



مستشفى رويال حيات  
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# Making democracy fit for purpose in a changing world



**THE TIMES KUWAIT REPORT**

**I**nternational Day of Democracy, commemorated each year on 15 September, is an occasion to celebrate the promise of democracy — to build resilient, inclusive and peaceful societies, promote the dignity and rights of every person, and create a just world for all. It is also an opportune moment to examine the strengths and universal values of democracy, as well as its shortcomings and how it could be made ‘fit for purpose’ in a rapidly evolving world.

In a region where parliamentary democracies are a rarity, Kuwait is an outlier. Democracy as practiced in

Kuwait is often described as a 'hybrid' system, as it combines elements of a constitutional monarchy and parliamentary democracy. While the monarchy wields considerable executive authority and holds sway over most state institutions, it also coexists with a powerful elected parliament that often influences and challenges the government.

Despite this political dichotomy, Kuwait has a long history of political participation and freedom of expression. The country's independence in 1961 led to the drafting and promulgation of a constitution a year later. Democracy that prevails in Kuwait today owes its genesis to the constitution, which affirms that: "the system



of Government in Kuwait shall be democratic, under which sovereignty resides in the people, the source of all powers. The constitution gave rise to

universal suffrage, secret ballot and an elected unicameral parliament. It also guarantees personal liberty, freedom of speech, assembly, and association.

This constitutionally delineated democratic form of governance, as well as political and personal freedom has led to the vibrant political culture, the relatively free media, and a well-mobilized civil society that we currently witness in Kuwait.

Though political parties are not recognized, elected representatives affiliate with groups within parliament so as to amplify their influence and impact, and usually vote en bloc on contentious issues. Activists, civil society groups and associations often air their views and needs through the media and in meetings, as well as on rare occasions hold public rallies and gatherings to display dissatisfaction with social issues or political decisions.

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The advertisement features a background of Indian 1000 Rupee banknotes. In the top left corner, there is a small Indian flag with the Ashoka Chakra. The Al Muzaini Exchange logo, consisting of the name in Arabic 'المزيني', English 'Al Muzaini', and Arabic 'للمصرفة' (for exchange), is positioned at the top center. To the right of the logo is a red geometric emblem resembling a stylized globe or a flower. The main headline 'TRANSFER MONEY TO YOUR LOVED ONES IN INDIA' is written in large, bold, red and blue capital letters. Below it, a sub-headline reads 'WITHIN MINUTES\* WITH AL MUZAINI EXCHANGE'. A vertical line separates the icons from the descriptions. The icons include a large 'B' for bills, the Indian Rupee symbol inside a circular arrow, a bank building, and the UPI logo. The descriptions are in red and black text. The bottom of the ad is a red banner with social media links, app store information, and a large phone number.



# Over 18,000 traffic violators deported in six months



Ministry of Interior's intensive security campaigns in recent months that were held in all governorates to crack down on various law violations by expats, have resulted in tens of thousands of expatriates being deported

since the start of the year.

Data from the General Traffic Department (GTD) show that, as part of the increased security campaign, the GTD arrested and deported more than 18,000 expatriates between the start of March and end of August this year. The figures also reveal that the total number of traffic violations recorded over the past eight months since the beginning of the year exceeded 2.6 million, of which about 1.95 million were indirect violations.

Brigadier General Nawaf Al-Hayyan, the head of the Traffic Awareness Department, stated that "the deportation of 18,486 expatriates was carried out in about six months for committing serious traffic violations such as speeding, running a red

light, racing, carrying passengers, driving against traffic, or driving without a license."

He added that under the directives of the First Deputy Prime Minister and Minister of Interior, Sheikh Talal Al-Khalid, to deploy security forces and ensure the presence of security personnel in all governorates to regulate traffic, ease congestion, and control the reckless drivers, 2,630,338 traffic violations were issued in eight months from January 1 to August 30, with 1,954,858 indirect violations and 675,480 direct violations. He emphasized the importance of traffic cameras in the increased number of recording indirect violations. He noted that these cameras monitor vehicles that violate the law, such as those that are wanted or have expired

insurance, and identifies them to the patrol officers who issue the fine immediately and sends it to the violator through the government's online 'Sahel' application within three minutes.

According to Ministerial Resolution 270/2020, which requires the withdrawal of driving licenses from those who do not meet the requisite conditions, Al-Hayyan revealed that 34,751 driving licenses were withdrawn from expatriates during the eight months from January to August. In addition, 14,053 licenses were withdrawn for other reasons during the same period (6,911 administrative withdrawals – one medical withdrawal – three military withdrawals – 7,032 points withdrawals – 115 withdrawals under Article 24).



## US Embassy holds remembrance ceremony to mark 9/11

United States Embassy held a Patriot Day Remembrance ceremony at Camp Arifjan on 11 September to mark the 9/11 anniversary. The event was attended by several ambassadors, Kuwaiti generals and senior US Army personnel.



In his address Chargé d'Affaires at the US Embassy, James Holtsnider, noted that 11 September served as a poignant reminder of how a seemingly ordinary day can quickly turn into a day of tragedy that will never be forgotten.

"Despite the terrible events of September 11, there were numerous examples of bravery and patriotism," he stated, adding "on this day we remember the firefighters, police and first responders who answered the call to help oth-

ers." He pointed out that among the nearly 3,000 people who lost their lives, the US also lost over 180 service members and civilians at the Pentagon, and more than 350 firefighters and policemen who heroically rushed into the World Trade Center to save lives.

"Today, on Patriot Day, let us all be reminded that patriotism can take many forms," he added. This observance and day of remembrance serve two purposes, said Mr. Holtsnider, "First, we must commemorate and never forget the innocent people who lost their lives in the terrorist attacks. Second, let this day remind us that 'freedom is not free'."

He praised Kuwait's ongoing efforts in conducting joint exercises with the United States to combat terrorist activities in the region. "Kuwait has been a terrific partner over the last 20 years. It continues to be important not only for the US, but also for the rest of the world," he pointed out.

Wreaths were placed by the US and their coalition partners on behalf of victims of these horrific attacks and other terrorist attacks, and those who have willingly served the cause of liberty, of peace, and have struggled, fought, and died in that cause. Ambassadors of Canada, Australia, United Kingdom, Italy and Mexico were among those who placed wreaths in honor of all those who fell.



## MoI not against expats, against labor, residency laws violators

Ministry of Interior (MoI) has stressed that security checks and campaigns that it conducts regularly were not intended to target expatriates in the country, but were aimed at apprehending law breakers and weeding out labor- and residency-law violators and those harboring them.

Report indicate that the General Department for Residency Affairs at MoI is planning to intensify its security campaigns in the coming days and weeks all over the country, in particular in areas with a high density of expatriates, as well as in industrial areas, to arrest violators of the residency and labor laws, including absconders and people wanted by the law.

Meanwhile, the Deportation Center is said to have deported 989 expatriates just last week, including 611 men and 378 women, for violating residency and labor laws. Some of them were apprehended for working in places violating public morals. The Deportation Department is also said to be speeding up work to complete all the procedures related to deportation of all violators referred to it by security authorities.

Among those arrested in recent security campaigns were violators of the residency law, including some whose residency had expired more than five years ago. Some were also



arrested for working for different sponsors. The ministry also warned people against harboring workers who are in violation of the residency and labor laws and those reported as absconding, because they will expose themselves to legal accountability.

The planned security campaigns will target commercial centers and random markets in order to arrest all violators of the residency law, and marginal workers, as well as those reported as absconding, based on instructions from the top leadership of the Ministry of Interior.

## MoCI directs restaurants to provide free filtered water

Ministry of Commerce and Industry (MoCI) has mandated that all restaurants and cafes should provide high-quality filtered water to customers free of charge, and not impose bottled water on customers when they order any type of food or meals.

The decision, which follows a directive to this effect from the Minister of Commerce and Industry and Minister of State for Youth Affairs, Muhammad Al-Aiban, aims to enhance customer experience and promote sustainable practices. The decision also reflects the government's commitment to both consumer rights and environmental consciousness, by reducing plastic waste while ensuring access to clean and safe drinking water for all diners.

Under the directive, all restaurants and cafes are now obliged to install a special water filtration system that meets the stringent requirements of official authorities regarding water quality and filter installation.

Minister Al-Aiban emphasized the importance of this decision, stating, "Our aim is to create a more sustainable and environmentally conscious society while also ensuring that consumers have access to clean



and safe drinking water. By providing filtered water for free and prohibiting the unnecessary use of bottled water, we are taking a positive step towards achieving these goals."

The decision also aligns with international efforts to reduce plastic waste and promote responsible consumption, reflecting the country's commitment to global sustainability goals.





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# Japan lauds historic relations with Kuwait, seeks partnership with Arab nations

Japan Ambassador H.E. Morino Yasunari



THE TIMES KUWAIT REPORT

Addressing a media gathering at his residence last week, the Ambassador of Japan H.E. Morino Yasunari described bilateral relations between Japan and Kuwait as deeply historic. The ambassador was speaking following a celebration organized by the Japanese Embassy to mark the 60th anniversary of diplomatic ties with Kuwait.

Ambassador Yasunari added, "Kuwait is considered the third-largest source of oil for us, so Japan appreciates Kuwait's efforts in ensuring energy security."

Japan is also interested in cooperating with Kuwait in developing its infrastructure, including transitioning to new energy sources. I am confident that there is potential on both sides to achieve this, and there is an intention to increase cooperation between the two countries."

Pointing out that Japanese companies actively contribute to improving the quality of life for the Kuwaiti people, the Japanese envoy noted that Japanese companies have been involved for decades in providing stable supplies of electricity and water to the country. He also highlighted a Japanese company's involvement in Kuwait's pioneering clean fuel project. Additionally, he expressed hope that Japanese firms would participate in developing Kuwait's infrastructure through projects related to efficient transportation systems, waste management, and recycling technologies.

Regarding technology development, Ambassador Yasunari emphasized the potential for Japan and Kuwait to collaborate in this area. "Japan has advanced technologies in various fields and is rapidly undergoing digital transformation. Both Japan and Kuwait have set carbon neutral-

ity goals — 2050 for Japan and 2060 for Kuwait — which underscores the importance of joint efforts between the two countries to reduce carbon footprints while ensuring stable oil supplies to meet global demand.

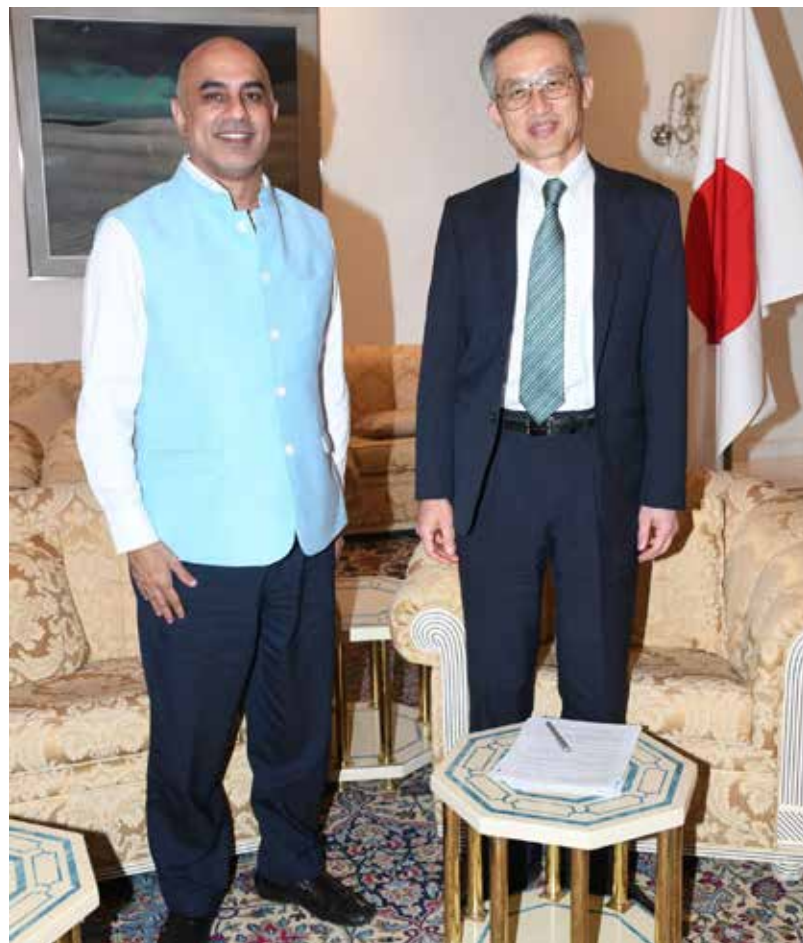
Turning to security cooperation, the ambassador said, "Ensuring maritime security, including in the Strait of Hormuz, is vital, not only for Japan but for the world as a whole. Japan seeks to contribute to peace by cooperating with regional nations and promoting an understanding of international law. For instance, Japan has dispatched naval vessels and patrol aircraft from the Japan Maritime Self-Defense Force to counter piracy off the coasts of Somalia and in the Gulf of Aden."

