easy to see how even a small disruption can have outsize consequences.

Similarly, a market economy tends not to adapt so well to big changes like a near-complete shutdown followed by a restart. And that difficult transition came after decades of shortchanging workers, especially those at the bottom of the pay scale. It is no wonder that the US is experiencing a 'Great Resignation', with workers quitting their jobs to seek better opportunities. If the resulting reduction in labor supply translates into wage increases, it would begin to rectify decades of weak to nonexistent real (inflation-adjusted) wage growth.

By contrast, rushing to dampen demand every time wages start to increase is a surefire way to ensure that workers' pay is ratcheted down over time. With the US Federal Reserve now considering a new policy stance, it is worth noting that periods of rapid structural change often call for a higher optimal inflation rate, owing to the downward nominal rigidities of wages and prices (meaning that what goes up rarely comes down). We are in such a period now, and we should not panic if inflation exceeds the central bank's 2 percent target — a rate for which there is no economic justification.

Any honest account of current inflation must carry a big disclaimer: Because we have



not been through something like this before, we cannot be sure of how things will evolve. Nor can we be sure what to make of the Great Resignation, though there is little doubt that workers at the bottom have plenty to be angry about. Many workers on the sidelines may be forced back to work once their cash reserves run out; but if they are disgruntled, that may well show up in the productivity figures. This much we do know: A large across-the-board increase in interest rates is a cure worse than the disease. We should not attack a supply-side problem by lowering demand and increasing unemployment. That might dampen inflation if it is taken far enough, but it will also ruin people's lives.

What we need instead are targeted structural and fiscal policies aimed at unblocking supply bottlenecks and helping people confront today's realities. For example, food stamps for the needy should be indexed to the price of food, and energy (fuel) subsidies to the price of energy.

Beyond that, a one-time 'inflation adjustment' tax cut for lower- and middle-income households would help them through the post-pandemic transition. It could be financed by taxing the monopoly rents of the oil, technology, pharmaceutical, and other corporate giants that made a killing from the crisis.

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