Regarding tourism, the Japanese envoy stated that the embassy issues between 300 and 400 visas per month and that these numbers were growing. Stating that visas for Kuwaitis are normally issued within three days, the ambassador added, "There has been an increase in the number of tourists from Kuwait to Japan, especially after the COVID-19 pandemic, with more Kuwaitis showing an interest in Japanese places, history and culture."

Ambassador Yasunari concluded by highlighting Japan's commitment to deepening its relationship with Arab countries through the pillars of cooperation for prosperity, efforts towards peace, and fostering dialogue and practice for the maintenance and enhancement of the international order.

The strong commitment to the region was also reiterated by the Japanese Foreign Minister Hayashi Yoshimasa while addressing the Third Japan-Arab Political Dialogue that was held at the League of Arab States headquarters in Cairo, Egypt on 5 September.

The political dialogue, which was hosted by the Secretary-General of



“Ambassador Yasunari concluded by highlighting Japan's commitment to deepening its relationship with Arab countries through the pillars of cooperation for prosperity, efforts towards peace, and fostering dialogue and practice for the maintenance and enhancement of the international order.”

the League of Arab States, Ahmed Aboul Gheit, and co-chaired by the Foreign Minister of Egypt, Sameh Shoukry, was attended by foreign ministers of 12 and five ministerial level representatives from the 21 member states and one organization of the League of Arab States.

In his keynote address as co-chair of the Political Dialogue, Mr. Yoshimasa stressed that with the situation in the Middle East evolving dynamically, Japan sought to build relations and partner with Arab nations to tackle together the challenges faced by the region and

the international community.

He called for future cooperation between Japan and the Arab states across a range of fields under three broad pillars of 'Collaboration toward prosperity', 'Initiative toward consolidation of peace', and 'Efforts to maintain and strengthen the free, open international order'.

The Japanese foreign minister stated: "Today, the international community is at a historic turning point. Russia's aggression against Ukraine is shaking the very foundation of the international order from which all of us have benefitted. We are also witnessing growing tensions in East Asia."

"Any attempt to unilaterally change the status quo by force is unacceptable anywhere in the world. I do not need to preach how horrible it would be to live in the world ruled by force, to my colleagues here, who represent the Arab World that has gone through numerous disturbances of war. It is time to unite to uphold the free and open international order based on the rule of law."

Turning to the current situation in the Middle East, Minister Yoshimasa added that "although we still witness prolonged conflicts in many places, there is a beacon of hope. A new momentum for cooperation is emerging in various places in the region, such as normalization of Saudi-Iran relations, and improvement of relations between Israel and some Arab states."

These developments could bring about more active regional interaction and eventually, stabilization. As the international community is wavering and the situation in the Middle East is evolving so dynamically, our way of cooperation would also have to change. Energy security continues to be an essential element in Japan's policy toward the region. But our relationship should not stop there.

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# Health insurance premium to increase for foreigners

**H**ealth Assurance Hospitals Company (Dhaman) last week reaffirmed its commitment to collecting KD130 annually as the fee for the healthcare services it intends to offer expatriates in Kuwait. However, the company has expressed reservation about the viability of this annual premium in the future to cover all the anticipated services.

The company pointed out that the fee structure was established a decade ago, and that since then the Ministry of Health itself has raised the tariffs for expatriates on multiple occasions and expanded the list of medications not covered for non-Kuwaiti residents to maintain financial stability.

While the company has assured its dedication to implementing cost-saving measures, it is seriously considering an increase in the annual installment, which it deems as the "reasonable minimum" to ensure the economic feasibility of the project.

In response to a query from MP Khaled Al-

Tamar, the company noted that the contract signed with the Ministry of Health stipulates that the annual health insurance policy fee of KD130 should be maintained for two years, before incrementally raising this fee to KD150, and then subsequently increasing the annual premium every two years to reach KD190 over a period of 10 years.

The company also has the right to raise the fees for visiting health centers if the inflation rate exceeds 6 percent without requiring approval from any official body.

The document also obliges the Ministry of Health to provide specialized health services (tertiary care) to beneficiaries of the company's services in exchange for a predetermined sum paid upfront by the company to the ministry, not exceeding 5 percent of the guarantee value for each beneficiary. This is carried out under a contract between the ministry and the company. The company also holds the right to conduct medical examinations for expatriates



in a subsequent arrangement with the Ministry. Regarding healthcare costs, the company has clarified that the fees paid by expatriates will encompass all medical expenses, including but not limited to test costs, X-rays, examinations, outpatient clinics, surgeries, medications, hospital admissions, and stays.

On the question of delay in implementing the contract so far, the company noted that it

had made repeated requests to the Ministry of Health to move forward with document provisions.

However, delays in issuing necessary licenses by the ministry for the opening of hospitals in Al-Ahmadi and Al-Jahra have led to a significant and unwarranted increase in pre-existing expenditures and staff recruitment.

The company reaffirmed that the 'Dhaman' system is prepared to offer hospitalization, emergency services, outpatient clinics, primary, and secondary healthcare as soon as the Ministry of Health completes the issuance of medical practice licenses for doctors.

It has been noted that the protracted process of obtaining these practice licenses necessitated the employment of hundreds of doctors for several months before they could actively contribute to the services, resulting in a negative impact on operational expenses and hindering the company's ability to collect certain revenues to aid financial stability.



## LuLu Hypermarket launches 'Flavors of Far East' promotion

**L**uLu Hypermarket, the leading regional retailer, launched its 'Flavors of Far East' promotion, which ran from 13 to 19 September across all outlets of the hypermarket, captivating the interest of shoppers in Kuwait.

The event was inaugurated on 13 September at the Dajeej outlet of the hypermarket, in the esteemed presence of ambassadors from four South-East Asian countries — Indonesian Ambassador H.E. Leena Marianna, Philippine Ambassador H.E. Jose Cabrera III, Thailand Ambassador H.E. Ekapol Poolpipat, and Heiu Tran, Commercial Attaché, Vietnam Embassy, along with the top management of LuLu Hypermarket.

The inauguration was followed by an array of exciting cultural displays and events featuring products, foods and cuisines from Thailand, Vietnam, Malaysia, the Philippines, and Indonesia. Exclusive discounts and offers on a

wide range of products from these countries were offered during the promotion period.

During the week-long promotion, visitors immersed themselves in the cultures and cuisines of the five South-East Asian countries. Adding to the atmosphere of the event were large cutouts and displays of various monuments and places of interest in these

vibrant nations. The creatively designed displays that truly showcased the essence of each nation was a major highlight of the promotional event.

Traditional cultural performances from Thailand, Vietnam, Malaysia, the Philippines, and Indonesia, added an authentic touch to the festivities, while special selfie areas were also

opened up so visitors could click pictures of themselves and their loved ones against iconic features and travel spots of the five nations.

The 'Flavors of Far East' promotion provided a wide range of products from each of the participating countries, all of which were available at amazing prices. Shoppers were also able to indulge their taste buds with delectable sample offerings at the 'street-food' counters set up by the five countries on the occasion. A renowned chef from Thailand had prepared a variety of authentic Thai delicacies that were thoroughly enjoyed by visitors.

This promotional event highlighted LuLu Hypermarket's long-term commitment to providing shoppers with an unparalleled shopping experience. It exemplified their dedication to offering the best products from across the world at competitive prices to shoppers in Kuwait.



## Toyota shifting gears to sustainable mobility

**A**s the world gears up for COP28 in Dubai, UAE, the urgency to address carbon emissions intensifies across governments globally. Every major sector, including the automotive industry, is shifting gears to reassess the status quo and adapt to collectively meet the challenge of achieving carbon neutrality. Toyota, in particular, has long recognized its role in this global endeavor.

The company's pursuit of carbon neutrality began over two decades ago with the introduction of the iconic Prius, the world's first mass-produced Hybrid Electric Vehicle (HEV), in 1997. In 25 years, Toyota sold more than 20 million electrified vehicles, significantly cutting CO2 emissions globally by over 160 million tons. Toyota remains committed to achieving carbon neutrality by 2050 through a multi-pathway approach to crafting sustainable mobility solutions that leave no one behind.

Toyota affirms that there are many paths to carbon neutrality and that just as mobility landscapes are different from country to country, so are the pathways to achieving it. This multi-pathway approach encompasses diverse eco-friendly vehicle technologies to cater to different usage needs, economic circumstances, energy



sources, and infrastructure readiness, allowing everyone to immediately start contributing to carbon neutrality. This has led to Toyota developing various powertrain options, including Hybrid Electric Vehicles (HEVs), Plug-in Hybrid Electric Vehicles (PHEVs), Battery Electric Vehicles (BEVs), Fuel Cell Electric Vehicles (FCEVs), Hydrogen Combustion Engines, while also enhancing the efficiency of internal combustion engine (ICE) vehicles and expanding its carbon neutral fuels initiative.

In addition to making all factories carbon

neutral by 2035, Toyota's lineup of eco-friendly vehicles continues to grow. The company aims to develop and offer a full lineup of 30 BEV models by 2030, including passenger and commercial vehicles, with a target of 3.5 million annual global sales within the same timeframe.

The company's efforts are anticipated to yield a 33 percent CO2 emissions reduction by 2030 and a 50 percent reduction by 2035 compared to 2019. President and CEO of Toyota Motor Corporation, Koji Sato, emphasized Toyota's mission to 'produce happiness for all,'



protect the Earth, and enrich people's lives worldwide.

Toyota's electrification drive marked a significant milestone with its new BEV Factory. Established in May 2023, one of the BEV Factory's primary directives includes the development of an energy and cost-efficient solid-state battery for a 2026 next-gen BEV launch with a 1,000 km range. With a vision for a more promising future, Toyota is determined to create sustainable solutions that benefit the Earth and enrich people's lives worldwide.



# MoH campaign aims to enhance patient safety

**A**head of World Patient Safety Day, a global initiative led by the World Health Organization (WHO) and celebrated annually on 17 September, the Healthy Cities Office at the Ministry of Health in Kuwait in collaboration with WHO Office in Kuwait and other stakeholders launched a campaign aimed at addressing patient safety and environmental concerns.

The campaign, which is in line with the WHO theme for this year's World Patient Safety Day — 'Engaging patients for patient safety' — aims to collect expired and unused medications from people and safely dispose of them in a way that protects people and the environment. The day aims to inspire stakeholders, including patients, families, policymakers, healthcare leaders, health workers, and patient organizations, to collaboratively design healthcare policies and safety interventions that truly align with the needs and preferences of patients, ultimately enhancing global healthcare safety.

The initiative in Kuwait involves delivering the unused medications to 20 specified primary health care centers across Kuwait. The campaign is scheduled to run from 10 September and will



conclude on 'World Patient Safety Day' on 21 September. The campaign will witness the active participation of medical and nursing staff, students from the College of Medicine, and professionals from the drug and food control sector. Past campaigns have seen enthusiastic engagement from both citizens and residents, particularly in

the return of medicines that have exceeded their expiration dates or have unexpired shelf lives, which can be repurposed for other patients.

Speaking about the campaign, head of the Healthy Cities Office at the Ministry of Health, Dr. Amaal Al Yehia, said, "We affirm our commitment to ensuring patient safety

and preserving the environment in Kuwait. This campaign serves as a testament to our dedication to the well-being of both our community and our planet."

Elaborating on the campaign, the WHO Representative in Kuwait, Dr. Assad Hafeez, stated, "This campaign aligns perfectly with the objectives of 'World Patient Safety Day', emphasizing the importance of engaging patients and communities. By safely disposing of unwanted medications, we commend the Ministry of Health for its efforts to protect the health for all in the community and in parallel the environment."

He added, "As Kuwait takes this significant step towards patient safety, environmental stewardship, and collaborative healthcare design, it sends a resounding message that each individual's participation plays a pivotal role in shaping a healthier and safer future for all."

This campaign also serves as a timely reminder to the local community not to donate unused medication, as doing so could potentially pose risks to other patients. It encourages individuals to retain only the medication they genuinely require, thereby avoiding the unnecessary accumulation of medication.

## MoH to recruit expat dentists despite Kuwaitization drive

**D**espite an abundance of Kuwaiti dentists in primary care and specialized centers, and the government's emphasis on Kuwaitization and reduction of expatriate workers in public sector jobs, the Ministry of Health has reportedly given the green light to recruit a substantial number of foreign dentists to its cadre.

The new appointments are also said to come with higher monthly salaries of up to KD1,000, which further exacerbates the financial strain on both the ministry and public funds. The hike in salary is more than the KD750 monthly salary that these doctors were receiving from the private companies previously contracted by the Ministry of Health.

In recent years, the ministry had halted the recruitment of expatriate doctors with bachelor's degrees in dentistry due to reduced demand for their services and the significant influx of qualified Kuwaiti doctors.

For its part, the MoH maintains that it is compelled to hire the expat dentists as the contract for school health programs, specifically oral and dental health, which has been overseen by the American Forsyth Dental Institute for approximately four decades, is nearing its expiration. The expiry of the contract could lead to a dearth of dentists and pose a threat to the quality of service and the well-being of children who receive dental care at school health centers.

## MoI adds new clause to renewal of residence for expatriates



**F**irst Deputy Prime Minister and Minister of Interior Sheikh Talal Al-Khalid has issued a ministerial decision amending some provisions of Ministerial Resolution No '957-2019' in the executive regulations of the Foreigners Residence Law and its amendments.

The decision stipulates in its first article, issued in the Official Gazette 'Kuwait Al-Youm', published last week, that the last paragraph of Article 25 of the aforementioned Ministerial Resolution be amended to become as follows: 'To obtain or renew regular residence, or transferring it to an employer or another sponsor, proving his registration in the health insurance or insurance system issued by the Ministry of Health in the name of the expatriate. Regular residence is granted for a period not exceeding the period of health insurance, in addition to paying any sums of money owed by the residence applicant to any of the government agencies.'

To put the new clause more concisely: Anyone wishing to renew their residence or change their sponsor will need to pay all pending government dues in their name. In addition, the term of the new residence can extend only till the end of their prevailing medical insurance period.

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## IWG opens new season with English tea party

**I**nternational Women's Group (IWG) opened its new season of 2023-2024 with an exciting 'English Tea Party' held at the Crowne Plaza Hotel on 10 September.

Public-relations coordinator, Laila Boulos, welcomed attendees and introduced the group's incoming president, Antonia Dimitrova, spouse of the Ambassador of Bulgaria. The new president commenced her speech by thanking the Honorary President of IWG, Sheikha Hanouf Bader Al Mohammed Al Sabah, for her continued support and guidance. She also expressed her appreciation to her predecessor, Ghada Ahmed Shawky, spouse of the Ambassador of the Arab Republic of Egypt for leading the group during her tenure.

Adding that she was especially honored to be IWG's President during the organization's 35th anniversary year, Mrs. Dimitrova pledged to continue to build on IWG's long history of cultural exchange through a variety of social activities and events.

She noted that the International Women's Group was founded in 1988 "by a group of ambitious women inspired by bringing



ladies of different nationalities in Kuwait with the purpose of promoting friendship, understanding and cooperation between them". Saying that "Thirty- five years on, this goal remains at the heart of the organization and continues to be achieved through the sharing of the different cultures and traditions of members who alongside their distinguished Kuwaiti peers represent a variety of almost a hundred nationalities from all over the world".

Mrs. Dimitrova then introduced the group's

two new vice-presidents, Saia Berdibay, and Polina Dlamini, who were greeted with a very warm welcome by the members.

Attendees had come prepared for the 'English Tea Party' and enjoyed this very special first event of the season which featured a beautiful live piano performance by Harriet Bushman. There were various interactive stations, with a Photo Studio featuring the characters of Mary Poppins, Beef Eater, and Royal Guard; Souvenir and Sweet corners, a Tea

Stand and an English Bakery. The event also included informative video presentations, a special dessert demonstration followed by an engaging game with prizes, a raffle, and other fun surprises thrilling all.

In closing, certificates of appreciation were given to all those who helped make the event a great success, including Premiers Tea Company, Food Choice Company, The British Embassy, and the team of Crowne Plaza for their outstanding hospitality

## MoCI shuts down poultry company as precautionary measure

**M**inistry of Commerce and Industry (MoCI) halted dealing with a poultry company as a precautionary measure following a video clip on social media that purported to show 'spoiled frozen poultry' from the company being supplied to a catering company.

The decision by the ministry includes preventing the company from displaying and selling its frozen chicken products in all catering branches, and an immediate halt on the sale. In a press release, MoCI emphasized its commitment to protecting consumers, stating, "We will not hesitate to utilize our full legal authority in

response to any incident that poses a threat to consumers, as per our mandated responsibilities".

The statement added that in accordance with established protocols, the Ministry in collaboration with the Public Authority for Food and Nutrition (PAFN) — the regulatory body responsible for food inspection and safety — has initiated an investigation into the matter. The ministry also dispatched a team to inspect the supply center associated with one of the organizations, verifying its adherence to the standards and specifications set by the ministry.

## EU grants long-term entry visa for Kuwaiti nationals

**T**he European Commission adopted on 8 September specific rules on the issuing of multiple entry visas to Kuwaiti nationals, which are more favorable than the generic rules that applied to date. This new visa 'cascade' regime for Kuwaiti nationals applying for Schengen visas in Kuwait will see all eligible applicants, including first-time travelers, being issued with visas valid for five years, if the passport validity allows.

According to the newly adopted visa 'cascade' regime for Kuwait, Kuwaiti nationals can now be issued with long-term, multi-entry Schengen visas valid for five years. Where the validity of the visa would exceed that of the passport, a multiple-entry visa shall be issued with a period of validity ending three months before the expiry date of the passport. During the validity period of these visas, holders enjoy travel rights equivalent to visa-free nationals.

This decision is testament to the EU's strong belief that Kuwait is an important partner for the EU. It also comes in the context of the EU's Joint Communication on a 'Strategic Partnership with the Gulf', which also covers EU relations with Kuwait. One of the pillars of this EU Strategy is facilitating people-to-people contacts, and this new visa 'cascade' adaptation for Kuwait contributes to enhancing relations between Kuwaitis and Europeans.

Schengen area consists of 27 European countries (of which 23 are EU states): Belgium, Croatia, Czech Republic, Denmark, Germany, Estonia, Greece, Spain, France, Italy, Latvia, Lithuania, Luxembourg, Hungary, Malta, Netherlands, Austria, Poland, Portugal, Slovenia, Slovakia, Finland and Sweden, along with Iceland, Liechtenstein, Norway and Switzerland.

## School timings to change with new academic year

**O**n 12 September, the Ministry of Education announced new hours for school classes nationwide starting from the upcoming academic year. The shift in school timings is aimed at easing traffic congestion with the start of the academic year.

As per the new schedule approved by Education Minister Dr. Adel Al-Mane, nurseries will start at 7:15am and end at 12:05pm, while elementary schools will begin at the same but would let students out an hour later at 1:15pm.

Middle and high schools have had their class hours adjusted as well, with the former starting classes at 7:30am until 1:40pm, while attendance for high school students will start



at 7:45am and let out at 1:55pm, according to a statement issued by the ministry. The new timings are set to come into effect from the upcoming 2023/2024 school year.

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# G20 New Delhi - the 'One Earth, One Family, One Future' Summit

Indian Ambassador H.E. Dr. Adarsh Swaika

## THE TIMES KUWAIT REPORT

In a recent interview following the conclusion of the G20 Summit in the Indian capital New Delhi, the Indian Ambassador H.E. Dr. Adarsh Swaika gave his impressions on the successful Summit held under the G20 Presidency of India.

He began by noting that the Summit not only garnered interest world-wide for its customary importance in world affairs but also for the success of the Indian Presidency in making it an 'outcome-rich', 'inclusive', 'bridging' and 'People's G20'.

"It was an 'outcome-rich' Presidency as the New Delhi Declaration was not only adopted with complete consensus, there were more than 112 such outcomes and documents in different areas, which is more than double the number for any past Presidency. It was an 'inclusive Presidency' as India channelized the priorities and concerns of the Global South, into the G20 process. It was a 'Bridging Presidency' as it was able to forge a consensus on some critical geopolitical issues on which there was a fair amount of polarization among countries. It was a 'People's G20' as it was not confined to the capital city of Delhi but the meetings were organized across the length and breadth of India. Overall, I would say that India's presidency was inclusive, decisive, ambitious and action-oriented."

Elaborating on the theme of the Summit — 'One Earth, One Family, One Future' — the ambassador said, "The theme is based on India's ancient philosophy of 'Vasudhaiva Kutumbakam' (the world is a family). In essence, it means that we are part of one earth, one family and we share one future. The entire proceedings of the New Delhi Summit were organized accordingly, with three sessions devoted to each aspect of this theme. Many of the outcomes directly or indirectly take forward the global discourse on plants, people, peace and prosperity."

Expanding on the immense effort and logistical arrangements that resulted in a successful Summit, the ambassador noted, "The G20 Summit was the culmination of months of intensive efforts put together by 'Team India' under the leadership of Prime Minister Narendra Modi with a whole of Government approach. As part of our commitment to People's Participation, we took G20 to each and every corner of India, in a way to bring 'the G20 to India as much as India to G20' in the words of our External Affairs Minister. Around 220 meetings were held in 60 different cities of India. All the G20 meetings had the unique touch of India art, culture and cuisine.



"With India's strong digital public infrastructure, the Summit was also characterized by the use of digital payments and in general, technology, in terms of real time translation, access control and communication everywhere. In terms of logistical arrangements

which many people had doubted could be achieved, Ambassador Swaika explained, "Until the beginning of the Summit, there was skepticism in some quarters about whether there would be a consensus Leaders Declaration. The doubts had some credence, given the current



for the Summit, the new Conference Hall built for the Summit called 'BharatMandapam' is a center of global scale replete with Indian cultural ethos. The organization of the Summit was a true example of cooperative federalism on display."

Turning to what some global media termed the 'tour de force of India's presidency of the G20 Summit', the consensus Leaders Declaration,

geopolitical situation and the varying degrees of polarization among countries on some geopolitical issues. Despite this, India managed to obtain a consensus document — not at the last minute but comfortably. This speaks enormously about the prowess of Indian diplomacy to get agreement on an elaborate 83 paragraph 34 page document.

"Another major achievement of the New Delhi Summit was the inclusion of the African Union (AU) as the 21st member of an expanded G20. India has always been championing the cause of the Global South. The inclusion of the AU as a permanent member of the G20 at the New Delhi Summit is a matter of pride and satisfaction. The continent of Africa will now have a permanent voice at the G20 that will make the G20 truly inclusive and more relevant. And the Indian Presidency would of course be remembered for the long overdue inclusion of the AU in the G20."

Elaborating on some of the other important outcomes of India's G20 Presidency, the ambassador said, "The comprehensive and solutions-rich Leaders Declaration addresses a wide range of challenges confronting humankind today. It focuses on promoting strong, sustainable, balanced, and inclusive growth. It seeks to accelerate progress on the UN Sustainable Development Goals (SDGs) and has come up with an action plan accordingly.

"It envisages a green development pact for a sustainable future. It endorses high-level principles on lifestyle for sustainable development, voluntary principles on hydrogen, the Chennai principles for a sustainable and resilient blue economy, and the Deccan principles on food security and nutrition, among others. The transformative and inclusive role of technology has been highlighted with a focus on digital public infrastructure.

"The Indian presidency's proposal of a One Future Alliance has also been noted. The G20 has reaffirmed the fundamental importance of gender equality and committed to halve the digital gender gap by 2030. Recognizing that the post-pandemic world order must necessarily be different from the world before it, the Leaders have also emphasized the need to reinvigorate multilateralism and reform international financial institutions. This is particularly relevant to managing global debt vulnerabilities. In essence, there have been many far-reaching and very consequential policies and decisions that came out of the G20 Summit.

"Some of the interesting alliances forged on the sidelines of the G20 Summit included the India-Middle East- Europe Corridor (IMEC). An MoU on IMEC was signed by the leaders of India, USA, EU, France, Germany, Italy, Saudi Arabia and the UAE, on Partnership for Global Infrastructure & Investment (PGII). The objective of this landmark initiative is to further connect India, Middle East and Europe.

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# Chinese embassy opens new cultural center

Speaking at the launch of a new Chinese Cultural Center, Chinese Ambassador, H.E. Chang Jianwei said that the new center would become an important platform for enhancing cultural exchanges between China and Kuwait.

The opening of the cultural center coincided with the fifth anniversary of the establishment of strategic relations between China and Kuwait and the tenth anniversary of the launch of the Belt and Road Initiative. The ambassador added that the cultural and human exchanges between the two countries have become more diverse in recent years.

Ambassador Jianwei said that since the beginning of this year, an increasing number of Kuwaitis have traveled to China, with the



number of visas issued by the embassy in the first six months increasing by 30 times compared to the same period last year. This increase reflects Kuwait's growing interest in Chinese language and culture, and the

embassy is now overseeing four direct flights per week from Kuwait City to Guangzhou, making economic and trade exchanges between China and Kuwait even easier.

Expressing his country's commitment to enhancing cooperation with Kuwait in various fields, Ambassador Jianwei noted that the past decade has seen Sino-Kuwaiti strategic partnership relations develop steadily and overcome the challenges of the pandemic, with the traditional friendship between the two countries becoming more deeply rooted in the hearts of the two peoples.

He pointed out that Kuwait was the first Gulf country to establish diplomatic relations with China and the first Arab country to initiate a memorandum of understanding

regarding joint construction of the Belt and Road Initiative. Kuwait also provided China with the highest government loans of any Arab country.

The Chinese envoy noted that Kuwait's vision for 2035 seeks to develop a diversified and sustainable economy, which is largely in line with the Belt and Road Initiative.

He added that Sino-Kuwaiti cooperation aims to make new progress in investment, finance, and digitalization.

In conclusion, he pointed out that the opening of the Chinese Cultural Center serves as a testament to the strength of the relationship between the two countries. The center will play a critical role in promoting cultural exchanges and deepening Sino-Kuwaiti relations.



## VALA SUCCESSFULLY SHOWCASES KOREAN BEAUTY PRODUCTS

VALA, a renowned distribution and retail company, based in Kuwait for Korean skincare products, recently organized a highly successful demonstration of the innovative nature of Korean beauty care products and their specific relevance to the climatic conditions in Kuwait.

Under the leadership of CEO and Founder Pamela Medha, the demonstration took place at the Assima Mall in the heart of the city. The product demonstration was a collaborative project awarded by the Ministry of Health in Korea, in partnership with Korean beauty product manufacturers. VALA, known for its expertise in promoting Korean beauty brands, was selected as the agent responsible for bringing this vision to life in Kuwait.



The health ministry in Korea initiated the project after it recognized the potential for introducing groundbreaking skincare products in Kuwait, a market known for its growing interest in Korean beauty trends.

VALA ensured a seamless execution of the project by skilfully navigating Kuwait's legal and regulatory framework, and obtaining all the necessary licenses and permissions. They also marketed the event professionally by extending invitations to numerous influencers, beauty enthusiasts, and prominent figures to attend the demonstration.

Spanning over seven days, the project showcased the innovative ingredients and high quality of Korean beauty products. Each day spotlighted a unique aspect of the Korean beauty industry, and engaged attendees in



an immersive experience. The response from Kuwaiti customers exceeded expectations, and underlined the growing popularity of Korean beauty products in Kuwait.

The event also highlighted VALA's professionalism and expertise in promoting and managing Korean beauty products.

## AWL holds members meeting



American Women's League (AWL) in Kuwait held its third Members Gathering with a delightful brunch at the Radisson Blu on 9 September. The event, hosted by AWL President Elizabeth Ayala, welcomed both new and returning members, creating an atmosphere of camaraderie and shared purpose.

One of the focal points of the meeting was the election to board positions, with the nomination and voting process ensuring that the board represented diverse interests within the community. League member Patty Marotte, a certified herbalist and nutrition coach, then

delivered a talk on the significance of spices in everyday healthy living and shed light on an often overlooked aspect of nutrition.

The gathering also included discussions about the year's planned activities, which reflected AWL's commitment to fostering outreach, social, educational, cultural, and philanthropic pursuits among its members. With a range of events including coffees, teas, dinners, and special occasions on the horizon, there will be ample opportunities for members to engage and connect.

Established in 1963, AWL has been a steadfast support system for American women in Kuwait.

What began as a platform for sharing ideas and interests has evolved into a vibrant and diverse community of women dedicated to the same ideals of cultural exchange and mutual support.

AWL's membership today reflects a global perspective, with women from various nationalities contributing to its rich tapestry. The organization actively encourages involvement in its committees and invites all members to participate in a wide array of events, from socials to awareness campaigns.

Membership in AWL is open to American women and nationals residing in Kuwait, as well

as non-American residents through an 'Associate' Membership. This inclusive approach allows for a diverse range of perspectives and experiences to be cultivated within the community. For those interested in becoming a part of AWL, inquiries and membership details can be directed to [awl@awlkuwait.org](mailto:awl@awlkuwait.org).

Businesses and companies interested in collaborating with AWL, either through offering member discounts, event sponsorship, or general support, are encouraged to reach out with their information to further strengthen the ties between AWL and the Kuwait business community.





## Kuwait and Japan Strengthen Military Cooperation

Embassy of Japan hosted a reception last week to celebrate the establishment of the Japanese Self-Defense Forces in 1954. Speaking on the occasion, Japanese Ambassador, H.E. Morino Yasunari said, "It is my great pleasure to celebrate the anniversary of the establishment of the Japanese Self-Defense Forces with representatives of the Kuwaiti Ministry of Defense and other friends from the diplomatic corps and other organizations."

He added, "Over its 69-year history, the Japanese Self-Defense Forces have become more effective and engaged in various

activities to contribute to global peace. In particular, in the Indian and Pacific Ocean region, the Japanese Self-Defense Forces are working to enhance cooperation with our ally, the United States, and other partners to protect our country's security and maintain peace and stability in the region. In addition, Japan adopted a new national security strategy in December last year, in addition to the National Defense Strategy, and is now seeking to significantly enhance our defense capabilities."

He expressed hope for further development in cooperation between the Kuwaiti armed forces and the Japanese Self-

Defense Forces through various exchanges, especially in the areas of education and individual training.

For his part, Major General Fahad Al-Otaibi, Director of Military Cooperation at the Ministry of Defense in Kuwait, emphasized the robust and growing relationship between Kuwaiti and Japanese military forces. He also highlighted the strong bond between the two nations' military cultures, founded on principles of defense rooted in peaceful values and global cooperation.

Pointing out that Kuwaiti-Japanese defense relations have witnessed significant progress over the years, Major General Al-

Otaibi revealed that plans were underway for joint training courses in Japan and Kuwait next year.

He also recalled the crucial role played by the Japanese Self-Defense Forces in the Arabian Gulf in 1991 when they deployed their mine-sweeping vessels to join the coalition forces in removing mines from the Gulf. Their mission was to open maritime communication channels in the Gulf to ensure the safe passage of ships carrying supplies to the Kuwaiti people. He expressed gratitude for the substantial support provided by the Japanese Self-Defense Forces to Kuwait.

## GU-Q conference fosters reflections on 2003 Iraq invasion

Georgetown University in Qatar (GU-Q) opened its first 'Hiwaraat' (Arabic for 'Dialogues') conference, striving to amplify new knowledge and a deeper understanding of the enduring impacts of the 2003 Iraq invasion while charting possible future pathways for the country. Among the distinguished guests at the opening session were prominent officials, ambassadors, and members of the Georgetown community.

The conference, titled 'The Invasion of Iraq: Regional Reflections' marks the 20-year anniversary of the invasion, by turning the focus to collaborative solutions for the conflict's profound social, economic, and environmental repercussions at the domestic, regional, and international levels. The conference, convened by Dr. Safwan Masri, the Dean of GU-Q, in collaboration with the Center for International and Regional Studies (CIRS) at GU-Q, brings together influential voices from Iraq and the region, international scholars, journalists, and the public.

In his keynote address, former president of the Republic of Iraq, Dr. Barham Salih, said: "For sure war is never a good option, and for many Iraqis who fought relentlessly for decades to bring down the dictatorial regime, the removal of the regime by outside powers, was definitely not a good or a preferred option. But it was a



Former president of the Republic of Iraq, H.E. Dr. Barham Salih

moment of salvation for many Iraqis from that brutal dictatorship and the long nightmare of tyranny. This is a fundamental fact that should not be overlooked. With dictatorship gone, Iraq had a chance to heal its wounds and forge a new path based on coexistence and security. However, I have to admit and acknowledge painfully that those expectations and hopes have not been fully realized. The transition has been anything but easy or smooth. The legacy inherited was far more difficult than anticipated."

On the challenges facing the region, H.E. Dr. Salih said: "God has endowed us with huge resources. Instead of these being squandered on wars and conflict, we need to invest these in terms of creating markets, for Iraq's security, and our future. We have a vital stake in making sure



that there is regional integration and creating infrastructure that binds this region together."

Delivering the conference opening remarks, Dean Masri said: "Twenty years onward, it is almost impossible to find an Iraqi town or family that has not been devastated as a result of the invasion and its ensuing occupation. Over the next two days, we will explore what the invasion meant for Iraq and for the region. We will examine the implications for global policy and for US foreign policy toward the region. We will also discuss how attitudes toward the US, in the region and beyond, may have shifted as a result."

Highlighting the role of GU-Q's new 'Hiwaraat' series, Dean Masri noted: "Hiwaraat, aims to bring together scholars, practitioners, and the public for an exploration of important, relevant,



Dr. Safwan Masri, the Dean of GU-Q

and timely questions. It is about offering an inclusive, engaged space in search of innovative solutions to present and future challenges.

"Ours is not the only conversation taking place on the anniversary of the Iraq invasion, but I am convinced that it will be one of the most authentic, nuanced, and counterintuitive. Because it is connecting the global south with the global north. Because it is taking place in the world, because it is happening here, and features people from here. Our guests and experts are immersed in this region's story and often troubled history, its hopes and aspirations, and its heartbreaks."

For the full details about the Iraq conference and GU-Q's Hiwaraat series, visit: <https://cirs.qatar.georgetown.edu/iraq/>

## Returned cheques could lead to account closure

Board of Directors of the Central Bank of Kuwait (CBK) has approved a set of new measures aimed at curbing the rise in instances where people issue cheques without having sufficient funds in their account or when their accounts are already closed.

The new rules state that if customers issue cheques without sufficient funds in their account, three times within a year, all of their current accounts will be promptly closed. Moreover, a customer whose account has been closed at one bank for issuing dud cheques will not be able to open new accounts in other banks or receive new cheque books.

In addition their name will be flagged within a dedicated online system developed by the Kuwait Credit Information Network Company, 'Ci-Net', for this purpose. Local banks are obligated to participate in the system and report data related to checks returned due to

insufficient balance, and accounts closed due to returned cheques due to insufficient balance, on a daily basis in accordance with Ci-Net requirements.

Other rules applicable to banks include that they must also ask customers whose accounts have been closed to hand over to the bank unused cheques in their possession; and banks must establish criteria to determine bad faith that results in non-encashing of the cheque. The bank also has the right to close the customer's account immediately when the first or second cheque bounces back, in the event that the bank discovers that the customer provided the cheques under 'bad faith'.

Every bank that opens a current account for one of its customers must obtain unconditional written approval from him to implement these controls, in addition to any other procedures in accordance with the bank's policy in the event



of the bounce of cheques drawn from it.

Banks and 'Ci-Net' must establish internal systems that ensure the confidentiality of data and information contained in the system of

returned cheques and accounts closed due to insufficient balance and not to misuse them. They should also inform authorized employees that disclosing or misusing these data and information will expose them to penalties stipulated in the relevant laws.

The Central Bank said that the revised rules and procedures were aimed at fostering trust in cheque usage as a means of fulfilling financial obligations, and mitigating the negative repercussions of check misuse in financial transactions. The new measures will come into effect starting 2 January, 2024.

According to data from the CBK, in 2022, a total of 3,962 cheques worth nearly KD60 million were returned due to insufficient funds in the accounts. In addition, 558 accounts were closed due to bounced checks, with the total value of checks issued on these closed accounts estimated at approximately KD30 million.



# UHNW individuals account for a quarter of Kuwait's financial wealth

In 2022, approximately 24 percent of Kuwait's financial wealth originated from Ultra High Net Worth (UHNW) individuals — people worth more than US\$100 million. The influence of these UHNW individuals is anticipated to remain consistent until 2027.

Furthermore, individuals with wealth between \$1million and \$ 20 million held 24 percent of Kuwait's wealth in 2022, with this expected to remain the same in 2027. Meanwhile, individuals worth under \$250,000 held a significant 30 percent of the wealth in 2022, and this is also expected to remain the same to 2027.

Equities and investment funds remain the largest asset class in Kuwait, making up 57 percent of total personal wealth in 2022, with bonds expected to have the fastest growth

at a 6.5 percent Compound Annual Growth Rate (CAGR) between 2022 – 2027

Kuwait's financial wealth is anticipated to experience a steady Compound Annual Growth Rate (CAGR) of 2.7 percent in new wealth, rising to US\$302 billion by 2027, according to a new report by Boston Consulting Group (BCG).

The BCG report, titled 'Global Wealth Report 2023: Resetting the Course,' reveals that equities and investment funds in Kuwait continue to make up the largest asset class at 57 percent of total personal wealth in 2022, while bonds are expected to grow the fastest with a CAGR of 6.5 percent between 2022 - 2027. Life insurance and pensions are set to become the third largest asset class by 2027.

"Representing 3.6 percent of the Middle



East and Africa's financial wealth in 2022 and growing at a rate of 1.7 percent per annum from 2017 to reach \$265 billion in 2022, Kuwait's trajectory signals calculated risk-taking and continued economic

development, despite global market challenges," said Managing Director and Senior Partner at BCG, Markus Massi.

The report also presents notable findings on Kuwait's real assets and liabilities. Real estate assets in Kuwait grew by 1 percent per year from 2017 to 2022, reaching \$219 billion, and are projected to increase by 3.3 percent per annum to \$257 billion by 2027.

Simultaneously, Kuwait's liabilities sector expanded by 4.9 percent per annum to \$34.1 billion during the same period and is expected to grow by 3 percent per annum to \$39.6 billion by 2027. This balanced growth invokes a financial profile of a nation that is confident in taking calculated risks, potentially enhancing the all-around growth narrative.

## Making democracy fit for purpose in a changing world

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In recent years, there have been calls for further democratic reforms in Kuwait, and some activists have even called for curbs on powers of the executive and the introduction of a fully elected government. Although the government has so far resisted these demands, the issue of reforming democracy is unlikely to go away and could remain a contentious one in Kuwait for the foreseeable future.

A decline in political and personal freedoms remains a persistent threat to democracy everywhere. The 2023 World Freedom Index published by Freedom House — the United States based non-profit organization that advocates for democracy, political freedom, and human rights — found that 60 countries suffered declines in freedom over the past year, while only 25 improved. As of 2022, only about 20 percent of the global population now live in 'Free' countries, while 8 in 10 people live in 'Partly Free' or 'Not Free' countries, the highest ratio since 1997.

Kuwait scored 37 out of a possible 100 in the Global Freedom index and was relegated to the ranks of 'Partly Free' countries. The country received 24 out of 60 in civil liberties, and surprisingly, only 14/40 in political rights. One reason could be that political participation in the country is limited to citizens. The majority of the population, comprising non-citizen residents, have no say in the political process, and their voices and needs often remain unheard.

The way in which a government operates, provides or restricts freedom; the ease of access to information and personal privacy; whether services are delivered in an equitable manner or discrimination occurs in distribution; do authorities provide or prevent opportunities for freedom of expression that allow for people's voice to be heard and included in the policy making debate. These are important traits that have an impact on the way that a country is perceived, and the degree of democratic legitimacy that it is accorded.

Social analysts point out that democracy is as much a process as a goal. It is only with constant tweaking to its workings, and through the full participation and support of everyone, including government, parliament, and civil society organizations, as well as citizens and residents that the values and ideals of democracy can become a reality, and its fruits enjoyed equally by everyone in the country.

The social upheaval and political polarization that we see in many places today, often starts with political institutions and dysfunctional governance systems that are unable or unwilling to meet the needs and aspirations of all people. Surveys show that dissatisfaction with political systems that fail to deliver on their promises and potential, and which appear to reinforce the enrichment and entrenchment of a small coterie of elites, is at an all time high.

On this occasion, it is also worth considering whether the current backsliding in democracy witnessed in many places, and increasing instances of public dissatisfaction with the democratic model of governance, are the outcome of intrinsic shortcomings in democracy, or are we the people, with our personal prejudices and political pathologies to blame as well.

Despite the deep dissatisfaction with

democracy when people come to believe that their elected representatives and officials do not care, or deliver on their promises, polls show that people still aspire to live under democratic governments, especially in countries that are currently under autocratic regimes. The universal values and principles of democracy such as freedom, dignity, equality and respect of individuals and human rights, continue to appeal to people everywhere.

And there are as many flavors of democracy as there are democratic countries that nations can adopt. Although many Western countries swear by their representative form of democracy, there are other variations, including constitutional democracies, parliamentary democracies, presidential democracies, hybrid varieties, and even autocratic democracies. Although it sounds an oxymoron, autocratic democracies do exist and have all the trappings of democracy, but they also possess the qualities of an autocratic state, where power is concentrated in a charismatic leader or group.

But democracies are more than about their flavors, or about universal suffrage, or an elected parliament. In its idealized form, democracy is a governing system that draws its strength from the consent of the people it governs. It has effective and independent institutions that monitor trespasses and hold the government accountable to the people. They also have checks and balances that prevent majoritarianism and protect the rights of minorities, as well as ensure that the rule of law is equally enforced and independently adjudicated.

While all democratic countries aspire to achieve these idealized democratic traits, the fact remains that very few succeed. As political commentators and experts maintain, democracy is a dynamic social and political system whose ideal functioning is never fully 'achieved'. The minimum that democracies should strive to create is a level playing field where everyone, no matter the circumstances of their birth, background, gender, or choices, can enjoy their universal human rights, as well as participate in politics and in governance.

Critics of democracy often point to the various flaws associated with democratic systems, many of which are valid and need to be addressed. Among the perceptible drawbacks of democracy is 'majority rule', under which the interests of minorities could be overridden or trampled over, and underprivileged sections of society could be discriminated against.

In addition, democracies have been blamed as being inefficient due to the inherent debates and compromises involved in reaching majority decisions. The search for consensus on issues often severely handicaps the implementation of policies and processes, especially in times of crises, as we saw in many democratic countries during the COVID-19 pandemic. Democracies are also vulnerable to corruption and pressures from lobbyists and the wealthy who have the means to influence decision-making and mold laws to enhance or protect their interests.

Democracy's detractors also often deride other infirmities that are associated with democracies, including the 'short-term' mentality of legislators in parliament and by decision-makers. Due to four or five year electoral cycles during which they hold office, elected or appointed officials

tend to focus on short-term policies that provide immediate returns designed to placate their voters. They also refrain from taking decisions, reforms or initiatives that could cause near-term pain to voters, even if these actions could result in long-term gains for the country.

Another downside to democracy is the periodic elections that take place to decide representatives for various positions. Although the vote allows people to choose their preferred candidate, the vitriolic campaigning involved in electoral processes often foments or exacerbates harmful societal divisions that could then spillover into political conflicts and undermine national unity.

Moreover, voter ignorance and irrationality in making judgements and voting for candidates based on their capabilities, policies or past performances is a major drawback of democratic elections. Votes are often cast on the basis of ethnic, religious, or linguistic lines, or cast for leaders who promise to further parochial interests or meet the specific needs of voters.

Amid these valid criticisms it is important to remember that democracy is a system that is constantly evolving and improving its processes. It could at best be termed a work in progress, which requires constant tweaking, refining and reforming of its policies and processes so as

to address apparent flaws, and make it a more effective and just system of government for all.

In this context, many civil society organizations and activists in democratic countries are demanding a rethink of political systems so that it becomes more responsive to the needs of all people. As the UN Development Programme notes, we need to create dynamic governance systems that are more inclusive to include the voices of people and groups most affected by social challenges. We need a system that can adapt to the constantly changing needs, expectations, rights, capabilities of all actors and institutions that make up our societies.

Such a reset will require deliberative dialogue and engagement with a multiplicity of actors at all levels of the socio-economic and political landscape of the country. It will also need building up from the bottom, starting with educating children on democracy, civic sense, on elections, voting and parliaments, so as to help entrench democratic values and principles in the minds of citizenry from a young age.

As the former UN Secretary-General Kofi Annan put it: "No one is born a good citizen, no nation is born a democracy. Rather, both are processes that continue to evolve over a lifetime. Young people must be included from birth."

## G20 New Delhi - the 'One Earth, One Family, One Future' Summit

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"The IMEC will include an Eastern Corridor connecting India and the Arabian Gulf and a Northern Corridor connecting the Arabian Gulf to Europe. It will include a railway and ship-rail transit network in addition to a road transport network. This will further cement India's deep connections with the Gulf region and will foster economic development for the benefit of all. "India believes that increased connectivity is key to unlocking the economic potential of countries. However, any connectivity initiative should adhere to international norms and laws, be transparent, respect sovereignty and territorial integrity of countries and be based on financial viability.

"Another initiative launched on the sidelines of the G20 Summit was the 'Global Biofuel Alliance' (GBA), which aims to act as a catalytic platform for furthering adoption of biofuels by promoting standard setting, certification, technology and knowledge sharing. The initiative was launched by India along with Singapore, Bangladesh, Italy, USA, Brazil, Argentina, Mauritius and the UAE. India has also advanced its target, and is on track to achieve 20 percent ethanol blending in petrol from 2030 to 2025-26."

Regarding the outcomes of the G20 Summit's impact on India-Kuwait bilateral relations, the Indian envoy indicated, "The G20 is composed of most of the world's largest economies, including both industrialized and developing countries; it accounts for around 80 percent of gross world product (GWP), 75 percent of international trade, two-thirds of the global population, and 60 percent of the world's land area. Given such a large coverage of various attributes, it is but natural that

decisions and outcomes of the G20 Summit will impact most of the countries directly or indirectly. Many of the outcomes are therefore expected to influence and strengthen India-Kuwait relations bilaterally, as well as Kuwait's relations with other G20 countries. After all, the G20 outcomes have an important bearing on the global discourse on the planet, people, peace and prosperity. Concluding the interview with some of the important takeaways from the G20 Summit under Indian presidency, Ambassador Swaika said, "To me, the Summit was one of the defining moments of Indian diplomacy. In terms of the organization, this Summit was the largest such gathering organized in India in recent times, in its scale, scope and ambition. Apart from the flawless execution of the Summit itself, I think we have succeeded in changing how the G20 works. We took the esoteric discussions happening in sterile halls to the people and we involved the vibrant, energetic and vocal people of India in all its proceedings.

"We managed to obtain a consensus in most challenging circumstances and did so while progressing on the core objectives. Apart from the themes of Food, Fuel and Fertilizers; in financial inclusion, counter terrorism, digital public infrastructure, gender equality, financial stability, technology, free markets functioning, we have set the discourse further on all accounts. So indeed, it would not be an exaggeration to say that this G20 Summit in Delhi was one of its kind. In the words of our External Affairs Minister Dr. S. Jaishankar, the G20 has contributed to 'making India world-ready and the world India-ready'. We wish the Brazilian Presidency for the next Summit all the best and hope that they will take forward the gains of this G20 Summit."



# Family Disharmony: Ways to orchestrate better relations

By Sareha Shah  
Special to The Times Kuwait

Modern living puts a tautness on family amity, but there are things we can do to keep home fires burning brightly. Experts say that a loving family starts with a loving wedlock, in other words, the family is an outcome of the relationship between husband and wife. The family will stay strong if the couple keeps the original motivation that brought them together. They need to feel that they are happier together than they are alone, and that they accept each other as they accept themselves. If a couple share such feelings, these could be passed along to the children.

**Mutual Admiration Society:** One way to express love is to start a miniature 'Mutual Admiration Society' at home. Families that appreciate each other fare better than those that do not. A lot of people do not express compliments because they do not wish to sound insincere, but it is very important to overcome those inhibitions. Family members can either tear each other down in a vicious cycle, or build each other up in a virtuous cycle.

In unhappy families everyone provides constant alarms to make each other tense, upset, and distressed. Each child and each adult know the other's weak spots, and they know how to embarrass each other. On the other hand, in happy families the same principle works in reverse. Whether it is remembering to write an anniversary card or striving for good marks in school, each person can figure out what they can do to make others happy. They learn to accommodate each other and make each other comfortable.

**Strength bombardment:** A process to build strong relationships can help families learn how to praise each other. In this game-like method, each person takes a turn enumerating their own good qualities and then listens to more praise from each of the others. The entire family comes



together. There may be a counselor or group leader, or some member of the family fits the role of a leader. One person in the family is designated as the target. For instance, the mother may begin as the target person. She is asked to list the strengths that she feels she has as a person. If she lists only two or three because she is modest, the leader can urge her to list others.

After she has completed the list, her husband is supposed to add to her list of strengths/qualities. Or he may elaborate on the strengths that she has already listed. When he has finished, each of the children is asked to add to their mother's list of strengths. When this is finished, the husband becomes the target person. The same procedure is repeated for him. After that, each of the children becomes the target person. The 'Strength Bombardment Technique' is simple, but the results have been amazing as the family members get into a pattern of looking for each other's good qualities, and they also get into a habit of expressing appreciation to one another.

**Grandparents:** Love between grandparents and grandchildren is another key to keeping a family together. Children may not go along with

their parents; they grow up and move away, but when grandchildren come into being, families seem to be reunited. Researchers point out that dozens of elderly couples expressed that they often disagreed with their children on moral issues and felt a distinct generation gap, but love for their grandchildren managed to bridge that gap. Of the couples surveyed, 90 percent rated their relationship with their grandchildren as good to excellent, they called this new source of love a solidifying factor in their family's reunions, and said it brought consequential wound healing.

**Quality time and talking:** Open, honest communication lines and a habit of doing things together are two important hallmarks of a happy family, and they go hand in hand. One seldom works without the other. Often, families are so busy and fragmented that they just communicate with each other rather than spending quality time together. It is important, however, that the families avoid 'smothering' togetherness or false togetherness, such as being glued to the television together.

Sometimes families find themselves 'spread too thin' and short on time for each other.

When this happens, an expert recommends scheduling a casual family meeting during which each person should make a list of all personal activities. By weeding out activities that are not rewarding or important, they might find more time for each other.

The necessity of good communication cannot be overemphasized. Unexpressed anger, or even unexpressed love, may destroy a family. You have got to express whatever is on your mind. If you do not talk about your doubts and fears, they will become a wedge between you and your family. Happy families do not tend to be perfect in every sense; they get mad at each other, but they get the conflict out in the open and are able to talk it over.

For families who have difficulty communicating over great distances, a frequent exchange of letters with photos, phone calls, or video calls could help. With all the different holidays, there are plenty of opportunities to send greeting cards, which only take a minute to write. Parents or if they are aged or no longer, an adult sibling can take charge and maintain a central clearinghouse for reunions. Someone has to take charge before a family can start pulling itself up by its bootstraps. A happy family must have an organized chain of command, from the adults down to the smallest child. Adults should be willing to apologize when they are wrong, but they should do it with dignity.

Happy families deal with crises by managing, even in the darkest of situations, to see some positive element, no matter how tiny, and to focus on it. For relationships to survive, they need to put in the effort that happy families do to become happy. It is not easy; it is a real challenge to find a way to live so that none of us are being browbeaten. It takes goodwill, thinking, problem solving, and ingenuity. Families can do things to make life more enjoyable, and strong families possess that ability.

It is rightly said that family love is a bond characterized by affection, respect, loyalty, and healthy attachment.

## Japan lauds historic relations with Kuwait, seeks partnership with Arab nations

CONTINUED FROM PAGE 3

Rather, in this tumultuous period, we should become closer 'partners' that tackle challenges together. Starting today, Japan would like to deepen our relationship with the Arab World at multiple levels by intensively working on the following three pillars."

Elaborating on these pillars of partnership, Japan's top diplomat said that the first is 'collaboration toward prosperity', which is "an effort to strengthen our economic relationship from a long-term perspective in a wide range of areas, through undertakings such as business promotion, development of human resources, and addressing new challenges including climate change.

"With the total population of more than 460 million and the GDP of about 3.5 trillion dollars, the Arab World has a potential of becoming a gigantic market. It is also endowed with tourist attractions. Japan, on the other hand, has a mature market, high-quality technology and human resources, globally competent firms and spirited start-ups. Together, we can create wonderful synergies."

Disclosing that his country was preparing for the Japan-Arab Economic Forum in Japan next year, Mr. Yoshimasa indicated that the Forum would serve as a "wonderful opportunity to encourage Japanese companies to understand the appeal of investment toward the Arab World.

We will also strengthen cooperation in the field of culture, sports, education and science."

Turning to collaboration with the region to help mitigate climate change and enhance prosperity, the Japanese foreign minister said his country was keen to assist the Middle-East transform from a region known for its natural resources to an area that becomes a global supply hub for clean energy and critical minerals. He added, "Japan will help transform the traditional 'oil producer-consumer' relationship and together tackle new challenges such as climate change.

On the second pillar of, 'Initiative toward consolidation of peace', the foreign minister said, "Faced with lingering conflicts, the Middle East needs 'consolidation' of peace, not ephemeral tranquility. Without solving the Palestinian question, peace will not come to the region in the true sense. Japan's position to support a 'two-state solution' is unwavering. For decades, Japan has been supporting the confidence-building and economic self-reliance of Palestine, which serve as the foundation of the peace process."

In this regard he urged Arab states to support the Jericho Agro-Industrial Park (JAIP), a successful initiative launched by Japan, which was now seeking to expand and attract new tenants, as well as tap new markets. He also noted that Japan has been providing long-term assistance for countries such as Syria, Libya,

Yemen, Iraq and Sudan where the situation remains volatile. "Japan will stay engaged with the conviction that it is dialogue, not military might, that brings lasting political stability.

Japan will also deepen dialogues and cooperation under the regional cooperative frameworks such as the Arab League, GCC, and OIC," said Mr. Yoshimasa.

Elaborating on the third pillar of 'Efforts through dialogue and practice toward maintaining and strengthening the free and open international order based on the rule of law,' the Japanese top envoy said: "I admit this name is a little lengthy, but each element of it holds significance.

The concept of 'Free and Open Indo-Pacific (FOIP)' is to foster the Indo-Pacific region into a free and open 'international public goods' that values freedom and the rule of law, free from force or coercion. It focuses on the region where countless people from the Arab World had steered ships and prospered for hundreds of years. As you can see, the concept of FOIP is undergirded by universal principles such as freedom, openness, and the rule of law.

"The FOIP is not aimed at forming a bloc. However, it is also a sad reality that such obvious principles are not necessarily observed. Especially, there would be a devastating impact if those principles are trampled in the Middle East, a focal point of maritime traffic as represented by the Suez Canal where about 20,000 vessels

navigate annually, as well as the Bab el-Mandeb Strait and the Strait of Hormuz, the main artery for global energy transportation.

"Japan, both by word and by deed, will strive to spread understanding of FOIP in the region and consequently, to be able to work with the Arab World toward maintaining and strengthening the free and open international order based on the rule of law. In fact, regional cooperation is already in progress, such as assistance for safe navigation in the Suez Canal and development of Port of Aden.

As another contribution to navigational safety in the region, we have been deploying naval vessels and patrol aircrafts of the Japan Self-Defense

Forces for counter-piracy operations off the coast of Somalia and in the Gulf of Aden. In the future, Japan will put our cooperation into practice in wider areas, such as triangular cooperation for East Africa." He concluded his address by stating, "To this day, Japan has provided need-based, long-term support for the Arab World to tackle their challenges. In doing so, we never imposed particular values. This is how we have built trusting relationships.

As the situation is changing dynamically in the Middle East and the world, now is the time for us to push our relationship forward based on the trust we have built. I very much look forward to discussing with Excellencies how we can cooperate moving forward."



EXCLUSIVE to THE TIMES KUWAIT

# G20 Wins the Group Battle



**Jim O'Neill**

*A former chairman of Goldman Sachs Asset Management and a former UK treasury minister, is a member of the Pan-European Commission on Health and Sustainable Development.*

Following the recent summit of the BRICS (Brazil, Russia, India, China, and South Africa), where the group agreed to add six new members, I argued that neither it nor the G7 (Canada, France, Germany, Italy, Japan, the United Kingdom, and the United States – plus the European Union) has the credibility or the capacity to tackle global challenges. That leaves the G20 (comprising 19 of the world's largest economies, plus the EU) as the only grouping with the legitimacy to offer truly global solutions to global problems.

The joint declaration that emerged from last week's G20 summit in New Delhi provides further confirmation of this. Member states reached a consensus to address a wide range of issues. Despite obvious challenges — such as the considerable differences in how member states operate — they managed to reassert the G20's relevance after a lengthy period in which its role had been called into question.

We should applaud those who played the biggest roles — presumably India and the US — in pushing through the final communiqué. The New Delhi declaration could be the first step in a stronger concerted effort to address global issues like climate change, the need for a revamped World Bank, infectious disease control, economic stability, the war in Ukraine, and other matters. Though this agenda was agreed in the absence of Russian President Vladimir Putin and Chinese President Xi Jinping, the Russian and Chinese representatives who did attend would not have signed on to anything without having cleared it with their respective governments.



“The New Delhi declaration could be the first step in a stronger concerted effort to address global issues like climate change, infectious disease control, economic stability, a revamped World Bank, the war in Ukraine, and other matters.”

Many speculate that Xi skipped the summit in order to snub India — one of China's long-standing rivals — and Indian Prime Minister Narendra Modi. Whatever the motive, his decision had the effect of undermining the significance of the recent BRICS meeting, which many saw as a victory for China.

As I argued last month, the lack of Indo-Chinese solidarity will be a major stumbling block for the new BRICS. Now, Xi's absence from the G20 summit has deepened the divide between the two countries. If Xi wants to convince us otherwise, he will need to reach

out to Modi. As matters stand, the success of the G20 meeting makes Modi the clear winner in this season of summitry. Perceptions matter, and right now he looks more like a visionary statesman than Xi does.

Moreover, the G20 achieved another subtle, but important, step by agreeing to expand its ranks to include the African Union — making it a G21. This breakthrough gives Modi a clear diplomatic victory, allowing him to burnish his image as a champion of the Global South. It also further underscores the seemingly random nature of the BRICS' own expansion, which

includes Egypt and Ethiopia, but not other, more important African countries, such as Nigeria. The big question now is whether a permanent seat at the table will make the African Union itself a more effective body.

Since the BRICS meeting, I have spoken to people who believe that the G7 is still a highly effective body compared to the G20, as evidenced by the solidarity it has shown on issues like Russia's war in Ukraine. I beg to differ. Though the G20 communiqué's language on the war did not rise to the level that Ukraine's leaders would prefer, it was robust enough to send a clear message to others who may want to violate internationally recognized borders. It also conveys to Putin that he should not expect even superficial backing from some of his supposed BRICS friends. And, of course, the declaration does not inhibit Western countries or individual leaders from condemning the war in more forceful terms.

More to the point, the voice that matters when it comes to Ukraine is not the G7 but NATO — just as the G20 is the collective voice that truly matters when it comes to the global economy, climate change, public health, and many other issues. As much as G7 leaders would like to think that they are still a major influence in global affairs, the reality suggests otherwise. The big takeaway from the New Delhi summit is that you cannot possibly deal with big global challenges unless you include the major emerging powers.

Yes, the G20's critics will counter that it is too large and unwieldy to be effective. But I would simply repeat what I wrote back in 2001, when I first coined the BRIC acronym. If eurozone member states really wanted to demonstrate their belief in the permanence of their joint project, I observed, they would send just one delegate to international gatherings like the G20, rather than retaining their individual representatives. That made the group less unwieldy and set a powerful precedent. If other blocs, including the BRICS, did the same, the result would be a global-governance grouping that is truly fit for purpose.

## LFH opens 300th Global Customer Engagement Center

UAE based financial services conglomerate LuLu Financial Holdings (LFH) today scripted a new chapter in its illustrious journey with the grand opening of its 300th Global Customer Engagement Center in Dubai's Al Rigga.

The new Engagement Center is the company's 96th in the UAE under the LuLu Exchange brand, and was inaugurated by H.E. Saad Cachalia, South African Ambassador to the UAE. The event was also attended by the Guest of Honor, the Philippine Consul General in Dubai, Hon. Renato N. Dueñas, Jr., as well as the company's Managing Director, Adeeb Ahamed, and other senior management from the global and regional offices.

Congratulating LuLu Financial Holdings on achieving this milestone, Ambassador Cachalia, said, "I am delighted to be part of the celebrations of LuLu Financial Holdings' 300th Customer Engagement Center, a global company hailing from the shores of UAE, which has in a short span of time emerged as one of the most trusted names in cross-border payments. The company's approach to growth, through meaningful partnerships and people-centric services, has been key to its expansion and enabling the cause



The 300th global customer engagement center of LuLu Financial Holdings & 96th LuLu Exchange located at Al Rigga, Dubai, being inaugurated by H.E. Mr. Saad Cachalia, South African Ambassador to the UAE, in the presence of Hon. Renato N. Dueñas, Jr., Philippine Consul General in Dubai, Adeeb Ahamed, Managing Director, LuLu Financial Holdings and other senior management from the global and regional offices.

of financial inclusion in low- and middle-income countries. I congratulate the team on today's remarkable achievement and wish them many more years of success."

The Philippine Consul General said, "LuLu Financial holdings has achieved tremendous growth over the last 14 years, fostering a sense of community among the diaspora they serve, in

UAE and other countries. I congratulate the team on reaching this grand milestone of 300 Customer Engagement Centers and convey my best wishes as they aspire to touch newer milestones."

For his part, Mr. Ahamed said, "The inauguration of our 300th Customer Engagement Center signifies our remarkable journey and unwavering dedication to transforming cross-border payments.

This journey would not have been possible without our valued customers, as well as various regulators and industry partners, who have spurred us to embed a culture of innovation into our fabric. Today's milestone is a significant step forward, and we look forward to continuing innovating value and inspiring experiences for all our stakeholders."

Since its inception in 2009 with the opening of the first LuLu Exchange Customer Engagement Center in Abu Dhabi, the company has evolved into a diversified player in the global payments industry.

With a strong emphasis on digital transformation and platform-based innovations, the company's various investments serve segments such as cross-border payments, foreign exchange, banknotes, and microfinance.







# Sailing to paradise

## with MSC Cruise

By Nourah Khan  
Travel Writer  
The Times Kuwait

The experience of traveling on a cruise ship is like no other, a combination of opulence, adventure and relaxation that elevates the idea of a vacation. I do not know why many people hesitate to experience travel on a cruise. I always tell those close to me that whoever has not experienced the joy of traveling on a cruise has missed many opportunities to enjoy travel and life.

On board one of the MSC ships, the MSC Seaside, I discovered a world where the limits of possibilities seem endless, and every day is a new opportunity to explore, relax and create lifelong memories.

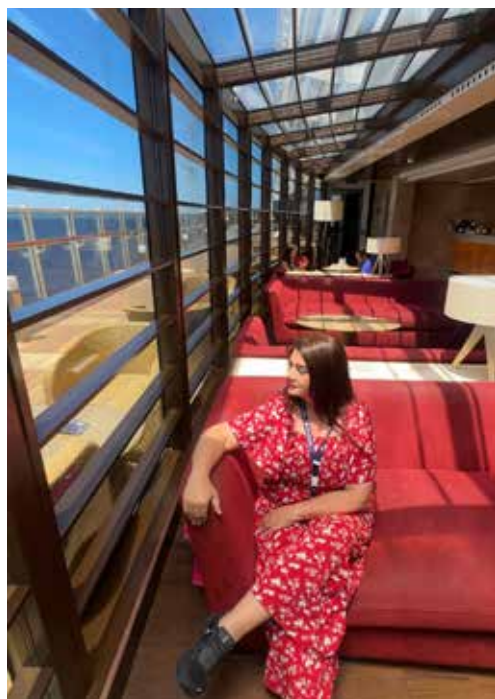
From the moment I stepped on board the MSC cruise ship, I was greeted by an atmosphere of luxury and sophistication. The ship's stunning design, size and elegant decor left me in awe. Whether you are a seasoned traveler or a first-time traveler, you are guaranteed to feel like royalty from the moment you arrive.

My cabin, a comfortable retreat with a private balcony overlooking the vast ocean, became my sanctuary during the cruise. MSC Cruises offers a range of accommodation to suit different preferences and budgets, from cozy ensuite cabins to luxurious suites. The attention to detail and comfort in each cabin kept me feeling

pampered throughout my stay.

One of the highlights of cruise sailing is the dining experience. Ships usually have a range of dining options that cater to all tastes. From lavish buffets featuring international cuisine to specialty restaurants serving gourmet dishes, every meal feels like a culinary adventure. The talented chefs on board MSC Cruises make dining an art form, and I enjoyed every bite.

The evenings on the cruise ship were a whirlwind of entertainment. From Broadway-style shows to live musical performances and themed parties, there was never a dull moment. I found myself fascinated by the talent of the performers and the variety of activities available. Whether



you prefer to dance the night away or enjoy a quiet cocktail on deck, it is all there for you.

While the activities on board were great, the real excitement lies in the stops at some of the world's most amazing destinations, allowing you to immerse yourself in the local culture and natural beauty. Exploring exotic locales, snorkeling in crystal clear waters, and visiting historical sites were just a few of the exciting adventures you could embark on during the trip.

The duration of the cruise was a week, and we set off from the Port Canaveral in Florida to Mexico, and then to the Bahamas.

Our first port of call was Ocean Cay in the Bahamas. Entering the island was like entering a postcard with its soft white sand beaches and



crystal clear waters. I spent the day snorkeling among the colorful coral reefs, indulging in the local cuisine, and exploring the vibrant culture of this tropical paradise. The Bahamas was the perfect start to our trip.

The next stop of our cruise took us to two parts of Mexico, the island of Cozumel, and to Mexico's popular cruise port of Costa Maya.

In Cozumel, I had the opportunity to explore ancient Mayan ruins, swim in cenotes, and taste authentic Mexican tacos. The juxtaposition of the rich history and natural beauty of Cozumel left a lasting impression on me.

For those seeking relaxation, MSC Cruises offers their exotic Aurea Spa that provides a haven of tranquility. With a range of rejuvenating treatments, a serene atmosphere, and experienced therapists, I felt refreshed and rejuvenated. In addition, the ship's pool areas, complete with whirlpools and sun loungers, provide the perfect place to relax in the sun.

Sailing with MSC Cruises is an experience that goes beyond the ordinary. It is a journey where luxury meets adventure, where every day is a new opportunity to create unforgettable memories. From fantastic accommodations to delicious restaurants and exciting entertainment.

The cruise experience redefines the meaning of a dream vacation. If you are looking for a tourist experience that will leave you enchanted and rejuvenated, then look no further than a cruise. It is an adventure of a lifetime waiting to be explored.

*Noura Khan, a travel influencer and content creator, is a Kuwaiti national, holds a degree in law from Kuwait University and has worked as a journalist prior to taking up a position in the government. In 2018 she started blogging on travel and visited more than 57 countries since. She has more than 54k followers on her blog post @nourajtraveller is well appreciated for content and travel information. Noura writes exclusively for The Times Kuwait on her travel visits.*

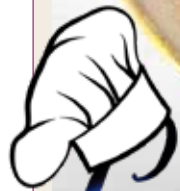




# Thought “ for the week

It's never too late  
to be what you  
might have been.

– George Eliot



**Chef Binu's**

## Healthy quinoa salad with grilled salmon

Quinoa is one of my favorite grains to cook with. To clarify, quinoa is not actually a grain but rather a grain-like seed that originated in South America. No matter its origin or whether it is a grain or seed, quinoa is loaded with fiber, is naturally gluten free and has a higher protein content than rice. It is also a simple, nutritious meal that is easy to prepare and quick to cook.

In addition, quinoa is loaded with several B vitamins, including Thiamin (vitamin B1), Riboflavin (vitamin B2), Pyridoxine (vitamin B6), Folate (vitamin B9), as well as minerals such as iron, magnesium, phosphorus, and manganese. These vitamins and minerals help improve the diet of people who suffer from a lack or low levels of these essential supplements.

**Serving:** 4 portions

### Ingredients:

- Quinoa 240g
- Salmon 200g
- Avocado 100g
- Tomato 100g
- Capsicum 40g
- Carrot 40g
- Cucumber 40g
- Parsley chopped 10g
- Lemon juice 20 ml
- Olive oil 20 ml
- Pomegranate sauce 20 ml
- Cherry tomato 10g

- Pomegranate seed 20g
- Salt 5g
- Pepper 5g

### Instructions:

- Soak the quinoa in water for 10 minutes. Boil two cups of water in a pot and transfer the soaked quinoa to the boiling water. Cover and simmer for about 15 minutes. Remove from heat and let it sit covered for a further 10 minutes. Open the pot and fluff with a fork.
- Meanwhile, marinate the salmon with lemon juice, olive oil, salt and pepper, and grill in a hot pan for 6 to 8 minutes, flipping the salmon to ensure it does not stick to the pan. Remove from heat, crumble and set aside
- Chop all the vegetables and place in a large mixing bowl
- Add the cooked quinoa to the bowl along with lemon juice, olive oil, pomegranate sauce, salt and pepper, mix well and taste it, it should have a sweet and sour taste.
- Mash the avocado, add a sprinkling of seasoning, olive oil and lemon juice

### For plating:

- Take one clean plate, place your quinoa salad in the center of the plate, pipe the avocado on top of the salad. Add crumbled salmon to one side of the plate and sprinkle some on top of the salad as well. Serve garnished with pomegranate seeds and cherry tomatoes.



Creative, enthusiastic and with a passion for food, Chef Binu Joseph is currently Chef at The Regency Hotel Kuwait. With over 17 years of experience serving in luxury five-star properties in the region, Chef Joseph has an in-depth knowledge in preparing multiple cuisines, including Arabic, Asian, American, Continental and Indian dishes. In addition, his culinary skills in putting his own

stamp on traditional dishes to create new combinations of flavors, textures and tastes allows him to prepare dishes that meet the tastes of the most discerning patrons. Chef Joseph now brings his versatility and 5-star culinary creativity to the pages of The Times Kuwait, with simple recipes that anyone can prepare using ingredients that are readily available in Kuwait.

## RECIPE

## Garlicky potato-millet bites



Vegan and gluten-free, these hot garlicky potato-millet bites are an ethereal bliss to savor with their mouth-melting texture and perfect combination of sweet, sour and spicy seasoning. Anyone who loves potato based foods can also take delight in that these bites are not only gluten free but also fiber rich from their combination with millet flour, and they are not deep-fried either. These hot bites are one of those potato recipes that will be loved by kids and adults alike.

**Total time:** 30-40 min.

**Serving:** 20 – 25 bites

### Ingredients:

- 3 medium potatoes (400g)
- 1 cup barnyard millet flour
- 2-3 tbsp water or as required
- 1/2 tsp salt
- 2 tbsp sesame oil
- 1 tbsp butter
- 2 tbsp chopped garlic
- 1 tsp chili powder
- 1 tsp chili flakes
- 1 tsp brown sugar or honey
- 1/4 tsp black pepper
- 1 tbsp soy sauce
- 1 tbsp tomato ketchup
- 1 tsp apple cider vinegar
- 1 tsp sesame seeds
- 2 tbsp roasted crushed peanuts
- 1 tbsp chopped green onion
- 1 tbsp coriander leaves
- Little bit salt
- Boiling water
- Cold ice water

### Instructions:

- Boil potatoes, peel and grate them
- While potatoes are still warm place them in a bowl along with millet flour, salt and a little water, and knead to a smooth dough
- Pinch out a small piece of dough and shape into a ball, press down to flatten slightly Dip your finger in oil and make a slight depression in the center of the dough ball
- Repeat the above for the rest of the dough
- Place a large pot of water on heat and bring to boil
- Transfer dough balls to the pot and boil for about 5 minutes
- When the dough balls begin to float to the top scoop them out and transfer to a bowl of ice-cold water
- Once cooled completely strain them to bowl
- In a separate bowl add all seasoning spices and soya sauce
- Heat oil and butter in a pan and cook the chopped garlic in it until brown
- Pour the hot garlic oil over the soya sauce- seasoning spice mix
- Add the strained dough balls and mix to coat them evenly with the seasoning
- Add chopped spring onion and coriander as garnish to the bites

Serve hot.



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



# Synthetic hormone found effective against obesity, cholesterol

Worldwide more than two billion adults over the age of 18 are known to be overweight, with 650 million of them being obese. In addition, over 340 million children and adolescents aged 5-19 were overweight or obese in 2016, and 39 million children under the age of 5 were found to be overweight or obese in 2020.

The alarming figures from the World Health Organization (WHO), point to the significant risks posed by overweight and obesity to global health. Overweight and obesity have been identified as risk factors behind several diseases, including cardiovascular diseases, mainly heart disease and stroke; diabetes; musculoskeletal disorders, especially osteoarthritis; and some cancers, including breast, ovarian, liver, kidney, and colon.

Childhood obesity is associated with a higher chance of obesity, premature death and disability in adulthood. But in addition to increased future risks, obese children experience breathing difficulties, increased risk of fractures, hypertension, early markers of cardiovascular disease, insulin resistance and psychological effects.

According to the WHO definition, overweight and obesity are the abnormal or excessive accumulation of body fat that may impair health. Body mass index (BMI) is a simple index of weight-for-height that is commonly used to classify overweight and obesity in adults. It is defined as a person's weight in kilograms divided by the square of his height in meters (kg/m<sup>2</sup>).

For adults, WHO defines overweight and

obesity as follows: overweight is a BMI greater than or equal to 25; and obesity is a BMI greater than or equal to 30. For children aged between 5-19 years and for those aged below the age of 5, the WHO uses a standard deviation measure against its WHO Growth Reference median to identify those who are overweight or obese.

The main cause for overweight and obesity is basically an energy imbalance between calories consumed and calories expended. Changes in dietary and physical activity patterns are often the result of environmental and societal changes associated with development and lack of supportive policies. Studies show that globally, there has been an increased intake of energy-dense foods that are high in fat, salt and sugars; and an increase in physical inactivity due to the increasingly sedentary lifestyles and work environments, as well as rise in urbanization.

In addition to the startling numbers on overweight and obesity, another 29 million people around the world have been found to have high cholesterol — a condition where a person has too much cholesterol in their body, which builds up inside their arteries and makes it hard for blood to flow properly. People who are obese and/or have high cholesterol are at increased risk of other diseases, including cardiovascular diseases (CVDs), which are the leading cause of death globally, taking an estimated 18 million lives each year.

The distressing data from WHO on overweight, obesity and high cholesterol, highlight the need for individuals to introduce behavioral changes that encourage a healthy



lifestyle, including consuming healthier diets, exercising more, ensuring adequate sleep, and reducing stress. In addition, governments need to implement policies aimed at reducing salt and sugar content in food manufacturing, and improve the quality of diets available to the population.

New pharmacological and therapeutic interventions, as well as cutting-edge research studies in recent years have added to the arsenal available to healthcare providers to reduce, control, and combat these deleterious diseases. Latest news on this front comes from the University of Massachusetts Amherst in the United States, where researchers have designed a nanogel-based carrier to deliver a drug that mimics synthetic thyroid hormone directly to the liver.

Scientists using a mouse model found this liver-targeted drug system helped obese mice return to a healthy weight and lower their cholesterol levels. For their study, researchers

engineered a nanogel-based carrier to deliver a drug directly to the hepatocytes, which are responsible for a variety of cellular functions, in the liver.

The synthetic drug used in the study mimics thyroid hormone, which has been found responsible for activating a number of physiological responses in the liver, including fatty acid oxidation and reverse cholesterol pathway (RCT). The researchers postulated that the drug helped increase the thyroid hormone functionality, which could explain the weight loss and lowering of cholesterol that was observed in their mice model.

To conduct the study, the researchers used a group of mice that were fed a high-fat, high-sugar, high-cholesterol diet for 10 weeks, resulting in their weight doubling. There was also a control group of mice fed a healthy diet during those same 10 weeks. The obese mice were given the synthetic drug inside the nanogel-based carrier through injection every day for five weeks.

At the end of the five weeks, researchers discovered the mice with obesity had returned to their previous weight, even if their high-fat diet continued. Additionally, the mice given the drug experienced drops in their cholesterol levels and improvement in liver inflammation.

The researchers admitted that much more work needs to be done to confirm their hypothesis. They added that even though the results were compelling, the transition from these preclinical studies in mouse models to human clinical trials is a large step involving a number of factors coming together successfully.

## Study shows many students find exams boring

Although there are several situations that we could find boring in life, academic exams are not something that we intuitively associate with boredom. To some students exams could be exhilarating as it gives them the opportunity to prove their capabilities, while to many others exams could be trepidatory as it could reveal their weakness. But in either case, the onset of boredom is not what most people think their children feel when taking exams.



Well, apparently most people are wrong, according to a team of international academics led by researchers at the University of Vienna in Austria, one of the largest higher learning institutions in Europe. The research, which was the first time that academics were specifically studying the phenomenon of exam boredom, found overwhelming evidence that most school students are actually very bored during exams. The study also showed that utter boredom has a negative effect on exam results.

In recent years there has been an increase in studies on boredom mainly

because of accumulating empirical evidence on boredom's negative effects on learning and achievement outcomes, including students' motivation, learning behavior, grades, and career aspirations. Although boredom is currently a very intensively studied phenomenon, test boredom has so far been completely ignored in the research. For the first time and on an international basis, psychologists have now been able to show that test boredom does actually occur and that it clearly deteriorates performance.

The main cause was found to be that students were being both under-challenged and over-challenged during the exam. In addition, test boredom was significantly higher when the exam test scores were of low stakes and had no personal consequence for the students. The main result of the study was that a high level of test boredom had a negative effect on exam results.

The study confirmed the so-called 'abundance hypothesis', which in the exam context shows that boredom especially deteriorates exam performance if students are over-challenged. This happens, because all mental resources would need to be allotted to solve the task, but are only partially available because they are consumed by boredom, thus producing adverse effects on achievement outcomes.

However, when students are being underchallenged, the negative effects of boredom are likely to be relatively small because even significantly reduced resources may still be sufficient to solve the task. In other words, resources may be abundant to simultaneously process the emotion and perform the task.





Salmiya Clinic  
Licence No. 19

### عرض الماستر لفحص الصحة Master Health Check-Up

#### Package Includes

- CBC
- FBS
- Liver Screening  
SGPT and SGOT
- Kidney Screening  
Urea, Uric Acid, Creatinine
- Lipid Profile
- Urine Routine Analysis
- ECG
- Thyroid test (TSH)
- Vitamin-D
- BMD (Bone Mineral Density) Test
- Iron & Ferritin

#### العرض يشمل

- صورة دم شاملة
- سكر صائم
- فحص الكلى  
اليوريا، حمض اليوريك، كرياتينين
- إنزيمات الكبد
- ملف الدهون
- فحص البول
- تخطيط القلب
- فحص الغدة الدرقية (TSH)
- فيتامين د
- فحص كثافة العظام
- الحديد ومخزون الحديد

Validity : Untill 31st December 2023  
الصلاحية: حتى ٣١ ديسمبر ٢٠٢٣



### السالمية كلينيك SALMIYA CLINIC

Human care is more than healthcare

FOR ENQUIRIES CALL OR WHATSAPP ON  
60689323 60683777 60968777 25727004 25728004

Salmiya - Bagdadi St. - P.O. Box 4361, Salmiya 22044 Kuwait





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